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Microfiche
Series
(Monographs)**

**ICMH
Collection de
microfiches
(monographies)**



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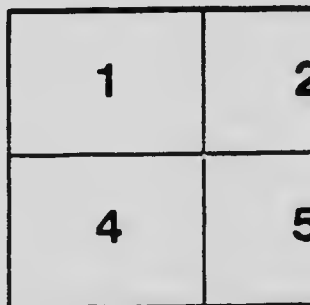
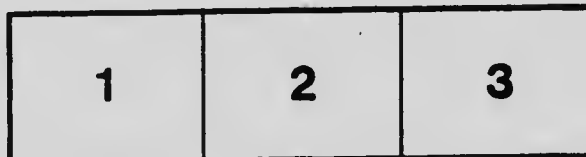
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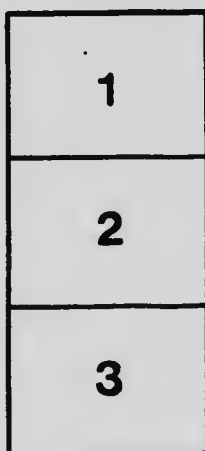
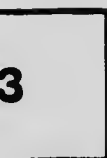
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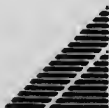
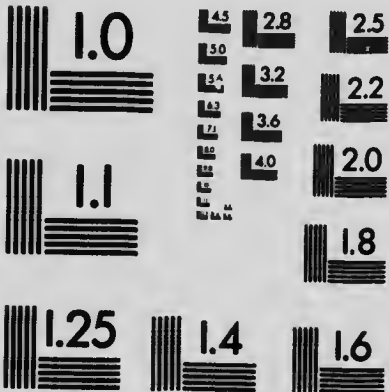
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(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

100

WITH THE COMPLIMENTS OF
UNION BANK OF CANADA

**THE
FARMERS'
HANDY
ACCOUNT
BOOK**

EMBRACING IN CONVENIENT FORM A
DIARY, CASH BOOK, AND A SIMPLE
AND SYSTEMATIC ARRANGEMENT IN
TABULATED PAGES OF THE VARIOUS
PRODUCTS; IN WHICH CAN BE ENTERED
DAILY THE RECEIPTS AND EXPENDI-
TURE AND THE GENERAL BUSINESS OF
THE FARM.

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assignment.

Farmers Are Helping to Win the War

By increasing production,
whether in grain, cattle or
hogs, farmers can help to
win this war.

It may be necessary to
have advice in financial
matters in order to take
on enlarged activities.

Consult any of our branch
managers—they will ad-
vise you to your best ad-
vantage.

THE UNION BANK

HAS OVER 300 BRANCHES

== 200 IN THE WEST ==

380	3064
24719	2390
	200

133	25454
Greeting	735

24719

THE FARMER'S HANDY ACCOUNT BOOK is designed to be to every farmer just what its title indicates, a "handy" book in the fullest sense. It is published with a view of affording a ready medium for recording the every-day transactions of farm life. If your memory is somewhat faulty, as it is with many of us, and you have an obligation to meet on a certain date, make a note of it in the diary; or if the obligation has to be met by the other fellow in your favor, jot it down. Make a note of all your appointments.

If you have not made a practice of keeping a systematic account of your receipts and expenditures, you have doubtless at times found yourself seriously inconvenienced through being unable to recall the exact features or conditions of some business transaction; don't let it occur again; there are pages here just yawning for you to fill with the details of such transactions. It will prove to be just the little book you want, to keep track of what you buy and what you sell, and will assist you greatly in making out your income tax papers; remember the government insist on a complete report from you at the end of each year, of your gross income and expenses. In short it will afford a simple and convenient means of keeping an accurate account of the general business of the farm without introducing any intricate system of book-keeping.

24	
100	
<hr/>	
2400	

F. W. THOMPSON,
PUBLISHER.

522
260
<hr/>
582

Printed by
W. S. Johnston & Co'y, Limited
Toronto

DIARY

JANUARY

DATE

- 1.....
- 2.....
- 3.....
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- 31.....

