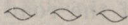


to be driven almost to the verge of flying the country by the heartless garnisheeing of his salary far in advance, leaving him mercifully just enough to exist on if he have a frugal wife. And when men get into debt, more through misfortune than extravagance, it is a heart-rending business to watch their struggles to escape the meshes. One employer of my acquaintance put to flight a swarm of harpy "garnishee-ers" by the very simple device of telling them that if they seized ——'s salary in advance, he would simply discharge —— and there would thenceforth be no salary to seize. Another plan for driving off the hard creditor is to pay the employee in advance, so that at any given time the office does not owe him anything to garnishee. Where the garnishee is a weapon used by the strong to afflict the unfortunate, it is akin to sending a debtor to jail and should have no place in the armoury of civilized justice. It is a form of usury and should be treated in the same fashion."

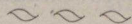
This is not the only side of the picture, but it is one that applies with special force in the case of civil servants whose permanency of office renders them peculiarly liable to be victimized by unscrupulous dealers.



THE CLERKS' CHARTER.



1. A salary that will enable them to live as educated citizens;
2. Healthy and comfortable offices wherein to work and keep sound minds in healthy bodies;
3. Hours that will not leave those minds and bodies exhausted at the end of the day, but will leave them leisure to develop their faculties and their individuality.



SWINGS OF THE PENDULUM.



"Time waits for no man",—only for women.

The procession of the years is long but mighty orderly.

The three positive luxuries of life money cannot buy:—health, affection, and contentment.

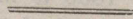
In climbing life's ladder, let us watch out for missing rungs lest we and our plans fall through.

Sarcasm is the weapon of the weak. The man who is strong before his fellows is armed with candor.

Be not superstitious! Though 1911 rhymes with "heaven," you may not be ripe to garner for another year.

Half a loaf may be better than no bread, but it "grinds" us when the other fellow walks off with the cream puffs.

Upon the cheerful man the years descend like a benediction:—against the Grouch they whack like brickbats in a free-for-all.



HAMILTON EXCISE ASSOCIATION.

A meeting of this Association was held recently when the following officers were elected for the ensuing year:—Mr. W. F. Miller, Collector Inland Revenue at Hamilton, President; Mr. C. H. Hessen, Collector Inland Revenue at St. Catharines, Vice-President; Mr. D. M. Cameron, Excise, Secretary; Mr. Fitzgerald, W. & M. at Hamilton, Treasurer; Executive Committee: Messrs. Wheatley, Lawlor, Baby, Amor, all of Hamilton, and Mr. Schran of St. Catharines.

The Branch consists of thirty-one members and includes officers of the Excise Branch of the service at Hamilton and St. Catharines, as well as the officers of the W. & M. Branch at Hamilton.