

The Wawanesa Mutual Insurance Company.

HEAD OFFICE, WAWANESA, MANITOBA

Increase
in Business
during
1902.
\$1,158,276

Alex. Nalmsmith, A. F. Kempton, C. D. Kerr,
President. Sec-Manager. Treasurer.
Assets over Liabilities, April 16, 1902, over \$78,800.00
Number of Farmers Members, over 7,100.
Amount of Insurance in Force, Over \$6,600,000.00

Farmers Here are six reasons why it will pay you to insure your property in the Wawanesa Mutual Insurance Co.

**OWNED and OPERATED BY FARMERS
STRICTLY CO-OPERATIVE.**

FIRST—Because it is owned and operated by the farmers, for their mutual benefit and not to enrich stockholders of a company formed to accumulate wealth at the expense of the insurers.

SECOND—The cost of insurance is not only very low, but you are not required to pay your premiums in advance unless you prefer doing so, and no interest is charged where premium notes are taken. The agent's fee is all that is required to be paid in cash.

THIRD—The company is thoroughly reliable, and its policies are better adapted to Farm Insurance than any others issued. The use of steam threshers permitted free of charge.

FOURTH—The cost of adjustment of loss claims is paid by the company, not by insured.

FIFTH—Insurance on live stock covers them against loss by fire anywhere on the farm, and by lightning anywhere in Manitoba and the Northwest Territories.

SIXTH—That this is the largest Agricultural Fire Insurance Company west of Lake Superior, and must therefore be giving the best satisfaction to the farmers.

For Further Information Write the Secretary-Manager.

Members are only liable for the unpaid portion of their premium notes. No liability where cash is paid.

AGENTS WANTED IN UNREPRESENTED DISTRICTS.

A Fire Co. insuring all classes of farm property at the lowest possible cost to the assured. Doing business under a charter from the Manitoba Government and a license from the Government of the N.-W. T.

GOSSIP.

W. W. Willoughby, of Neepawa, has one of the most complete livery stables in Canada. The building is 100 feet square and three stories high. Horses are kept on both the ground and second floors, accommodation being provided for 300. All the fittings are up-to-date, patent locks on each box stall, and iron bars above the wooden partitions, so that the stalls are well lighted. All the animals are fed from the head in patent mangers of the latest design. The walk leading from the ground floor to the second is quite wide and not overly steep. A large hoist is also provided, by means of which a horse or buggy can be raised to the second story. On the second flat, in addition to the stable department, there is a paint and repair shop; also, several rooms, nicely fitted, for the men; a harness room, light and convenient, where a stove is provided so that the harness will be kept dry; a large, commodious office, quite up-to-date, and a suite of very comfortable and beautifully-furnished dwelling rooms. The third story is the hay loft. It will hold 150 tons, and is fitted with three tracks for unloading. The roof is nearly flat, and two large tanks, with a holding capacity of sixty barrels each, are placed in the hay loft to utilize rain water. A nice large tower on the roof adds to the appearance of the building, and also gives visitors a splendid opportunity of viewing the beautiful little town of Neepawa. The building throughout is lit with electricity.

While in Regina a short time ago, a representative of the "Advocate," although hurried, enjoyed a short call at Stillwater Farm, the home of what will soon be known as the largest and best herd of Hereford cattle in Canada. To realize that Robt. Sinton, the proprietor, had not had the noble Whitefaces much more than a year is difficult for one who looks over his herd for the first time. Such, however, is the case, but enquiry revealed the fact that for many years he has been anxiously looking forward to the day when in his stables and over his fields would be seen a herd that would be worthy of admiration. It is not to be wondered at, therefore, that in the selection of his foundation stock he should show the skill of an old-time breeder. As individual after individual was gone over it was truly a revelation such as the writer had only seen equalled down in the southern headquarters of this famous old English beef breed.