DIARY

FEBRUARY

1919

DATE

- 1.....
- 2.....
- 3. *received from George Johnson \$15*
- 4. *payment on account of tax*
- 5.....
- 6.....
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DIARY

MARCH

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DIARY

APRIL

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DIARY

MAY

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- 18.....
- 19. Pasture..... may 22. 1907
- 20.....
- 21. Bequire to put in 6 head of
- 22. cattle and two calves
- 23. for the season for \$5.00
- 24. Paid in full
- 25. a Clarke
- 26.....
- 27.....
- 28.....
- 29.....
- 30.....
- 31.....

DIARY

JUNE

DATE

1.	cash ticket 78 bush 108			
2.				
3.				
4.		1.73	40	
5.		1.74	50	
6.		1.72	10	
7.		1.69	20	
8.		1.74		
9.		1.76	30	
10.		1.82		
11.	Wheat delivered to elevator 522.30			
12.	88.30	77.40	70.10	235.80
13.	74.40	83.30		157.70
14.	76.30	79.30	76.50	232.10
15.	82.20	81.10	76	239.30
16.	72.10	76.00	70.40	218.50
17.				1605.00
18.				
19.				
20.				1608.10
21.				
22.				
23.				
24.				
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DIARY

JULY

DATE

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3173
20

63460

DIARY

AUGUST 31, 1921

DATE

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1203
 1970

 3173

28. Finished Threshing for
 29. the gorse Lake Co Sec 26
 30. Summer fallow
 31. bush 1203

ac

DIARY

SEPTEMBER

DATE

- 1..... Thrashing for 900
- 2..... ^{back}
- 3..... Summer fallow - 120
- 4.....
- 5.....
- 6..... fall plowing 1970
- 7.....
- 8.....
- 9..... Spring plowing 1791
- 10.....
- 11.....
- 12..... South 225
- 13.....

- 14..... 5189
- 15.....
- 16.....
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DIARY

OCTOBER

DATE

1. ^{bys} Wheat 5247 at 0.40 1049.40

2.
3. Barley 4540 at 10.00 454.00

4. Oats 1056 at 10.00 105.60

5. flax 80

6. 1280.00

7.
8.

9. Teams 6 days at 200 day 1200

10. man 1 day 400

11. meals 56 at 50 each 28

drawing grain 110.67 at 5 5.935

12. 10235

13.
14.
15.

16.
17.
18. 1280.00

19. 10235

20.
21. Balance due 1178.05

22.
23.

24.
25.

26.
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28.
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DIARY

NOVEMBER

DATE

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DIARY

DECEMBER

DATE	
1	500
2	18
3	
4	18
5	300
6	900
7	
8	
9	
10	
11	
12	3840
13	3320
14	5160
15	
16	
17	
18	2176
19	18
20	
21	16
22	16
23	8
24	
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803840
 18
 2040

RECEIPTS

Date

	384 bus		
	<u>20</u>		
	76.80		
	18.		
	<u>20.</u>		
	38.		
	6.6H bus 10¢		
	66.40		
	$\frac{1}{2} = 33.20$		
	76.80	38.20	
	66.40	33.20	
2	<u>143.20</u>	<u>71.60</u>	
	71.60		

SEEDING

Commenced Wheat..... Finished Wheat.....

Bushels to Acre.....

Commenced Oats..... Finished Oats.....

Bushels to Acre.....

Commenced Flax..... Finished Flax.....

Bushels to Acre.....

Commenced..... Finished.....

Bushels to Acre.....

SEEDING

Commenced Wheat..... Finished Wheat.....
 Bushels to Acre.....

Commenced Oats..... Finished Oats.....
 Bushels to Acre.....

Commenced Flax..... Finished Flax.....
 Bushels to Acre.....

Commenced..... Finished.....
 Bushels to Acre.....

IMPLEMENT CREDIT ACCOUNT

DATE	NAME	ARTICLE	AMOUNT

IMPLEMENT CREDIT ACCOUNT

DATE	NAME	ARTICLE	AMOUNT
		115'0	
		9 5'	
		575'0	
		1035'0	
		1072'50	
seed		275	
		1089'5	
		1092'50	
balance		8.19.50	

CATTLE

DATE		BULLS	COWS	STERS	HEIFERS	AGE

CATTLE

DATE		BULLS	COWS	STERS	HEIFERS	AGE

E

BOUGHT

AGE

BRAND

AMOUNT

FROM WHOM

E

SOLD

AGE

BRAND

AMOUNT

TO WHOM

HORSES

DATE	STALLION	MARE	GELDING	COLTS	AGE

HORSES

DATE	STALLION	MARE	GELDING	COLTS	AGE

S

BOUGHT

AGE

BRAND	AMOUNT	FROM WHOM

S

SOLD

AGE

BRAND	AMOUNT	TO WHOM

WAGES AND LABOR

NAME	COMMENCED	PER DAY	PER M	REMARKS

POULTRY

Date	No. of Pounds	Price per Pound	Amount
------	---------------	-----------------	--------

.....Pounds at.....

