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THREE CENTS

THE HOME SAVINGS AND LOAN COMPANY

LIMITED
ASSETS, \$4,000,000

Offices: 78 CHURCH ST.
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3½%

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D. W. ALEXANDER, General Manager

CANADA LIFE BUILDING, TORONTO



UPPER CANADA COLLEGE, TORONTO

Don't Look Back

In climbing up the trail of life, though
troubles may embarrass you,
Though clouds of disappointment may
obscure your mortal skies,
Though thorns lie hidden in the path
to wound the feet and harass
you,
And hostile winds may blow retard-
ing dust into your eyes,
Keep plodding on with steady nerve; if
you should fall just rise again,
If you should for a moment stray,
get back into the track:
Keep praying that the coming day may
bring you sunny skies again,
Your eyes fixed on the beacon light
and don't look back.

The beacon way up yonder gleams,
though clouds at times may cur-
tain it,
The light of hope is shining on the
summit of success.
Though it may sometimes vanish from
your sight you may be certain it
Again will flash its cheery rays to
banish your distress,
The gaunt wolves of adversity from
gloomy lairs may howl at you
And clinging fears your bosom may
most mercilessly rack,
The grim fields of discouragement from
darkened nooks may scowl at you
But hold a grip upon your nerve and
don't look back.

When rest the darkest clouds of life
the cheery sun will shine again,
The fiercest storm will spend its force
and leave a smiling sky;
Around the winter-fettered oak the flow-
ing vines will twine again,
The longest lane of woe will have a
turning by and by.
If you should slip and lose some ground,
strive hard to gain your place
again
Be not appalled when obstacles con-
front you on the track;
If wearied stop and blow a bit, then
strike the same old pace again,
And set your teeth and bulge ahead
and don't look back.

—Denver Post.

Notes and Notelets

The bank returns for the month of
September show that the bank notes
outstanding amounted to \$69,331,259,
nearly \$70,000,000. The banker can
print pieces of paper and practically
sell them for five or ten dollars each.
Other men must sweat and show houses
or crops to get wealth; but let a num-
ber of men club their money and form
a bank, then by law they are authorized
to issue promises to pay to the amount
of their paid up capital. In this way
they are practically allowed to double
their capital. In the States there is a
tax on that issue so that the public
get a share of what really belongs to
them; but our bankers have a royal
"cinch" on the parliament and they
use it to the full extent that the law will
allow.

The increase of the issue over the pre-
ceding month was about \$7,000,000. It
is a curious process to which the general
public give no heed. A host of farmers
raise millions of bushels of wheat.
While the farmer is sweating to raise the
crops, the bankers are busy printing
pieces of paper. Then the bankers get
the crops and the farmers get the paper.
In the meantime the bankers' fortune
is growing at the rate of six or seven
per cent. After the crop of grain stops
growing then the bankers' fortune be-
gins to grow. Is not this a pretty sys-
tem to help the rich? No act of parlia-
ment was ever suggested to double the
fortune of the man with the sweating
brow; but there is a host of ways "to
pick the bones, oh." There is not the
slightest reason why the government
should not print the paper money and
thus save to the public the interest on
somewhere about fifty or sixty million
dollars, or reduce the public debt to that
extent. The bankers say that the cur-
rency would not be sufficiently elastic.
It would be wise to try the honest course
before we are so hide-bound sure that
the resources of civilization are ex-
hausted.

The Globe printed a picture of some
of the worst neighborhoods in the City
of London, England, where the poverty
last year was so appalling that contri-
butions were sent from this country to
keep the people from starving. In the
fore-front of the crowd was a youth with
a pipe in his mouth. A correspondent
calls attention to this and asks why the
charity should go in smoke. It is quite
possible, and more than likely, that some
of the charity went in that direction;
but one thing is certain, the charity thus
sent goes to maintain the fortunes of the
Portlands and Westminsters. It is a very
kindly thing to send charity to help the
miserable creatures who have been crowd-
ed down to the last dregs of an exist-
ence; but it is infinitely better to spend
the money and time in the education of
the people in their rights and the manner
in which they can be secured from ever-
lasting impoverishment. The more the
people are assisted and their lives made
endurable, the longer will it take to cure
the evil. It was not till the people were
actually dying of starvation that the vil-
lainsous corn laws were abolished. And
the more starvation there is in that fa-
vored land, the sooner will the plutoc-
racy be deprived of their unjust power
through great tribulation that humanity
has succeeded in wringing from despot-
ism in some degree its power of oppres-
sion. Suppose we sent funds enough to
feed all the poor of the City of Lon-
don, should that add to the comfort of
the people? Not at all. The landlords
would find the people flocking into that
neighborhood and then they would raise
the rent. The only true charity is to
stop piling the taxes and the land rent
on the poor.

Thos. Lipton's recipe for individual
prosperity is as follows: "Work hard,
deal honestly, be enterprising, exercise
careful judgment and advertise freely."
And the labor paper is the best advertis-
ing medium.

It is a good plan for a woman to oc-
casionaly let her husband have his way
without giving him a look that will take
the pleasant taste out.—Aitchison Globe.