

## OPENING DAY

In Business Colleges and other Educational Institutions, is almost at hand. We have a few remarks to make to the many young people who very soon will be entering technical training schools in preparation for stenographic work, in which there are exceptional opportunities. Our remarks will be of interest to the business man as well.

## SELECT THE SCHOOL

Which is prepared to qualify you to meet present day business requirements. All schools are not in accord with the modern methods. Some are just where they were ten years ago. This is particularly true in regard to Typewriting. Ten years ago all the typewriters in use in this city were of the old style "blind" varieties. Then the UNDERWOOD, the Visible Writing Machine was introduced. Today more UNDERWOODS are sold in Toronto than all other makes combined. The business of the day demands Visible Writing. It means double the amount of better work. Skilful operators are required. This necessitates Touch Writing; a scientific mode of operation. Touch Writing can be learned on the UNDERWOODS in much less time than on any other. Have you observed how often the operator of an old style machine stops to raise the carriage and verify the work? Time wasted.

## SEE THAT THE SCHOOL YOU CHOOSE

Uses the UNDERWOOD. "Blind" machines are not just as good. They are fully 25 per cent. slower. Remember you do the paying. The following schools in Toronto use UNDERWOOD Machines: The Central Business College, Mrs. Wells' Business College, The Kennedy Shorthand School, The British American Business College, The Canadian Shorthand School, The National Business College, St. Michael's College, Technical School, Loretto Abbey, De la Salle Institute, the Separate Schools, Loretto Academy, The Canadian Correspondence School, the Home Correspondence Schools, The International Correspondence Schools.

## UNDERWOOD

Operators are always in demand, because More UNDERWOODS are in use than all other makes combined.

## SOLE CANADIAN DEALERS

## UNITE TYPEWRITER COMPANY, Limited

Head Office, 7-9

Adelaide E., Toronto

ABSTAINERS BEST RISKS  
REPORT OF LIFE ACTUARY

Great Excess in Deaths of Drinkers  
Over Others Insured by  
Life Company.

There has just been issued by the Provident Savings Life Assurance Society of New York, a booklet prepared by C. W. Scovel, the manager of the western Pennsylvania agency of the company, and George P. Donohoe, superintendent of the total abstinence department of that agency. It embodies the results of a paper with elaborate tables and diagrams, read before the British Institute of Actuaries by Rodrick MacKenzie Moore, actuary of the United Kingdom Temperance and General Provident Institution, setting forth the full experience of the institution—covering sixty-one years, and 125,000 individual cases—as to "The Comparative Mortality Among Assured Livers of Abstainers and Non-Abstainers from Alcoholic Beverages."

From a searching analysis of the figures, Mr. Moore maintains that the following propositions have been conclusively proven:

First.—That the non-abstainers are assured in life, generally equal to the best accepted standard of assured life.

Second.—That the abstainers show a marked superiority to the non-abstainers, through the entire working years of life, for every class of policy and for both sexes, however tested.

Taking the ages from 30 to 70 there is an excess in the deaths of moderate drinkers over total abstainers of 10.32, or 23 per cent.—an excess of one in every four. For the ten years from age 40 to 50—the very prime of life—

there are 6346 deaths among the abstainers and 10,861 among the moderate drinkers; an excess of 4515 deaths in that single decade—that makes 74 per cent.—an excess of three to every four.

The Turbina. To-day a 400 return rate is in force on the Hamilton route, good going and returning any time until Sept. 13, after which a 300 return rate will also be in force for \$1.50, good any time during the balance of the season. These are specially low rates and no doubt will be appreciated by those patronizing this favorite route. The steamers Modjeska and Macanaw, which are scheduled to leave Toronto at 11:30 a.m. and 11:15 a.m. and an extra excursion from Hamilton leaving there at 3:15 p.m.

The Elliott College. The Elliott College, which occupies the whole building at the corner of Yonge and Adelaide streets, Toronto, will open for the full term on Tuesday, Sept. 6. The college is elegantly furnished, has an excellent staff of teachers, and some of the rooms are on the ground floor. Only one kind of business education is given to the students, and that—the best. Mr. W. J. Elliott is the principal.

## RURAL SCHOOL LIBRARIES.

Amounts Expended for Books in  
Leading Inspectors.

The reports from the public school inspectors received at the education department show most encouraging progress in the establishment of libraries in the country districts. For the year ending in June, \$802.47 was expended, showing an advance of \$118.47 over the preceding year. From the legislative appropriation each rural school board received 50 per cent. of the amount expended for books up to the maximum of \$10. The counties which expended largely last year are well to the front for 1904. In other inspectors the organization of libraries has also been taken up with much earnestness. The following inspectors take the lead for the amount expended for books: Frontenac, \$267.70; Elgin, \$240.93; North Ontario, \$240.93; Lincoln, \$240.93; Carleton, \$240.93; East Kent, \$240.93; Huron, \$240.93; Oxford, \$240.93; Simcoe, \$240.93; Haliburton, \$240.93; Dufferin, \$240.93; Prescott and Russell, \$240.93; Renfrew, \$240.93; Muskoka, \$240.93; South York, \$240.93; Leeds, \$240.93; North York, \$240.93; York, \$240.93; Hamilton, \$240.93; Prince Edward, \$240.93; East Huron, \$240.93; West Huron, \$240.93; Perth, \$240.93; Wentworth, \$240.93; East Simcoe, \$240.93; Haliburton, \$240.93; Dufferin, \$240.93; Prescott and Russell, \$240.93; Renfrew, \$240.93; Muskoka, \$240.93; South York, \$240.93; Leeds, \$240.93; North York, \$240.93; York, \$240.93; Hamilton, \$240.93; Prince Edward, \$240.93; East Huron, \$240.93; West Huron, \$240.93; Perth, \$240.93; Wentworth, \$240.93; East Simcoe, \$240.93; Haliburton, \$240.93; Dufferin, \$240.93; Prescott and Russell, \$240.93; 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