By kind permission of the Commissioner of Taxation at Ottawa, we publish the form which each Farmer will require to fill out.

DOMINION OF CANADA

INCOME TAX

RETURN OF INCOME received during the year ended 31st December, 19.....

Copy to be sent in with Form T. 1.)

Form T. 1a

GROSS INCOME

	\$	\$
Wheat Sold.....		
Oats Sold.....		
Flax Sold.....		
Barley Sold.....		
Rye Sold.....		
Hay Sold.....		
Straw Sold.....		
Clover Seed Sold.....		
Alfalfa Seed Sold.....		
Timothy Seed Sold.....		
Potatoes Sold.....		
Vegetables Sold.....		
Turkeys Sold.....		
Ducks or Geese Sold.....		
Chickens Sold.....		
Cattle Sold.....		
Hogs Sold.....		
Sheep Sold.....		
Horses Sold.....		
Mules Sold.....		
Hides or Wool Sold.....		
Bees or Honey Sold.....		
Other Items.....		
Eggs Sold.....		
Butter Sold.....		
Lard Sold.....		
Cream or Milk Sold.....		
Received from Hail Insurance.....		
Interest Received on.....		
Mortgage or Loans.....		
Received for Rents.....		
Dividends on Investments.....		
Salary or Allowance from any other Business.....		
Received for Road, Jury or Township Work.....		
Received for Service of Animals.....		
Received from Sale of Posts, Cordwood, Ties, Etc.....		
Received from Royalty on Mineral or Oil Lands.....		
Value of Produce Traded at Stores for Merchandise.....		
Value of all Produce and Products Consumed on Farm, such as Butter, Milk, Eggs, Poultry, Beef, Pork, Etc.....		
Total Income.....		

EXPENSES

	\$
Cattle Bought for Re-Sale.....	
Hogs Bought for Re-Sale.....	
Horses Bought for Re-Sale.....	
Feed Bought.....	
Seed Bought.....	
Fertilizer Bought.....	
Binding Twine Bought.....	
Hired Help (Including Board).....	
Repairs to Machinery.....	
Repairs to Fences and Farm Buildings (not including house).....	
Other Items.....	
Depreciation on Farm Machinery.....	
Paid for Threshing.....	
Fuel and Oil for Tractors, Engines, etc.....	
Rent Paid.....	
Insurance on Live Stock, Machinery, Buildings (not including house).....	
Hail Insurance Premium.....	
Taxes on Farm Operated.....	
Interest Paid on Mortgage on Farm Operated.....	
Total.....	

I hereby certify that the foregoing return contains a true and complete statement of income received by me from farming operations during the year for which the return is made.

Date..... Signature..... Address.....

IMPORTANT: Returns in triplicate should be prepared, one copy of which will be retained by the taxpayer and two delivered to the Inspector of Taxation for the District.

SOME BANKING SUGGESTIONS

Never sign a note or other document without reading it through, always sign your name in exactly the same way, especially when signing cheques.

When signing a note you should keep a record of the amount, due date, where and to whom it is payable. You will save yourself much trouble by making all your notes payable at one place, preferably at the bank with which you do business. No bank will refuse to cash a note because it is payable at another bank.

A reputation for prompt payment of notes is a good thing to have. It is your duty to attend to the payment of a note you have signed, not that of the holder. If you are notified that a bank holds your note, and it is impossible for you to call and pay it on or before the due date, arrange for a renewal beforehand. If you cannot call, write the bank so that your letter will arrive in plenty of time before the due date.

If you do your business with one bank you will get more generous treatment than if you divide it among several. You need not hesitate to ask the manager for advice about business matters; he will readily give it to the best of his ability. Do not, however, expect him to disclose the business of another person with the bank. The bank's dealings with its customers should be strictly confidential.

