

ASSESSMENT SYSTEM

Independent Order of Foresters

Accumulated Funds, March 1st, 1913.....	\$20,577,403.97
Total Benefits Paid, January 1st, 1913.....	\$38,177,063.40

The complete system of Insurance is furnished by the Independent Order of Foresters. In addition to the Mortuary Benefits, provision is made in all Policies for members who become totally disabled; for members who reach seventy years of age, and there may also be secured Sick Benefits from \$3 to \$10 per week. The Order provides for and educates the orphan children of its members, and furnishes treatment at their Sanitarium for members affected with tuberculosis.

Policies issued from \$500 to \$5,000

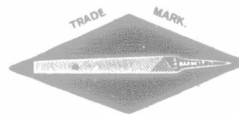


For further information or literature apply to
ELLIOTT G. STEVENSON, S.C.R.,
Temple Bldg., Toronto
R. MATHISON, S.S.T., Temple Building,
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BLACK DIAMOND FILE WORKS

Established 1863

Incorporated 1896



HIGHEST AWARDS AT TWELVE
INTERNATIONAL EXPOSITIONS

Special Prize
GOLD MEDAL
at Atlanta, 1895

G. & H. BARNETT CO.

PHILADELPHIA, Pa.

OWNED AND OPERATED BY
NICHOLSON FILE COMPANY

CANAL BUILDING IN CANADA.

The progress of Canada in the building of ship canals of the largest size is its greatest proof of energy and progress. Its present program includes the building of a new "Soo" canal and new Welland canal and the deepening of the St. Lawrence canals all to the depth of 35 feet. The cut-off from Georgian Bay, by which the detour around Lakes Huron and Erie will be avoided, is not in the lists of assured projects, though it is among the possibilities. But by the projects adopted, Canada will make it possible for ocean-going steamers, with the exception of those approximating the Titanic size, to go from European ports to the head of Lake Superior without trans-shipment. Of course, it is not probable that the trans-Atlantic liners will extend their regular routes to Lake Superior. Freight vessels of the largest type can and will extend to the North-west a waterway capable of revolutionizing the cost of transportation now established. While Canada has been doing this the United States has principally confined itself to an engineering feat of greater cost in the Panama Canal. But when that is finished we may wisely take heed of Canada's example and provide our own population with external waterways bearing some creditable approximation to the magnificent scope of Canada's undertakings.

—San Francisco Journal of Commerce.

THE MANUFACTURE OF GLASS IN UNITED STATES.

The 363 establishments in the United States reported in 1909 as engaged in the manufacture of glass gave employment to an average of 72,573 persons, of whom 68,911 were wage earners, and paid \$44,293,215 in salaries and wages. These establishments turned out products to the value of \$92,095,203, to produce which materials costing \$32,119,499 were utilized, and the value added by manufacture was \$59,975,704, which represented 65.1 per cent, of the value of products.

From 1899 to 1909 the average number of wage earners increased 16,093, or 30.5 per cent, and the value of products \$35,555,491, or 62.9 per cent.

BUILDING LAST YEAR.

In 1912, 143 of the cities of the United States having a population of 35,000 or more spent \$919,809,054 in building operations. The greatest amount was spent by New York City—\$163,519,362; Chicago came second, with \$83,-Brooklyn third, \$40,537,784; Philadelphia fourth \$36,392,405, and Los Angeles fifth, \$31,367,995. Twenty cities expended \$10,000,000 or more in 1912 in new buildings, additions, or repairs. In 48 of the leading cities the greatest gain was in New York city, \$27,815,647, and Los Angeles, Cal., second, \$8,363,810.

GOLD DREDGING IN ALASKA.

Thirty-eight gold dredges were operated in Alaska in 1912, compared with 27 in 1911, according to the United States Geological Survey. In addition to these, a dozen or more were in various stages of construction. It is estimated that these dredges handled between 3,200,000 and 3,600,000 cubic yards of material, recovering gold to the value of about \$2,200,000.