

# IMPORTANT NOTICE!

## WORKING MEN, ATTENTION!

Be very careful where you buy Insurance for yourselves or your families! There is a great deal of difference between the Policies of the Sun Life Assurance Company of Canada and those of other Companies; more than you have any idea of.

For instance: The Sun Life 20 year endowment for children costs less and gives nineteen dollars more on every \$100 of Insurance.

The Bonuses or Profits are guaranteed on small policies as well as large.

—Write a Post Card to—

ALFRED B. CHARLES, Supt. Thrift Dept.

**SUN LIFE ASSURANCE COMPANY OF CANADA**

**72 Queen St. W., Toronto, Ont.**

## OUR FOREMOST CITIZENS'

Have Declared Themselves as Follows  
on the License Reduction

### STRICT ENFORCEMENT THE REMEDY.

The laws regulating the sale of liquor are strict, and it is in the power of the License Commissioners to cancel the license of any who violate them, or who neglect to comply with the provisions of the law in any respect. It is upholding the commissioners and inspectors in their enforcement of the law, rather than by unnecessary reductions of the number of licenses, that the cause of real temperance will be best served and most surely advanced.

### CONFISCATORY AND DISHONEST.

It should not be forgotten that a number of the hotelkeepers have been

compelled to expend very considerable sums of money to bring their houses up to the standard demanded by the Government, and now to deprive them of their licenses without compensation would be an act of confiscation which could not be defended as honorable.

The proposed measure is not needed; would do a public injury by further curtailing our already sufficiently restricted hotel accommodation, and there is no good ground for believing that it would tend in any degree to lessen the consumption of intoxicants, or in any way promote sobriety and good citizenship. For these reasons, in our opinion, it ought to be rejected by every wellwisher of our city.

### NOTES AND NOTELETS.

Some of the bankers are asking the question, Will there be a commercial depression? They are quite wise in asking this question, but the guesses they make as to the future show how little these gentlemen appeal to any adequate principles to obtain the correct answer. There is undoubtedly great prosperity. No one can go through our large cities without seeing the outward and visible signs of enormous wealth. There never was a time in which machinery was so productive. Owing to the free trade that the railroad and steamboat have introduced to a degree never before heard of, the wealth of every nation is being poured into every other nation in a degree surpassing all other time. This is part of the evolution of humanity toward a better condition, when we shall have introduced the golden rule into business with the same skill that we have introduced steam and electricity.

But while the steam engine, the dynamo, the reaper and threshing machine, the hand and foot, the obligations of one part of humanity to the other have been growing just as rapidly. This is the monstrous fact which our financial managers never notice, and about which our current press is largely silent. The debt of one part of humanity is growing day by day, and growing some places at a fearful rate. To-day the landlord demands three thousand dollars rent, where he demanded only a thousand ten years ago. The value of Winnipeg land has advanced from nothing thirty-five years ago to the height of half a million dollars per acre to-day. Vancouver land has mounted in the same way. That which God gave as a free gift becomes the dearest article of commerce. Nothing goes up in value like the value of the land. Butter and eggs do not go up in value a thousand fold, but the acre that sold in Chicago for less than a hundred dollars seventy-five years ago could not be bought for less than ten million dollars to-day. Where industry had to pay five dollars yearly for the occupation of that piece of land, to-day it has to pay five hundred thousand dollars. The obligation has increased a hundred thousand fold.

In bad times the value of the land declines, but just as sure as good times comes the owners of the land can increase their demand till they get all that the business can bear. Let a depression then come, and then those obligations are found to be too great, and bankruptcy becomes epidemic.

It is most interesting to note the rapid improvements that are being made to facilitate trade; that is, to make trade more free. In this country two new railroads are under construction across the continent. Trolley services are being pushed in several directions, thus introducing a new feature in rural life. The Isthmus of Panama is likely now to have its canal, at a cost of possibly \$250,000,000. All this movement is in connection with various improvements in the methods of production tends to reduce the prices of manufactured goods. The book that would have cost a hundred dollars when written by some old scribe, can be bought to-day for a few cents. In the transformation of the ore into iron and its transportation to its destination, the reduction has been more than a hundredfold. Think of it, a clock can

be made and sent half round the world for less than a dollar.