When you are depositing money in a bank, count it carefully before handing it in. Whenever possible, have your pass-book with you, and see that the right amount is entered in it before leaving the bank.

Drawing Cheques

When drawing a cheque fill in the amount so that it cannot be increased. Begin close to the left hand edge of the blank space reserved for the amount, and fill in the rest of the space by a heavy ink line. Never overdraw your account unless you have first made arrangements to do so. When drawing money from a bank, always count it before leaving the teller's desk. A mistake can often be rectified without difficulty if attention is drawn to it at once.

When seeking to borrow money from a bank, always take the manager frankly into your confidence. Do not be offended if the bank requires a signed statement of your affairs before making you a loan. It is entitled to know what you are worth before lending you money, and such information is best given by yourself. Frankness and straightforwardness on your part will beget confidence in you on the part of the bank.

Endorsements

By endorsing a cheque, draft or note, which is done by writing your name on the back, you make yourself liable for payment in case the payer fails to meet it at the proper time, as endorsement implies that you have received the value of the same. Endorse cheques or notes by writing your name on the back, at the top left hand end. If, however, there is an endorsement by another person, it is proper to write your name directly under this signature, even if it is written across the wrong end. Should your name in the cheque be spelled wrong, or the initial changed, and the cheque is clearly intended for you, write your name as the cheque has it, and under it your usual signature. Endorse every cheque you deposit, even if payable to bearer.

Maturity of Notes

Banks are not required by law to send notice of the maturity of notes. They do this as an accommodation. Prior to maturity, any person who takes a note without notice of any defect, and pays therefor a valuable consideration, will be protected against any equities existing in favor of the maker, but one who takes it as a mere volunteer, paying no value therefor, or one who receives it after it has become due, even though in good faith, and for value, will take it subject to all its infirmities, and any defense that would have been availing as against the payee may be interposed as to them.

YOU MIGHT AS WELL KNOW THAT:

A box 4 feet long, 3 feet 5 inches wide and 2 feet 8 inches deep will contain 1 ton of coal.

A box 4 inches by 4 inches square and 4 1-5 inches deep will contain 1 quart.

A box 7 inches by 4 inches square and 4 4-5 inches deep will contain half a gallon.

A box 8 inches by 8 inches square and 4 1-5 inches deep will contain 1 gallon.

A box 8 inches by 8 2-5 inches square and 8 inches deep will contain 1 peck.

A box 16 inches by 8 2-5 inches square and 8 inches deep will contain half a bushel.

A box 16 inches square and 8 2-5 inches deep will contain one bushel.

A box 24 inches long by 16 inches wide and 14 inches deep will contain half a barrel.

A box 24 inches long by 16 inches wide and 28 inches deep will contain a barrel.

A bushel contains 2150.4 cubic inches; a gallon, 231 cubic inches; a box 13 x 13 inches, and 12 $\frac{1}{4}$ inches deep, contains a bushel, or 2.154 $\frac{1}{4}$ cubic inches.

MEASURES and WEIGHTS

TO MEASURE GRAIN IN BULK

RULE—Multiply the length, breadth and height together in feet and tenths of feet; divide by 56 and multiply by 45, and the result will be struck measure in bushels.

TO MEASURE CORN IN THE EAR IN BULK

RULE—Multiply the length, breadth and height together in feet and tenths of feet, and multiply this product by 4, and strike off the right-hand figure and the result will be shelled bushels.

TO MEASURE CORN IN THE CRIB

Multiply the length, breadth and height together, in feet and tenths of feet; multiply this product by 4, and strike off the right-hand figure, and the result will give very nearly the number of bushels of shelled corn.

TO FIND THE NUMBER OF TONS OF HAY IN A MOW

Multiply the length in yards by the height in yards and that by the width in yards, and divide the product by 15. The quotient will be the number of tons. This is only a rough approximation, for hay varies greatly in weight according to the way in which it was put in, its dryness at that time and the length of time it has been lying, etc.

INTERESTING TABLE

Table Showing the Amount of Hay or its Equivalent, Per Day, Required by Each 100 Pounds of Live Weight of Animals.

