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The Busy Man's Policy

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Surgical Operations, — Medical Fees,
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Ask for Particulars.

THE DOMINION OF CANADA GUARANTEE & ACCIDENT INSURANCE CO., TORONTO.

J. E. ROBERTS, - - GEN.-MGR.

NOT ABSOLUTELY HELPLESS.

Some few persons still cherish the idea that all women are absolutely helpless in business matters, and that they are so lacking in financial ability that they can not safely be trusted to handle money.

The Accident & Guarantee Company Of Canada. — Montreal.

Capital Authorized - - - \$1,000,000 00
Capital Subscribed - - - 250,000 00
Government Deposit - - - 38,583 00

Personal Accident, Sickness,
Fraternal, Collective and
Workmen's Benefit Insurance.

AGENTS WANTED in every unrepresented
District in Canada.
G. I. GODDARD, - - Managing Director.

\$225,000.00 Debentures

Town of Edmonton, N.W.T.

Sealed offers will be received by the undersigned up to noon on Wednesday, the 23rd December, 1903, for certain blocks of Debentures aggregating \$225,000 00, interest 4 per cent., payable yearly, (\$170,000 @ 40 years and \$55,000 @ 20 years), denominations to suit purchasers.

Full particulars of Debentures and Municipal Statistics can be obtained from the Office of this publication, or from

GEO. J. KINNAIRD,

Secretary-Treasurer,
Town of Edmonton,
Alberta, N.W.T., Canada

Mr. Black belonged to this class. He had been in the habit of paying all the household bills at the end of each month, and his wife, although allowed unlimited credit, had never had an allowance. One day the Blacks happened to be passing the comparatively new building in which the bank was situated.

"Do you know, John," remarked Mrs. Black, "I have actually never been inside the bank since it was built more than two years ago."

"You haven't!" exclaimed John. "If that's the case, I guess I'd better give you a check this month and let you pay the bills. Do you think you'd know how to cash it?"

Mrs. Black received the check. That evening Mr. Black asked, not without sarcasm, if she had succeeded in indorsing it properly.

"Oh, yes," returned Mrs. Black cheerfully.

"How many bills did you pay?"

"None—it seemed a pity to waste all that money paying bills."

"Then what in the world did you do with it?"

"Oh," returned the little woman serenely, "I just deposited it to my own account."

—The London Star tells the following story: Giving evidence of character for a man charged at North London, a witness declared that he was eccentric.

Mr. Fordham—Can you give an instance of his eccentricity?

The Witness—Well, yes, I can; during the fourteen years I have known him he has never been a minute late in getting to his work.

Mr. Fordham—And you call that being eccentric?

The Witness—Yes, certainly, it is; for a workman.

THE NEW INSURANCE AGENT.

Have you met the new man yet? Do you remember your initial appearance in

Telephone Main 2732

John Mackay & Co.

Chartered Accountants

Canadian Bank of
Commerce Building,

Toronto.

the business? How many men came to grasp your hand and wish you luck? How many others told you of their bad luck, and how many others came to warn you of such and such a one? And, of course, you remember those who came to tell you how to keep from getting "stuck," and those other fellows who volunteered to show you how to "fix" things any time you got "stuck?" Yes, we all remember those things.

Now, when you look back and think of those things, and you meet the new man, why not go to him, and, with a hearty grasp of the hand, wish him good luck in the business? Then assure him of your help at any time, and also show him how much there is in the business, if honestly worked. The business itself will present enough apparent difficulties without any others being thrown at him; so, for charity's sake, boys, push the new man along with a word of encouragement, and you will never regret your action.—Insurance Monitor.

THE VALUE OF A COMMA.

The Beatty will case, involving the omission from the instrument of a comma, which, had it been inserted, would have been worth \$45,000 to John Beatty, has been decided against the latter by Judge Hord, of Columbus, Ind., says an exchange. The will is that of Joseph Beatty, who made it in ungrammatical fashion, and the construction of it has caused much trouble in the courts. The court termed it the case of a \$45,000 comma, as it was merely the insertion of a comma that would make the will clear. The plaintiff asserted that this property was bequeathed to Emma Beatty during her natural life and not in fee simple, and that, at her death, the

Position Wanted

By energetic and capable young man, thoroughly experienced in banking, as accountant, correspondent, manager, secretary, or other position of trust. Highest references. Address, W. J., Monetary Times, Toronto.

Debentures for Sale.

Sealed tenders will be received by the undersigned up to NOVEMBER 16TH, for the purchase of \$8,000 Debentures of the TOWN OF PALMERSTON, dated August 1, 1903, bearing 4½ per cent. interest, running twenty years, and payable in equal annual instalments of principal and interest. The debentures are issued for reproductive works.

J. D. HARKNESS,
Town Clerk.

Palmerston, October 24th, 1903.

THE TRUST & LOAN CO. OF CANADA.

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that substantial and commodious three storied office building,

25 Toronto Street, Toronto,
corner Toronto and Adelaide Streets.

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