Thus we have a tendency in the manufacture of goods to adopt improvements which are all the time bringing prices down, and down.

Thus industry is always adopting methods to make cheapness. On the other hand, the landowner is always demanding dearth.

Thus industry comes with its goods to a market in which its prices are constantly declining, while it has to meet an obligation that is always increasing. Some day there comes a time in which the assets will not meet the obligations. Then there must come a crisis.

It has been the fashion to ascribe these periods to over-production. That was looking with only half an eye.

About the year 1890 wheat was selling at nearly a dollar per bushel. Then the price began to decline, till in 1895 it stood at 50c per bushel. By this decline and also the reduction of prices on other agricultural product, the amount of money that the farmers had to spend was less by some six hundred million dollars than it had been a few years before. Thousands of farmers could not pay the interest on their mortgages or the rent on their farms. Under these circumstances the agent for the reaper, the sewing machine, the buggy or the piano had a hard time. He would use his clearest speech, and show his finest pictures to the poor fellow who could not meet the dunning letter he had received from the mortgagee.

"Just you show me some new patent process whereby I can pay the interest on my mortgage, and buy your goods at the same time, and we will call it a trade right off." This was the consoling and encouraging speech of the farmer. They looked one another square in the eyes, but they made no trade. Of course there could be no trade under these circumstances. They looked wistfully at each other—the one anxious to sell, the other anxious to buy, but all in vain. Then the wisacre said, "Overproduction."

And he saw only half a truth, or probably only quarter of a truth, for he never asked the question why that farmer was compelled to place his neck in the yoke of a mortgage.

Then comes a third step in the tragedy. The owner of the factory, finding that his goods are not selling, reduces hours, or dismisses a number of his men. Thus the men find themselves in the position that they cannot make their usual purchases. Here again there is a block. Now the clothiers find that their goods are not selling, and consequently they shorten production, dismiss a number of their hands, and thus matters get worse, till sometimes the best houses have been compelled to close, and the banks have suspended, and panic has become general. Now we hear the term, "overproduction," again and again, and not a word about the bad method of taxation which forced one part of society into debt so great that it could not be paid.

And we may have to go again and again through the days of want, and starvation may visit our cities, before we learn how to obey the law of the Lord, and render to every man his due.

The demand of the union label on all your purchases proclaims the fact that you are a principled unionist.

### A Thoughtful Precaution

President Mulqueen of the Licensed Victuallers' Association says in a circular issued for the Christmas trade:

"You will remember that last winter when the question of license was before the Council, Controller Spence cited the large number of arrests for drunkenness at the Christmas season.

"We hotelkeepers, and probably the controller himself, are aware that the increase of intoxication at the holiday season is not due to drinking at the bar, but to the consumption of liquor in the homes, where more is kept at this season of the year.

"Under the circumstances we would urge you to be specially careful and to redouble your efforts to have this a sober Christmas as far as may be in your power. Remember that some of the occupants of the pulpits and some of the newspapers will not hesitate to ascribe drunkenness to the hotels, no matter where the liquor may be drunk."

This showed an earnest desire to stop the holiday drinking.

### Chirps from the Nominations

"License reduction will be the most important subject to be discussed in the near future. All the aldermen in ward three have voted against license reduction," said Mr. O. B. Sheppard, as he took the platform.

"That's where you're all wrong," said a man in the front seat.

"If I am wrong I say conscientiously and honestly wrong. If you reduce the licenses you're going to build up one of the greatest monopolies possible. You can't legislate a man into sobriety. You can't name another city on the earth with a population like this that is the equal of Toronto for sobriety."

### THE CLUB FELL

"Rats!" said the front seat man.

"Do you know about the clubs?"

"Yes, there are a good many clubs in the ward that aren't used enough," was the rejoinder.

For fifteen years, the speaker said, an average of 3,500 people a year were arrested for intoxication, about ten a day—a very creditable record, equalled no place else, he said.

Mr. Wilson laid special stress on the \$700 exemption and upheld the sovereign voice of the people. He wanted east end issues forced in Council in the proper way. He wanted a definite plan for the improvement of the marsh, and in regard to license reduction he would be guided by the vote of the people.

