



## Underwood

The Underwood typewriter is now so generally used that it is a difficult matter to get operators for other typewriters.

The Underwood is practically the only typewriter used in the schools, consequently Underwood operators are the only ones which have had proper instruction in the art.

If you have Underwoods you escape much annoyance.

**United Typewriter Co., Ltd.,**

7-9 Adelaide Street East,

Toronto

### SAFETY IS DEPENDENT ON "LITTLE THINGS."

The little things may make it read disaster.—Nowadays we are of the opinion—not rightly so—that we travel in perfect safety. Is it so? It is just another case of "What the eye does not see, the heart does not grieve over." If we could fully realize and see with our own eyes the conditions on which our safety—especially in railroad travelling—depends, be assured, we would not travel unless perforce we had to and then before starting out, would load ourselves up with insurance.

Whether we are aware of it or not, the risk is none the less great. On what does the safety of passengers depend? On the proper discharge of the duties of the dispatcher; (there are countless times when a mistake occurs in dispatching involving the loss of many lives) the rolling stock of the company; (If one little bolt comes out it may mean accident.) Then the clear headedness of the engineer plays an important part. If the plates connecting two rails work loose or come off they can cause a serious wreck. Faulty curves may ditch the train; an open switch may mean a collision.

There is no need of further enumeration. You cannot but know that the least little thing however small can, and at some time does, cause the loss of many lives. Do you know for a certainty whether any of these things will happen when you are travelling? If you thought an accident was going to happen, could you analyze the state of your fears? Would you be one of those who realize all too late that the protection they should have afforded their family had been neglected—the benefit accumulating from accident insurance? The other morning the news headlines read, "Flaw in Rail Wrecks Train," thirteen cars were derailed and smashed. Happily it was a freight train, but it might easily have been the passenger train running over the very same ground. It is the same thing day in and day out.

The Ocean Accident and Guarantee Corporation Limited, Traders Bank Building, Toronto, issue a policy, their Triple Indemnity Policy—that should at least have your best consideration. The policy pays three times its face value to your beneficiaries in the event of your death by railway accident. You may be going to travel to-morrow, you may be travelling possibly every day in the year. Do you know whether you will come through safe? Should you leave anything to uncertainty?

# CENTRAL PARK FORT WILLIAM

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**High Class in every respect**

**High Class** because it is in Fort William.

**High Class** because of its excellent local situation.

**High Class** because of its natural advantages for sanitation.

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**High Class** because of the nature of the buildings now being erected.

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Write for folder on Fort William, giving full information.

445 Main St.

# NORQUAY

Winnipeg, Man.

# The M

Absorbed the INTERCOLONIAL JOURNAL OF COMMERCE, Toronto

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## The Monetary

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### TIME FOR REFLECTION

The lull in the West has come, folks of that ilk notwithstanding. Estate interests have thought it around them an atmosphere of frigid dignity. So long as one runs with the crowd is one the crowd's friend. Otherwise...

A policy of all praise and no criticism is the condiment of the Monetary Times, four months ago. Elements of disquiet in the Western States one correspondent accused us of. Which was far from the truth. Help have been a happier phrase. Because dozens of others were thinking, a thoughts in type, there was some all, it is sometimes wise to say exactly. In March we suggested that "a presently, simply because people buy real estate are buying it—th only for immediate profit." Now come. Those who were strenuous in silent.

There are many Western men. They all tell the same story: "Real calm is welcome." We all know the gentleman who picks pockets with a gentleman in other spheres than mining. In a reputation for showing people an method of reducing bank balances.