

# OUR HOME PAGE



## PRESENT DAY PROTECTION

People are beginning to realize more and more the importance of protecting their families in the event of premature death. The newspapers and magazines devote considerable space to insurance articles, and the public are becoming educated to the values of this form of protection. Every day we are brought face to face with widows and orphans left in straitened circumstances through the lack of foresight or selfishness of the father.

It is no longer necessary for a man "to die to win" on the contrary, a man may make ample provision for his old age by means of Life Insurance in addition to protecting the family in the event of his death. Every man, irrespective of his walk in life, should put all he possibly can into Life Insurance. If a man buys a home his wife is obliged to sign the deeds and forms in connection with the purchase as well as he. She must economize wherever possible to help pay the mortgage, she must bring children into the world and care for them, and at the same time care for her husband, and no matter how trying the day may be she meets him with a smile and we must not forget the well prepared meal. In the event the bread winner is taken, the wife has a hard struggle ahead; she must do single-handed that which her husband helped her do while around. When one reflects that the husband has the better bargain and is more responsible than the wife for the support of his home and family, does it not seem fitting that every man should make provision for that unforeseen but certain event—Death?

Statistics show that 47 out of every 100 widows are obliged to work for a living, and that 50 or more of every 100 men who reach the age 60 are dependent on charity or their own meagre earnings. Go to the Poor Houses, they are full and undoubtedly of men who once claimed they had no need for Insurance, who claimed that it was "a die to win" proposition; they are first hand examples of living deaths. Go to the Hospitals, all hustle and bustle, every ward and every bed occupied, yet 24 hours previous a number of those people would have claimed they had no need for Insurance, that their health was fine and that their great grand parents had also been in fine health, yet right now not one of them could get Insurance at any price.

It is a recognized fact that human nature procrastinates, we put things off until the last minute. We go to the Doctor when we are actually in need of him, when a little precaution may have saved considerable trouble. We go to the lawyer if we have made a slip, that could have been avoided had we consulted him earlier. Likewise Insurance, we leave it too long, we find imaginary excuses until we either pass on to the great beyond or become incapacitated. Every day we may read in our daily newspapers of automobile accidents, fires, drowning fatalities, etc., etc. We can never tell but what we may be the next. It is all so unceremonial and yet so certain, the end must come some day, truly we know not when, but it must come. Wives often object to Life Insurance, but widows never do.

Write F. J. Dudley, 21 King St. E., Toronto, for any kind of Insurance information. Just state your age and ask any questions you wish, they will be gladly answered and you will not be obligated in any way whatever.

—INSURANCE SERVICE.

(Continued from page 1)

## SOCIALISM

trade is capitalism in its most vicious form. Whatever else the debate upon imperial preference did last Friday, it finally killed any sort of liaison between liberalism and Labor. We have demonstrated that we are poles asunder.

"We must make it clear to the workers that the Labor Party is neither a free trade nor a tariff reform party. It is a Labor Party, and must view every problem nationally and internationally, from a purely working class and anti-capitalist standpoint."

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## Rockwood Hard Hit by Tariff Lowering

line of manufacture was thirty per cent before it was changed. The King Government made a reduction of two and a half per cent in the way of a British preference; then that was followed by a further reduction of ten per cent on the duty when it entered Canada through a Canadian port. That brought our protection down to twenty-four and three-quarters per cent. We cannot do business under such conditions, and that is the reason we are closing down. I think you will find that other woollen plants are being forced to accept the same viewpoint; and if you were to ask them you would find that the consensus of opinion is that our protection should be from forty to fifty per cent. We could do business under those conditions, and the small Canadian centres could be held together.

Must Admit Defeat

Mr. Harris added that, having been raised at Rockwood, he had a strong sentiment for the district, and had done everything in his power to keep the industry together, in order that the community spirit of the village might prevail. His son, who had been in business with him, spent three years studying the textile business in the States, and then, with their combined experience, had been forced to admit that they could not continue in the face

of the importation of British goods. For some years the firm had been operating at a loss, in the hope that conditions would improve, and that their particular needs would be met; but, despairing of any relief, the time has arrived when they feel they cannot go on losing any longer.

A typical illustration of the reason the firm cannot continue is furnished by definite price quotations. For instance, on one particular class of cloth, used for women's coats, the Harris Woollen Mills found that they had to quote from \$1.95 to \$2.00 per yard or face a loss. At that quotation they could not get the Canadian market, for the reason that the British importations were being quoted at \$1.45 a yard. In discussing the reason why the Canadian plant could not operate as cheaply as the British, Mr. Harris explained that the answer was found in the cost of labor and the cost of overhead.