"I'm not going to make a very long speech or make any promises," announced Ald. Stewart, "because promises are like pie crust, easily broken."

This he illustrated by the fact that Council had not passed the \$700 exemption "for the little homes of the people." Ald. Stewart believed in the sovereign voice of the people and had always been guided by it. He might not have done much, but he had done the best he could and a man could do no more.

The alderman "apologized" for Ald. Fleming, who was ill in bed, and Mr. Stewart hoped the electors would not be unfair to him on that account. (Applause.)

Ald. Chisholm then said a word for himself and declared that in every instance he had stood for the interests of the city without any kind of prejudice. He advocated the continuance of and municipal control of the cattle market. The business there this year had aggregated 430,913 head of stock. The alderman mentioned the fact that the finest public school in the city was built in ward one this year. A new police station was now assured. He referred to the large sale of city lands in the ward this year at good prices.

He, too, put in a word for Ald. Fleming in his enforced absence.

"I believe that I set an example to the older men in the Council; that I voted in every division," T. L. Church announced. "That I introduced all beneficial legislation against the street railway, and that the city will be on top at the next election."

"I attended to the harbor, the level crossings and the Assessment Act."

"I believe the Railway Commission is a farce."

"I don't need any introduction to this Council," started off Mr. F. H. Woods.

Jas. F. Stewart stoutly declared that the city was falling into the hands of the most desperate lot of financial

manipulators the world had ever seen. As a humble representative of labor, having no connection with the machinations of greedy capitalists, he thought he should be elected. No property qualification for voters, a fire hall for Royce avenue and a \$700 exemption for small houses were the thickest planks in his platform.

### HOUSEHOLD HINTS

**Apple Fritters.**—Cut firm apples crosswise into slices one-quarter of an inch thick, and stamp them into circles of uniform size with a biscuit cutter. Sprinkle them with orange water and sugar, and let them stand ten minutes; dry them on a napkin, then dip them into a batter and drop them into hot fat. Fry to a light brown, lift them out on a skimmer, and dry on paper in an oven until all are fried. Roll them in sugar and serve on a folded napkin with a sweet sauce passed around with them.

**Apple Layer Cake.**—One cupful of sugar creamed with half a cupful of butter; add the beaten yolks of four eggs, one-half a cupful of milk, two cupfuls of flour, with two level teaspoonfuls of baking powder sifted through it, one teaspoonful of lemon or almond extract, and the beaten whites of the eggs. Bake in three layers. When cold spread with this mixture: Peel and grate four large apples; beat into them one cupful of sugar, two teaspoonfuls of melted butter and two whipped eggs. Pour into a porcelain saucepan and stir steadily over a moderate fire until the mixture has boiled one minute. Remove from the fire, add two teaspoonfuls of lemon juice, a dash of powdered cinnamon and two tablespoonfuls of minced almonds. Cool it and build the cake, sprinkling the top with powdered sugar. Cap the top generously with whipped cream, flavored, and serve at the table.

**Greenwich Pudding.**—Pare and remove the cores from six mildly tart apples. Put the apples in a pudding dish, and fill the cavities with the following mixture: The grated rind of one lemon, one cupful of sugar and one saltspoonful of salt. Put butter the size of a chestnut on the top of each apple, pour in enough water to cover the bottom of the dish, and bake carefully in a hot oven until tender. Beat the whites of three eggs until foamy, add the juice of the lemon and three tablespoonfuls of powdered sugar, and beat all together until stiff enough to hold its shape. Pile it over the apples and brown slightly in the oven. Serve cold with custard sauce.

**Apple Pudding No. 2.**—Pare, core and stem to a pulp half a dozen tart apples; press through a colander; add the grated rind of half a lemon and sufficient sugar to sweeten. Pare, quarter and core six more apples, put them in a baking dish, sprinkle one-half a cupful of sugar over them and bake slowly until tender. Line a deep pie plate with good paste and bake until well colored. Pour into it the stewed apples, and lay on them the baked apples, piling them up dome shape. Cover with a meringue made of the whites of three eggs, beaten to a stiff froth, with three tablespoonfuls of sugar and a few drops of lemon juice. Brown in a moderate oven and serve cold with a custard made from the yolks of the eggs, one pint of milk and two tablespoonfuls of sugar.