Working Horses	3.08 pounds
Working Oxen	2.40 pounds
Fattening Oxen	5.00 pounds
Fattening Oxen, when fat	4.00 pounds
Milch Cows	from 2.25 to 2.40 pounds
Dry Cows	2.42 pounds
Young Growing Cattle	3.08 pounds
Steers	2.84 pounds
Pigs	3.00 pounds
Sheep	3.00 pounds

Various Experiments Give the Following Results:

A Horse will consume as much food, besides corn, as 8 Sheep; a Cow as 12 Sheep; a Fattening Ox as 10 Sheep; a three-year-old Heifer as 6 Sheep; a one-year-old Heifer as 4 Sheep; a Calf as 2 Sheep.

TO FIND THE NUMBER OF ACRES IN A BODY OF LAND

RULE—Multiply the length by the width in rods, and divide the product by 160, carrying the division to two decimal places if there is a remainder. The result will be the answer in acres and hundredths.

NOTE—When the opposite sides of a piece of land are of unequal length, add them together and take one-half for the mean length or width.

BULK OF ONE TON OF DIFFERENT SUBSTANCES

- 23 cubic feet of sand make about one ton.
- 18 cubic feet of earth make about one ton.
- 17 cubic feet of clay make about one ton.

TABLE OF WEIGHTS

Unless a bushel by measure is specially agreed upon it must weigh the number of pounds set opposite each article.

Bushels	Weight	Bushels	Weight
Artichokes	56 lbs.	Timothy Seed	43 lbs.
Barley	48 lbs.	Turnips	50 lbs.
Beans	60 lbs.	Wheat	60 lbs.
Beets	50 lbs.	Corn, shelled	56 lbs.
Buckwheat	48 lbs.	Corn, in the ear	70 lbs.
Bituminous Coal	70 lbs.	Flax Seed	56 lbs.
Blue Grass Seed	14 lbs.	Hungarian Grass Seed	48 lbs.
Carrots	50 lbs.	Millet Seed	48 lbs.
Castor Beans	40 lbs.	Red Top Seed	14 lbs.
Clover Seed	60 lbs.	Sweet Potatoes	55 lbs.
Hemp Seed	44 lbs.	Apples, Green	56 lbs.
Indian Corn	56 lbs.	Apples, Dried	24 lbs.
Lime	70 lbs.	Dried Peaches	33 lbs.
Malt	36 lbs.	Corn Meal	48 lbs.
Oats	34 lbs.	Bran	20 lbs.
Onions	50 lbs.	Stone Coal	80 lbs.
Parsnips	45 lbs.	Charcoal	22 lbs.
Peas	60 lbs.	Salt	65 lbs.
Potatoes	60 lbs.	Plastering Hair	8 lbs.
Rye	56 lbs.		

COMMODITIES BY THE BAG

A bag of any of the articles mentioned must weigh the number of pounds set opposite the name of such article,

Bags	Weight	Bags	Weight
Artichokes	84 lbs.	Parsnips	65 lbs.
Beets	75 lbs.	Potatoes	90 lbs.
Carrots	75 lbs.	Turnips	75 lbs.
Onions	75 lbs.		

What You Get From A Savings Account

Showing how deposits of One Dollar to Twenty Dollars made on the first day of each month will accumulate in from One to Ten Years when Interest is compounded half-yearly at Three per cent.