"The British woollen worker is paid a much smaller sum than the Canadian," he said, "it works out to something like 45 per cent of the wages we pay. That in itself is a serious handicap when it comes to competing with the British importations. Secondly, the matter of distributing the overhead is a much greater problem here than in the Old Country. Our firm, for instance, had only the Canadian markets to appeal to, and not all of that, in view of the competition."

"The British plants, on the other hand, being much larger, have the whole world. The Canadian sales represent only a small percentage of the British manufacture. It is a sort of side market to them; and so their overhead is spread over a much larger output."

**Flooded With Woolens**  
The competition in woolens is particularly keen as Mr. Harris pointed out that, through Canada's population is less than ten millions, there were sufficient woolens being offered in the country to supply a population of one hundred million.

Another factor which counted against the existence of the Canadian plants was the swift changes in styles and patterns of cloth. The changes came to a considerable extent from the Old Country; and the Canadian plants, being smaller, could not meet the changes with sufficient readiness to be in a position to compete with the newer weaves and grades of cloth offered in Canada by the British producers. In view of that, Mr. Harris pointed to the British preference as the feature which was tearing down Canadian industry, and while not objecting to the sale of British goods on the Canadian market, he felt that the local market should be protected to a much greater extent for the upbuilding of the country—Mall and Empire.

## Some American Incomes

Washington.—Four American millionaires had incomes of more than \$5,000,000 in 1923, and paid income tax totaling \$10,908,000, the bureau of internal revenue has announced.

In a revised statement of tax statistics for 1923, it was disclosed that the total income for that year was \$24,840,000,000 instead of \$26,336,000,000 as originally estimated.

Incomes from \$40,000 to \$50,000 proved the most lucrative source of taxation, with a total of \$35,118,000 paid, 8,472 individuals having filed returns in that class.

Of the total of 7,698,000 returns filed, 2,515,324 represented incomes of from \$1,000 to \$2,000, 2,470,000 were in the \$2,000 to \$3,000 class and 1,255,000 the \$3,000 to \$4,000 class.

Millionaires in the \$1,000,000 to \$1,500,000 income tax class numbered 33. Twelve individuals filed returns showing incomes of \$1,500,000 to \$2,000,000 and twelve others incomes of from \$2,000,000 to \$3,000,000.

It is the income tax on these high incomes which President Coolidge is seeking to abolish in the next Congress.

## Vancouver T. and L. Council Meeting

Vancouver.—Eighty boilermakers are in strike at the Wallace Shipyards for wage increases of 10 to 15 cents an hour, and a written agreement. It was announced by Organizer McCutcheon, at the last meeting of the Vancouver Trades and Labor Council.

A delegation, consisting of delegates Scribbins, Neelands, Bengough and Deptford was appointed to take up with the City Council the question of having the work on the Seymour main done by day labor. The Carpenters' Union reported having admitted 53 new members at last meeting, and expected fifty more new members would be initiated at next meeting.

The organizing committee of the Council, and the Shingle Weavers

both reported that they were making good progress in securing new members.

A motion that protest be sent to Ottawa against the government sending troops to Nova Scotia was carried.

It was reported that the Fraser Valley Ice Cream Co., was the only place in the city where union made and delivered ice cream could be purchased.

A letter was received from Attorney-General Manson stating that he had reconsidered his decision not to appoint Secretary Bengough a notary public and that the appointment would be made.

## Cap and Millinery Workers on Strike

Toronto, Ont.—Officials of Local Union No. 41, International Cloth Hat Cap and Millinery Workers called a strike of members recently. The object of the strike was the unionizing of all shops in Toronto, with the right of collective bargaining regarding wages and general working conditions. It is reported by officials of the union that 300 members responded to the strike call, and that 50 per cent of these have already returned to work under union regulations. Negotiations are proceeding with regard to other establishments.

## Radicals Suspended

New York.—Executive officers joint board delegates and managers of locals 2, 9 and 22, known as the left wing locals, were suspended by the joint board of the International Ladies' Garment Workers' Union on charges preferred by Feinberg for

general executive board.

The principal charge is that the three locals held May Day meetings with Communist speakers.

## FOUR O'CLOCK CLOSING FOR CIVIL SERVANTS

Ottawa, Ont. Commencing Wednesday, July 1, civil servants throughout Canada will leave their offices at 4 o'clock in the afternoon. The 4 o'clock closing hour will continue until the end of August. The rule applies in all departments except when, on account of particular circumstances, the Deputy Minister may require the staff to stay over time.