**Jellied Apples.**—Wash and wipe dry enough snow apples to make, when cut up, one quart; these apples vary so in size that it is not possible to give the number required. Save all the nice parts of the skins and put them on to boil with enough water to cover them, and boil until the juice is a pretty red color. Strain the juice, add one and one-half cupfuls of sugar; let come to a boil and add the quartered apples; simmer until the apples are clear and tender. Have one teaspoonful of gelatine soaking in a quarter of a cupful of water; take up the apples, stir the gelatine into the juice, pour it over the apples, and set away to get cold. Apples are delicious this way, especially if served with whipped cream.

**Apple Pancake.**—Make a plain, thin batter of eggs, flour and milk, and pour into a big, buttered frying pan, hot enough to begin the baking at once. As soon as the batter spreads out cover with a layer of stewed apples, not too

juicy, and dredge with powdered sugar and cinnamon. Put the pan into a hot oven and bake for eight or ten minutes, or until well done. Cut the cake into triangular pieces and serve hot.

**Spiced Apple Pickle.**—Wash ten firm, tart apples, cut them unpeeled into thick, narrow slices, and pack in an earthen jar in alternate layers with green peppers, sprinkling each layer with salt. Use six small peppers and half a cupful of salt. Tie a teaspoonful each of whole cloves, allspice, mace and grated horseradish in a muslin bag and drop into a quart of vinegar. Bring the vinegar to a boil, then add two heaping teaspoonfuls of sugar and pour boiling hot over the apples. The following morning strain drain, reheat the liquid, and pour scalding hot over the solids. Repeat twice more. The next morning granulated sugar, one tablespoonful of butter, and one dessertspoonful of grated lemon peel. Peel and divide pears in eighths; place a layer in round baking dish, covering with sugar and bits of butter. Add the fruit, butter and sugar alternately until exhausted, having sugar on top. Sprinkle the lemon peel evenly on top, cover dish with plate, and bake slowly until pears can be pierced with a splinter. Length of time varies according to degree of hardness of fruit. About one and one-half hours, however, are required. Must be prepared the previous day and eaten cold.

**Stewed Pears.**—Take the hard little pears such as grow on every old farm, cut out the blossom end and peel, leaving on the stems. Put over the fire in cold water, heat gradually and stew gently until tender. Take out the pears and keep them warm in a covered dish while you add to the water in which they were cooked as much molasses—not syrup, but old-fashioned molasses—and a little ginger. Boil this half an hour, skim it, put the pears back into the liquor, stew all together twenty minutes, and pour out into a deep dish. Serve well chilled. They are especially good if eaten with hot biscuit.

### SOUVENIR PROGRAMMES.

Very properly the question of souvenir books of Central Labor and State Federation bodies came in for bitter denunciation at the labor convention in Pittsburgh, says the Boston Herald. It was asserted by many that this sort of advertising was a blackmailing scheme. It naturally excites suspicion to see these publications out around election time. Business men, too, are naturally coerced by veiled threats of solicitors who represent themselves to be connected with labor organizations when they are not, and thus obtain money under false pretences. It is refreshing to see the labor men working such reforms in their own ranks. It is bound to give them a better standing with the public generally.

We are glad action against souvenir programmes was taken by the A. F. of L. It was brought about principally by the story printed in the September issue of the Union Label Magazine, in which the methods employed by advertising sharks were demonstrated so clearly that action like the above became necessary. It is proposed to do likewise in central labor bodies throughout New England, and thus remove what has become a pronounced and crying evil against business men through unscrupulous scoundrels who represented themselves as active trade unionists and threatened all kinds of punishment if an advertisement or donation were not forthcoming. Business men must give an emphatic no to souvenir programmes, and if they are insistent the police should be notified.

### Mary Harrington Balz.

The beloved Secretary of the Women's International Union, Label League Who Has Just Passed Away at Her Home in Elmira, N. Y.

The sad news reaches us that our beloved International Secretary, Mary Harrington Balz, has passed away. The news will cause unspeakable sorrow to all who knew her, and will be an irreparable loss to the organization in which she has been a leading factor for so long a time.

See that you get the bakers' union label on each and every loaf of bread you buy.