

## SAFETY FIRST

To most people, the absolute safety of their money should be the first consideration. This applies in a very special way to the man or woman whose income is limited.

The savings of these are necessarily small, and must be conserved in order to ensure a modest provision for the day of lost or reduced earning power. To such, the watchword must always be "Safety First."

It is to this class that the strength, stability, and sound financial position of this Corporation, with its long and enviable record, especially appeals. Having been established in 1855, it has for more than sixty years been the

### SAFE DEPOSITORY FOR THE SAVINGS

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HEAD OFFICE, - TORONTO.

# IS YOUR TOWN READY?

By INVESTICUS

IS your town ready for the end of this war? Maybe you don't think about that. Perhaps you are so closely engaged in the details of your own business affairs that you let the town, more or less, take care of itself. Well—it's possible you are justified in doing that, for Heaven knows that if we all tried minding the OTHER fellow's business and neglected our own, the world would soon have empty pockets. Nevertheless there is a business side to your town or village which you, if you are a good business man or woman, ought to study. Your business may be no bigger than a bump on a log, but just bear in mind that if you lift the log you lift also the bump. Ditto then, if you lift your town you lift your business, however small.

Suppose you keep a store in your town. (If it isn't a store it may be a hotel, or a doctor's office, or a blooming little law practice, or a barber shop). You may have been keeping that store so long that you've got accustomed to your routine. You just carry so much stock and no more. You never vary the order you give to the commercial traveller in his regular rounds. When it comes spring you lay in a stock of "dibs" and marbles, and tops and cheap baseballs for the boys of the town, and when it comes fall you get in a little extra line of winter-weight underwear for all and sundry. But the point is—routine!

Now our excellent friend routine is going to receive the surprise of his life when this war is over. He is, figuratively speaking, a very good fellow as a rule. People never get fat unless they do things by routine, but on the other hand they get rich if they stay in his company too long. Peace will chase routine out of his hole and make a whole lot of people rich and a whole lot more—Poor! Don't be among the poor ones. It's most uncomfortable. I speak with authority—being poor myself.

Now then: to improve your business you must improve the business of your neighbours. That is, you must help your town to grow. The Union Bank of Canada announced at its last annual meeting that it intended opening up a Statistical Office in New York. This office is going to advertise to American business houses the opportunities which are to be found in the Canadian towns where this bank has branches. That bank—like many of the other banks who already have such departments—intends helping itself by helping others. You must do the same. Don't just be a drag on the wheel. Don't just accept the natural growth of the country. Help it to grow and thereby help yourself and your neighbours.

And how?

Get together your townsmen and study your town. Most towns, especially in the older parts of Canada, "just grew." They never stopped to think just why they happened to be located where they were. But as a matter of fact no town can flourish that hasn't some REASON for being where it is. It may have started because there was a ford in the river at this point; or because it was about half-way between two bigger towns and therefore made a good stopping place over-night for rigs on the road. Or it may have proved a handy point for a lumberman to plant his mill, or for the fishermen (if you're on the sea or a lake) to land their catches. Those were the OLD reasons. Nowadays, if you are going to grow, you may have other and still

better reasons. You must study the transportation advantages or disadvantages of your town. Consider what YOU would think of your town if YOU were an American manufacturer aiming to establish a branch plant in Canada. What about power in your town? Have you a good river? Or is electric power cheap? How does the price in your town compare with the prices elsewhere?

Like as not you can't beat the other towns on these points, but there may be something you CAN beat them on. That is, in the matter of raw materials. If there is plenty of lumber in your region that ought to encourage the furniture manufacturer. Or if there is plenty of fruit and vegetable production in the neighbourhood—what about canning factories? I am only mentioning the obvious points of course. I don't know your town and you DO or you ought to. If you don't—get busy and find out just what raw materials there are near you? No matter how barren the country around may seem there may be something there that some manufacturer is looking for. It may be a kind of rock, or something required in the making of cement. Or it may be nothing more wonderful than the supply of boys and girls that are available in your town for light factory work. Look around, think, and then—tell your bank, and see if your local bank won't help you to get an industry. Remember this: one industry (if it is firmly founded) may help you get more. But be careful about "buying" an industry. Get the kind that needs to be in your town. That kind lasts best.

## National Highway

(Concluded from page 9.)

should want both, and would trust the Government roads to bring the private money. Imagine, too, the benefit that would accrue from establishing such a useful channel of expenditure. It might prevent such mad extravagances as have marked the construction of public buildings in the west.

The real importance of roads is as factors in civilization, rather than as factors in money making, but the essential thing may be taken for granted in a discussion such as this. What is urged is that there are special reasons which make it worth while for the Dominion Government to invest capital in inaugurating a grand system of highways in western Canada, instead of diverting its capital for other purposes of development. It is likely that the west would forgive the Government delay to a good many post-offices for such a boon. With a lead from the Dominion Government the Provincial Governments may be depended on to develop the scheme and to give the municipalities a still further chance for branching out. Some real returns may be depended on from such a scheme, much more profitable than the construction of roads through the wilderness parts of the country, pleasant enough as later luxuries, but something to be denied ourselves and the American motor tourist at the present time.

Perhaps one of the most useful things to be accomplished by the inauguration of a scheme of national highways is the giving a proper direction to the expenditure of millions of dollars now sunk in Canada in road work, some of which bears its fruit in political returns, but most of which is barren of any permanent result.

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