## NORTHERN ONTARIO

NORTHERN-ONTARIO contains millions of acres of the finest agricultural land in the world and may be had by returned soldiers and sailors free; to others, 15 years and over 50 cents per acre. What settlers say of the soil, climate, farming and forest life, is told in a most attractive booklet issued under the direction of the Hon. John S. Martin, Minister of Agriculture for Ontario.

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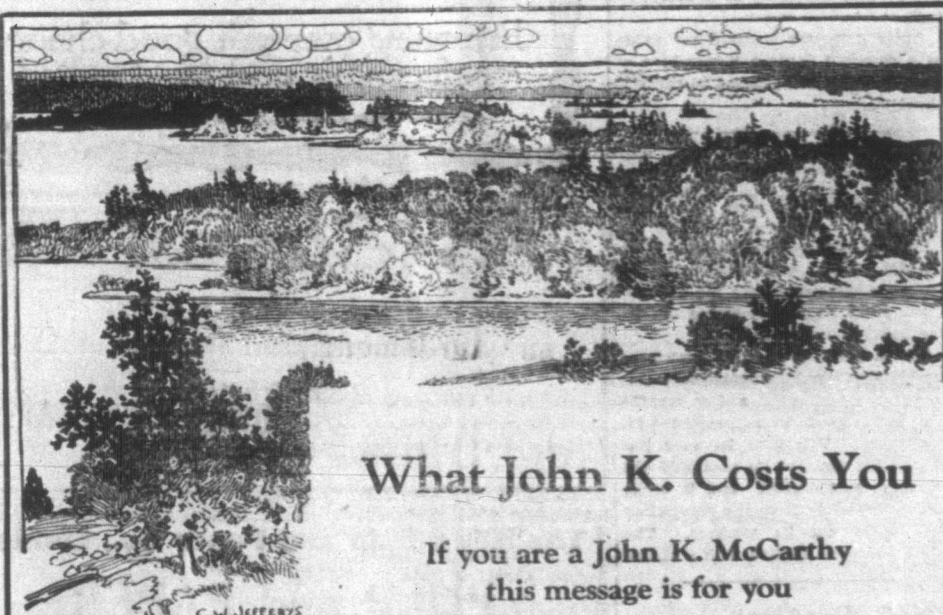
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If you are a John K. McCarthy this message is for you

John K. McCarthy drives to his summer home every Friday night and comes back Monday.

It's 98 miles, and he makes it in less than 3 hours. His roadster can turn over sixty miles an hour with ease, and it rides comfortably at forty-five.

John K. gets about 14 miles to the gallon on the road. As a careful business man, he figures that oil and gas cost him about \$5.20 for each round trip.

No one could ever accuse John K. McCarthy of deliberately being careless with property, either his own or belonging to someone else. But every time his high-powered car gets above twenty-five miles an hour, it causes needless destruction to the road by grinding away the surface.

John K.'s trips to his summer home cost the people of Ontario more for road repairs than they cost John K. for gas and oil.

There are thousands of "John K. McCarthy's" in Ontario. They mean to be as careful with other people's property as with their own, but they do not know that speed laws are meant to preserve road surfaces.

If you are a "John K. McCarthy," this advertisement is addressed to you. The Government of the Province and the various County authorities have provided an extensive system of good highways over which you may travel without cost. They look to you to do your share in keeping these highways in good condition.

You wouldn't wilfully destroy property. Don't wilfully destroy the highways.

An advertisement issued by the Ontario Department of Highways to secure the co-operation of motorists and truck drivers, Automobile Clubs, Good Roads Associations and all other public spirited bodies, in abating the abuse of the roads of the Province.

The Hon. Geo. S. Henry, Minister

S. L. Squire, Deputy Minister

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TO DEPRIVE a child of the milk that it needs is to rob it of its God-given heritage—the right to be healthy and useful in body and mind.

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and  
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With the Approval of the Minister of Education

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may be conducted with the regulations issued by the Department of Education.

THEORETICAL AND PRACTICAL INSTRUCTION

is given in various trades. The schools and classes are under the direction of an ADVISORY COMMITTEE. Application for attendance should be made to the Principal of the school.

COMMERCIAL SUBJECTS, MANUAL TRAINING, HOUSEHOLD SCIENCE and AGRICULTURE and HORTICULTURE are provided for in the Courses of Study in Public, Separate, Continuation and High Schools and Collegiate Institutes and Vocational Schools and Departments.

Copies of the Regulations issued by the Department of Education may be obtained from the Deputy Minister of Education, Toronto, Ontario, December, 1924.

## WILLARD'S

## Sweet Marie Milk Chocolate Nut Roll

Ten Cent Candy Value for a Nickel

Persons Desiring to Locate Factories or Distributing Warehouses in Ottawa City should communicate with

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