In selecting the matrons of this herd, Mr. Sinton realized the full significance of building upon the right foundation. Among the number are representatives from the celebrated herds of J. Smith, Hereford, England; J. Price, Pembroke, England; J. C. Adams, Moweaqua, Ill.; G. H. Hoxie, Thornton, Ill.; C. W. Armour, Kansas City, Mo.; and Sunny Slope Farm, Emporia, Kas. One of his heifers, and he has them put up according to the correct Hereford type, is a granddaughter of the renowned old Coxey. There is a grand crop of calves now beginning to appear from such bulls as the mighty Britisher, champion of the breed at the Royal in England and at the Chicago International; the \$10,000 Dale; the \$9,000 Perfection; Armour's Majestic, and Java, the prince of Sunny Slope Farm in Kansas. To say that great things will be heard of this herd in future and that Western Canada may be proud of this Hereford breeder is not painting the picture any too brightly.



Musical Instruments, Sheet Music, Music Books

And everything known in music. We have the largest and best selected stock of these lines in Canada to select from. If interested, write for Catalogues. Mention Goods required.

Whaley, Royce & Co. LIMITED.

356 Main Street, Winnipeg, Man.

BOWNESS RANCH.

WILLIAM BERESFORD, PROP.

BREEDER OF

Clydesdale Horses

AND

Shorthorn Cattle

POST OFFICE BOX 35.

Thirty-eight head from this herd sold at the recent pure-bred sale held at Calgary at a splendid average. I have only twenty head of cows and heifers left for sale. They are all Scotch or Scotch-topped, and are the pick of those I am offering. Write at once for particulars, as they are undoubtedly the choicest of the hundred head I am selling this year.

W. BERESFORD, Calgary, Alta.

TRADE NOTES.

OUR GREAT INDUSTRIAL.—Only a few more weeks and the great Industrial Exhibition will be once again opened in Winnipeg, the Capital City of the West. The past few harvests have done great things for this country, and the management of this big exhibition have endeavored to make the show within its gates a true type of our country's resources. That they have succeeded no one can deny. We have become accustomed to hearing the story, "this year will be better than ever," but when that statement is made regarding Winnipeg Fair, 1903, it only begins to explain the situation. The prospects of a great year for Western farmers never was better, and the directors of the Industrial are determined that nothing will be left undone to have a show in keeping with the present rapid progress. As an immigration agent, the West can support nothing better.

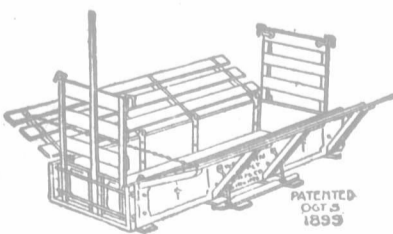
THE PROVINCIAL MUTUAL HAIL INSURANCE CO., established in 1891 by the Manitoba Government charter, and managed by Manitoba farmers only, has more than a pressing claim to present to the grain-growers of the Prairie Province. The company in 1901 and 1902 paid \$6.00 per acre to those who had insured and were hailed out. These persons paid to the company some 18 cents per acre. The maximum charge is 25 cents per acre, and the company claim that they return all unrequired premium moneys to insure annually. As no dividends are paid to shareholders, it naturally follows that with good management this ought to be as cheap and sure a hail insurance company as could be had. The board of directors for 1903 is composed of seven progressive farmers from different sections of our Province. These men have been successful as farmers, and there is little doubt but that their past successes will extend and include the hail insurance business. The head office of this company is Strang Block, 449 Main St., Winnipeg, Man.

Chicago Aermotors

pay for themselves in a single year.

THEY are an investment of the most gilt-edged kind, and we shall be pleased to send you a copy of our descriptive catalogue upon request.

E. E. DEVLIN & CO., WINNIPEG, MAN.



FARMERS' FRIENDS:
The "WESTERN" combination Wagon Box, Hay, Grain and Stock Rack,
and our Electric Steel Wheel Low-Down Trucks,
are things every farmer should have, as they save time and labor. Write for further particulars.

THE WESTERN IMPLEMENT MFG. CO., LTD.
Box 787, Winnipeg, Man.

In answering any advertisement on this page, kindly mention the FARMER'S ADVOCATE.