Monthly Deposit	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years	Monthly Deposit
\$1	\$12.19	\$24.75	\$37.69	\$51.01	\$64.74	\$78.88	\$93.45	\$108.46	\$123.98	\$139.87	\$1
2	24.38	49.50	75.40	102.08	129.50	157.80	186.95	216.95	247.89	279.80	2
3	36.58	74.26	113.10	153.05	194.26	236.72	280.45	325.46	371.88	419.73	3
4	48.77	99.02	150.80	204.08	259.03	315.64	373.95	433.98	495.87	559.66	4
5	60.97	123.77	188.50	255.12	323.80	394.56	467.45	542.50	619.86	699.59	5
6	73.16	145.53	226.20	306.16	388.57	473.50	560.95	651.02	743.85	839.52	6
7	85.36	173.29	263.90	357.20	453.94	552.42	654.45	769.54	867.84	979.45	7
8	97.55	198.05	301.60	403.24	518.12	631.34	747.95	868.07	991.83	1,119.39	8
9	109.75	222.81	339.30	459.28	582.90	710.26	841.45	976.59	1,115.82	1,259.31	9
10	121.94	247.56	377.00	510.32	647.66	789.18	934.95	1,085.12	1,239.82	1,399.24	10
11	134.14	272.32	414.70	561.96	712.43	868.10	1,028.45	1,193.64	1,363.82	1,539.21	11
12	146.33	297.08	452.40	612.40	777.20	947.08	1,121.95	1,302.16	1,487.88	1,679.15	12
13	158.53	321.84	490.10	663.44	841.97	1,025.98	1,215.45	1,410.68	1,611.95	1,819.09	13
14	170.72	346.60	527.80	714.48	908.74	1,104.90	1,308.95	1,519.20	1,735.86	1,959.03	14
15	182.92	371.35	565.50	765.52	971.50	1,183.88	1,402.45	1,627.72	1,859.86	2,098.97	15
16	195.11	396.10	603.20	816.55	1,036.29	1,262.76	1,495.95	1,736.24	1,983.87	2,238.91	16
17	207.31	420.86	640.90	867.58	1,101.07	1,341.70	1,589.45	1,844.77	2,107.88	2,378.86	17
18	219.50	445.62	678.60	918.63	1,165.86	1,420.63	1,682.95	1,968.32	2,231.89	2,518.81	18
19	231.70	470.39	716.30	969.66	1,230.65	1,499.56	1,776.45	2,061.86	2,355.89	2,658.76	19
20	243.90	495.15	754.00	1,020.70	1,295.45	1,578.50	1,870.00	2,170.40	2,479.90	2,798.70	20

SAVINGS DEPARTMENT AT EACH BRANCH

A Solid Record of Growth is that of The Union Bank

	1903	1917
Capital Stock.....	\$ 2,400,000	\$ 5,000,000
Reserve Account.....	1,000,000	3,400,000
Profits.....	360,000	763,000
Dividend.....	155,000	450,000
Rate of Dividend.....	7 p.c.	9 p.c.
Notes in Circulation.....	2,300,000	12,800,000
Deposits.....	13,300,000	118,800,000
Balances due to other banks	8,000	1,500,000
Coin and Government notes	1,500,000	20,500,000
Government Circulation Fund	91,000	260,000
Deposit in Central Gold Reserves.....	Nil	8,200,000
Notes and Cheques of other banks.....	467,000	4,683,000
Balances due by other banks	69,000	5,275,000
Bonds and Stocks.....	101,000	28,538,000
Call Loans.....	667,000	9,500,000
Current Loans.....	15,000,000	61,000,000
Number of Shareholders.....	847	2,438
No. of Branches.....	74	309
Total Assets.....	19,400,000	143,000,000

**The Union Bank particularly
desires farmers' accounts and its
Managers are ready to help the
farming community in all matters
of finance.**

UNION BANK OF CANADA



"The Pioneer Bank of
Western Canada"

HEAD OFFICE
WINNIPEG

Over 300 Branches in
the Dominion

Two Branches in London,
Eng., one Agency in
New York

Capital Paid up	\$5,000,000
Reserve Fund	\$3,400,000
Total Assets at Nov. 30, 1917, over	\$14,000,000

Board of Directors

Honorary President:

LIEUT.-COL. SIR WILLIAM PRICE

President:

JOHN GALT, ESQ.

Vis. Presidents:

R. T. RILEY, ESQ.	G. H. THOMSON, ESQ.
W. R. ALLAN, ESQ.	Winnipeg
G. H. BALFOUR, ESQ.	Winnipeg
MAJOR HUME BLAKE	Toronto
M. BULL, ESQ.	Winnipeg
MAJOR-GEN. SIR JOHN W. CARSON, C.B.	Montreal
B. B. CRONYN, ESQ.	Toronto
E. L. DREWRY, ESQ.	Winnipeg
STEPHEN HAAS, ESQ.	Toronto
ARTHUR HITCHCOCK, ESQ.	Moos Jaw
J. S. HOUGH, ESQ., K.C.	Winnipeg
F. E. KENASTON, ESQ.	Minneapolis, U.S.A.
W. H. MALKIN, ESQ.	Vancouver
R. O. McCULLOCH, ESQ.	Galt
WM. SHAW, ESQ.	Quebec

H. B. SHAW,
General Manager

J. W. HAMILTON,
Assistant General Manager



