



## Underwood

The increase in our business last month over January, 1906, was greater than the total volume of business of all the other typewriter firms in Toronto combined.

A pretty strong statement, but it indicates accurately the relation of the Underwood to antique machines with a carriage to be raised, as well as to the numerous experimental imitations of the Underwood.

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

and in all the principal cities.

## EARTHQUAKES VS. RAILROADS.

When the world reads of some fresh earthquake horror they are filled with fears that possibly their own place of residence may suffer from just such an occurrence. It brings it right home to them. They buy every paper they can get hold of and read every word they say about the quake, then become anxious lest there be any possibility of it ever reaching them. It is true that in the last 20 years earthquakes have caused the death of no fewer than 17,520 people, and if we happen to be some day among the unfortunate, well, 'tis Kismet.

There is another death-dealer, one that has and is causing far more deaths and disablements than all earthquakes. A fact, which, possibly as it is happening so frequently, is continually overlooked and hardly ever taken into consideration—railroad accidents. Many lives have the earthquakes doomed; still more have railroads claimed. Within the past year alone, 50,000 people have been either killed or injured on railways in United States and Canada.

The startling contrast was forcibly brought out by an American journal a few days ago. The quake, clothed in garb of death boasting points out to another, a skeleton with cap and lantern, as representative of railways, the number of victims he has claimed in the last 20 years, (17,520), Railway skeleton, with sarcasm, replies, "Go and earn a reputation. You are only an amateur at the game," and then points at the number of deaths he has caused, in the last year alone (50,000).

Now the point is this:—As earthquakes are contingencies we cannot guard against, and railroad accidents are causing more deaths and disablements, as shown, it behooves us to properly guard against the greater evil. You cannot prevent these accidents, but you can protect your earning capacity and so provide for your family in case of death or disablement, by accident insurance. And now comes the discrimination point—choice of policy to be taken out.

The policy that should be in your pocket is the Triple Indemnity Policy, issued by the Ocean Accident and Guarantee Corporation, Limited, Traders' Bank Building, Toronto, paying three times the face value of policy for loss of life in railroad accidents. It is concise, grants probably more privileges to you than does any other, and is lived up to, to the letter. Assets of (\$6,000,000) behind this guarantee. Absolutely free from restrictions, and annoying technicalities. With chance of being in an accident at about 1,300 to 1, had you not better see about this policy right now? Remember, earthquake, 17,500 victims in 20 years; railways, 50,000 victims in one year alone. (Adv.)

## We Have Worked Out Your Problem.



When you go home at five o'clock, there is no reason why you should have your after-dinner smoke spoiled with a lot of worries over little details of your business.

There is no need for you to jot down memoranda on the back of an envelope for to-morrow.

If your books were arranged on a proper system, they would shoulder all these petty details for you—to-morrow morning they would show you everything you want to know just at the moment you want to know it.

Business Systems leave petty routine to your books.

Business Systems do the work but leave you time to think and plan and act.

Business Systems leave nothing to chance and allow no possibility of anything being forgotten.

Business Systems enable one clerk to do the work of two and to do it more accurately.

We would like to go into this matter with you either in your office or in ours at your convenience.

A request to know more about Business Systems, will not obligate you.

**BUSINESS  
SYSTEMS  
LIMITED**  
89 SPADINA AVE.  
TORONTO, CANADA

# The

Absorbed in  
the TRADE  
COMMERCE

Vol. 40—No. 33.

## The Monetary Times

A JOURNAL OF CANADIAN  
PUBLISHED EVERY SATURDAY

President: THOS. ROBERTSON  
Vice-President: JAS. HENRY

THE MONETARY TIMES was established in 1869, THE INTERCOLONIAL in 1870, THE TRADE REVIEW, of Montreal, in 1871.

Present Terms of Subscription:

Canada, Great Britain and United States:  
One Year \$5.00  
Six Months \$3.00  
Three Months \$1.50

ADVERTISEMENTS  
(Advertising)

HEAD OFFICE: 82 Church  
Winnipeg Office: Free Press Bldg.  
Saskatoon Office: Geo. W. Goodall, Bldg.  
Montreal Office: B32 Board of Trade Bldg.  
Vancouver Office: Northern Bldg.  
British Columbia Agency Corp.  
In no case should letters in connection with the above be sent to the publishers, who receive them.

All mailed papers are sent by express, and subscribers who receive them by favor by reporting to the publishers.

## CANADIAN TIMES

By Hon. T. Nosse, Minister of Finance.

The article which appeared in the Monetary Times by Mr. Nosse, in regard to his views on commerce between Canada and Japan is so well known as Mr. Nosse, who has been the Japanese Government.

Prior to 1895 the Japanese was too insignificant a factor in the following, the total value of the merchandise then there has been a large increase in merchandise, especially in Japan, which exportation was an enterprising Japan with remarkable success.

But large increase in the result of the practical application made by the Canadian Government in 1903, \$14,000,000 made from Manitoba in 1904. The total year amounted to \$34,000,000 increase in flour and \$510,000.

It is pleasing to note that in ten years, starting with 1895, now worked up to 1905, the prospect of this amount of increase in five years, or even less, have become large in American products is The Americans are engaged in this most lucrative