

ONE-DOLLAR-A-WEEK

When a piece of machinery is too old to do its work satisfactorily, it goes to the junk shop

When a man is too old to do his work satisfactorily and has not provided for his old age while he was earning, he goes to the poorhouse.

Yet, ONE-DOLLAR-A-WEEK invested in our SAVINGS BANK POLICY

(Maturing in Twenty Years).

Would have enabled him to spend his old days in a state of comfortable independence

When our agent calls, listen to him and he will be sure to tell you something that will interest you.

THE UNION LIFE ASSURANCE CO.

Head Office - - - - - TORONTO

HOW'S THIS FOR MUNICIPAL OWNERSHIP.

Fares on municipal street cars:

Liverpool	2 cents
Sheffield	2 cents
Glasgow	1 and 2 cents
Hull	2 cents
Nottingham	2 cents
Leeds	1 and 2 cents
Mannheim, Germany	2 and 3 cents
Cologne, Germany	1 and 3 cents

Cost of gas per 1,000 feet in Hull

Cost of gas per 1,000 feet in Berlin

Here are some strange utilities controlled by cities:

Torquay, England, owns a rabbit warren.

Colchester owns an oyster fishery.

St. Helens supplies sterilized milk.

Hull owns a crematory.

Doncaster and Chester own race courses.

Bournemouth owns a golf course.

Westham, a suburb of London, owns a stone-flag factory.

Leamington and Harrow own Turkish baths.

Liverpool has a municipal organ and employs an organist.

Nantes, France, conducts public kitchens.

Consul General W. R. Holloway, of Halifax, N.S., says, that out of 106 towns and 134 villages to which forms of inquiry were sent, returns had been received from 12 cities, 90 towns and 118 villages.

Of these eleven cities, fifty-seven towns and twenty-one villages had been carrying on reproductive undertakings and a number of others reported that they were about to acquire water works or electric lighting plants.

There were at the time of the Consul-General's report, 79 municipalities in Ontario which owned their water works, 35 having their own electric lighting plants, 4 supplying electricity, 2 supplying gas, 2 having municipal cemeteries, 1 owning a dock and 1 operating its own street railway.

The municipal gas plant at Brockville, which was established in 1901, realized an annual profit of \$4,000 on an invested capital of \$85,000.

In Bracebridge there was an average annual profit of \$620.28 on electric lighting and electric supply combined.

THE RULE OF COMPETITION.

"I must cut the other fellow's throat, and cut it quickly, or he will cut mine."

The time is coming when men will look back upon the so-called civilization of to-day as having been the most foolish and cruel thing imaginable. When the true civilization comes—as sooner or later it certainly will—people will wonder how we ever managed to endure a social system so unjust and unmerciful as the present one is.

We are living to-day, and have ever lived, under the rule of competition, and competition means simply this: "Every man for himself and the devil take the hindmost."

Competition means: "I must cut the other fellow's throat, and cut it quickly, or he will cut mine."

That is what we have been doing from the beginning of human society right down to the present moment—cutting one another's throats.

Human history, up to date, is the story of the unbroken struggle of selfishness against selfishness, of greed against greed—a struggle in which man has been pitted against man, like wild beast against wild beast.

There is a remedy for this iniquitous old regime, and that remedy is co-operation.

Co-operation means mutual goodwill and helpfulness. Co-operation means not that men are wild beasts, but that they are human beings, brothers, whose business it is to work together in peace and harmony for the good which shall be for all.

For all! That is the magic sign by which we conquer!

The cattle upon a thousand hills, the iron and coal and gold beneath the hills, the harvest fields that lie flat with plenty all over the earth—to whom do they belong if not to all?

Co-operation, then—co-operation of all effort to the end that there may be co-participation in the fruits of the effort—that is what, in the fulness of reason and right, we are destined to have.

It's up to you as a good union man to assist organized labor by patronizing those firms advertising in the Tribune.

Eat none but union bread.

HARBINGER OF THE BETTER TIME.

(Prof. John Bascom, in The Federationist.)

It is an easy and common fling at those who are striving to do good in one direction, that they are not up to the mark in some other direction. The demand seems to be that the march of progress shall be made with even step, in solid ranks. This claim, though pushed to an excess, is not altogether unreasonable. We may term it the vigor of reform, and it means that one good thing must be united to and supported by many other good things if it is to be successful.

The labor movement comes under this law in an unusual degree. The mistakes, faults and intrigues of workmen make against them in unions to-day. This is shown in courts in Chicago. A mixed up and confused battle is equivalent to defeat. The interests of the mass of the community, professional men, traders, small employers, are adverse to advancing the price of labor.

The older principles of economics, in themselves not without reason, can only be overcome by the presence of moral and social forces which they did not consider.

The familiar customs of the world, grounded in the weakness and dependence of labor, offer strong resistance to growth. All these influences make the upward path of trade unions a steep one, not to be pursued otherwise than by planting each footstep carefully and firmly.

These facts make sober methods of action, on the part of workmen, constantly obligatory. The cunning and unscrupulous self-seekers should have no part in the leadership of trade unions. The victory is not to be won by mere shrewdness, but by substantial, open and just claims; claims that the good sense and good feeling of men cannot resist; claims that have in them all the power and patience of righteousness. Tricks and trades will, sooner or later, miscarry, and when they do miscarry they will break and press back the entire front. No men dependent for success on sound sense and honest feeling can afford to play the game of life with the devil's cards. There is no strength of righteousness in them.

Employers have more experience, more prestige, incur less liability, and run less risk in the methods of intrigue than do workmen. Workmen caught in a deal are wholly discomfited, put completely out of countenance. With employers it is only one among many experiences. Leaders among workmen must be first honest and then intelligent. Any other leaders are affiliated with the enemy. When workmen have found and brought forward these suitable men they should give them unflinching support.

Workmen in their unions have occasion, in connection with this fidelity, for a free and thoughtful weighing of facts, and a constant expression of opinion.

The mugger mugger of politics should be perfectly discarded. Doing things in the dark, muddling measures together, expecting to gain some sudden advantage, are all to be rejected. Half the battle lies in understanding it, and putting it on intelligible grounds.

The growth of unions and of the confederacy of unions, though it may be slow, is the only way in which success can be held fast when secured. The loss of numbers, the breaking of ranks under the pressure of defeat, the wavering of courageous minds, are each and all the precursors of failure. As long as the unions are made up in solid ranks of good and intelligent workmen they will constitute a force that must be dealt with. A strike that weakens union is predoomed.

The moral and social forces, which sustain the demands of labor, must have time to operate, must give conditions which make inevitable the demands for a better deal. Workmen, by the reform on which they have entered, are pledged all round to better things. A tricky thing, a dishonest thing, an inadequate thing, may betray the better things with which it is associated, and make a strong position untenable. The rigor of reform rests in workmen; and not till the battle is won in their own ranks can it be gained in the open field.

The cover is often the best part of a book.

Self conceit often causes a wise man to make a fool of himself.

Wealth multiplies our pleasures by two and our cares by a hundred.

Throw away nothing; you know not how much you may miss it.