FIRST THINGS FIRST.

It is strange how many people make the mistake of not attending to first things first. It is doubtful if any man has a fight to go about uncovered by accident insurance. Some men, when they read this, will want to know whose business it is whether they carry accident insurance or not. Such an attitude appears to be all right until some day the unexpected happens. You are injured so badly as not to be able to follow your vocation. Now, then, go ask your wife and children whose business it is.

No man can afford to dally with matters of this kind. Human life is becoming more complex every year, and where one can get insurance against accident at so low a price it is incumbent upon all men to at least look into the subject.

It is a good deal better to have and not need than to need and not have. Scarcely a day passes but what one is struck by the large number of people who go out to their daily tasks, and before their return are stricken down.

It will pay you to stop right here and give this subject a good, hard think. You never know when your turn will come. To be forewarned is to be forearmed. Do not imagine for one moment that because you are not engaged in some hazardous occupation or travelling that your chances of meeting with an accident are reduced. All experience goes to show that it is in the ordinary walks of life that most accidents occur. A moment's consideration will demonstrate that clearly.

Furthermore, the very fact that you are guarded against accident in this way is a decided asset to you in your business career. It gives one a feeling of security, eliminates worry, and acts as a stimulus generally.

Of all policies now on the market, the Triple Indemnity Policy, issued by the Ocean Accident and Guarantee Corporation is the most liberal. It provides for three times the face value in case of death as the result of a railroad accident, besides guaranteeing all the other privileges found in other policies.—Adv.



Underwood

The increase in Underwoll sales this year has been over too machines a month. For any other typewriter this increase would be considered exceedingly satisfactory as total sales.

United Typewriter Co., Ltd.,
7-9 Adelaide Street East,
Toronto



BRANDON

is a City of 12,000 population, and has doubled its population in the last five years.

I have the Finest Blocks of Brandon City Property left in the old survey, all starting within one mile of the City Hall.

- 1. I handle only lots that are in demand for actual building.
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- 3. There are buildings already situated on many of the Blocks in which I have Lots for Sale.

I WANT YOU TO COME TO BRANDON

I Guarantee you absolute satisfaction or your money refunded.

I will pay your return railroad fare up to \$10.00 if Two Lots are purchased,

Write for full description, circulars and maps of this property.

Lots from \$100.00 to \$300.00, almost any terms grant ed that you ask for Torrens Title.

Come to Brandon right now.

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Reference Bank of Commerce.

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THE MONETARY TIMES WAS established in 1867, sorbed in 1869, THE INTERCOLONIAL JOURNAL OF THE TRADE REVIEW, of Montreal; and THE TORO Present Terms of Subscription, 1

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The editor of the Monetary 1 munications from readers on banking and kindred subjects.

CUTTING THE

Municipal finance is proverled cism. Money scarcity is apt to and town councils usually offer a pouring of monetary vituperation the sole sufferers of the effects gency. Anyone who handles markets will experience any pre-

Critics of civic finance mig their interesting opinions so wide Halifax was unable to obtain the city bonds. This fact made tong there was an outcry that Canadi too much, and were becoming Ugly rumours were circulated a dition of various cities. Winnipo published, throughout the length continent, with many imaginative men who make a fair living from Canadian news to the United St

People did not pause to consare not immune from the stress money markets. To the minds sion of business was all right development of industries was not captain of industry; extension system was the correct thing for building up and improvement of was a most improper thing.

Halifax feels keenly the ma financing has been held up for ridicule. When one considers th Halifax city council are far from portion of the money, which is a to have been borrowed last year