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In 1912 the Canadian Life earned surplus of \$1,530,667, exceeding by over \$237,000 the earnings of 1911, and by a much larger amount the earnings of any previous year. This is of importance to policyholders, for their Dividends must come from this account.

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- Loaf Cheddar
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- Demi Cheddars
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- Gruyere
- Little Dutchettes
- Cheshires, Stilton
- Dutch (Edam)
- Pimento
- Canadian Cheese
- McLaren's Cream Cheese
- Pineapple Cheese
- Ale Cheese
- Parmesan Cheese

### GROCERY SPECIALS:

- Turkey and Tongue.
- Chicken and Tongue.
- Ham and Tongue.
- Boar's Head.
- Pravins in Jelly.
- Herring Roese.
- Sardines in Oil.
- Sardines in Tomato.
- Boyans.
- Pato-De Fols Gras.
- Chicken Breasts.
- Smoked Ox Tongue.
- Branswick Sausage.
- Salmi Sausage.
- Macedolms in Jelly.
- 1 lb. tin Suet.
- White Clover Honey.
- Heather Honey.
- The Original Bath Oliver Biscuits.
- Oyster Shells and Ice Wafer Cups for serving ice cream.
- Oranges.
- Bananas.
- Grape Fruit.
- New York Chicken.
- Beets.
- Tomatoes.
- Cucumbers.
- Plums.

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GROCERY DEPT.

## Preventing a Slum

The subject of the following article, which is taken from "Collier's Weekly" and written by W. A. Clarke) is Peter Bryce who is now in St. John's.

Mr. Bryce is a modest man and finds ample reward in the result of his work, but we think that his work is of such a character and deals with such a great modern problem that publicity may be the means of starting other men to work along the same lines.

This Shacktown, just outside Toronto, was almost starving in 1907. As the article shows it is now fairly comfortable and rejoices in the name of Earl's Court.

Mr. Bryce is accompanied by his wife (nee Miss Julie Woods) and a fine boy of some months (W. A. Clarke in "Collier's Weekly").

To-day Shacktown is getting more from what funds it has than most people in the wealthier parts of Toronto. And the secret of the change lies to a great extent in Peter Bryce the Methodist preacher. Shacktown is now a working man's suburb. It is really more than a suburb. It is a community in the sense that its people cooperate in the solving of a great many of their common troubles. The Anglicans, the Presbyterians, the Methodists, and almost all the religious denominations are represented among these people. Each church is a sort of center, not only of religious and social activities, but of the economic life of the district. But first and foremost of them all is the Methodist Church where Peter Bryce conceived and carried out his ideas.

This man Peter Bryce is a tall spare, quiet-spoken, mild-mannered man with a genius for helping people to help themselves. He was one of the most active workers in the district in the hard times of 1907 when he was only a student looking after his mission. Since being ordained he has continued in that district, and the ideas as to organization, which he received in connection with the relief work, he has applied to almost every phase of life in his region. After the great stress was over, and when the men of the region were once more able to obtain work, Bryce saw that without strenuous effort on his part, and the part of other missioners in the place, Shacktown might easily deteriorate into a city slum. All the elements of a slum were there, except the streets—Shacktown had, and had yet plenty of open space. Most of the people were labourers, earning only a small wage. A great percentage of them were, as I said before, from the slums of London. The same percentage of shiftlessness and wastefulness among his people as in any congregation, but his people could not afford to be extravagant and careless. If they did they would become a slum. This was the thing Peter Bryce was afraid of, not that he did not believe in his congregation, but because he knew the difficulties ahead of it.

**Cooperative Coal.**  
There was the matter of buying coal. Shacktown families, when they could afford it at all, were in the habit of buying their coal by the sack or in even smaller quantities, with the result that they paid the very highest price. He set about to remedy this.

"But we can't," they said, when he asked them to try to save their money and buy their coal in larger lots. "We haven't the money."  
"How much do you spend for coal now?"  
"Oh, when we get a few nickels together and a few ten-cent bits, then we send out for a little coal. Maybe we get a quarter's worth or half a dollar. But we can't do much better than that."

"Yes, you can," said the Reverend Peter, having conceived an idea. "I'll show you next prayer meeting night." And he did. The idea was this: long before winter was at hand he and the congregation were to form a club to be called "The Coal Club." This club would receive deposits from its members of anything from a cent to a dollar—more if offered—to be held until the winter season when it would be applied in the purchasing of coal for the club members. In other words, instead of buying coal at high prices and in small lots, the congregation was to buy in wholesale quantities and divide the coal according to the amount invested in the club funds by each family. The club was formed in May and a contract was made with a coal dealer for a large consignment. During the summer the members paid in such little sums as they could spare from time to time. They could not always get very far ahead toward a winter supply of coal, but in many cases they were able to start the coal-burning season with a fair supply ahead. About \$1,300 was paid into the club, and the coal was sold to the members at a price fifty cents per

ton lower than it could be purchased by the average citizen of Toronto.

All Sorts of Clubs.

In that hard winter Shacktown had learned that bed coverings are not to be dispensed with in Canada. Many a household had slept in its meagre clothing with newspapers spread over the beds. Peter Bryce met this trouble in succeeding winters by organizing the Quilt and Blanket Club. Quilt sort of a name, you say! True, but the club does a great work. It purchases the articles mentioned in its constitution direct from the wholesalers. Last winter two hundred and thirty quilts and blankets were brought into the district homes in this way—cheaper than they could have been obtained otherwise. The same is the story of the Shoe Club, which watches the bargains and has the big stores and buys the cheap footwear by the job lot. The Goose Tub arises out of the fact that many of the congregation are from England and Scotland, where tradition says a man should have a goose at Christmas if he can possibly afford it. The congregation who would willingly live a few Christmas geese, but the tub is intended as a means of avoiding such a situation. It makes it easy for its members to live up to his tradition without outside help. The women of the community pay in ten cents a week each for several weeks before they reach festival. This is held until the proper moment of purchase. They thus obtain their geese for about twenty-five or thirty cents less than if they bought separately. Last Christmas the club made a contract for one hundred and thirty geese.

Once his club idea was a success the preacher extended it to all sorts of things. The Christmas Shopping Club is a bank for the odd pennies and silver of its members, who receive five per cent interest up to the time they withdraw it for their Christmas shopping. The Holiday Club was inaugurated last February. It is still in the experimental stage, but provides that by means of weekly payments those families who have no friends or relatives on this side of the ocean, and who therefore cannot go "visiting" for their vacations, are able to enjoy an outing at a near-by summer resort. For this purpose a big ten-room house was obtained, of which four families at a time could spend a week's holiday each.

These clubs and the handling of the funds require no thought and labor. Each club is in charge of two women, and works in connection with the other activities of the church. The big ten-room house was obtained, of which four families at a time could spend a week's holiday each. These clubs and the handling of the funds require no thought and labor. Each club is in charge of two women, and works in connection with the other activities of the church. The big ten-room house was obtained, of which four families at a time could spend a week's holiday each. These clubs and the handling of the funds require no thought and labor. Each club is in charge of two women, and works in connection with the other activities of the church. The big ten-room house was obtained, of which four families at a time could spend a week's holiday each.

The terrible heat during the summer of 1911 took toll of a great number of babies. In order, therefore, to provide against such happenings again, the church secured a trained nurse and a prominent physician to give a course of lectures to mothers on the care of young children and the treatment of their diseases, particularly in hot weather.

"I suppose," said the Rev. Peter Bryce, rather apologetically, when he had finished explaining—"I suppose that some people would say I'm not altogether orthodox. I'm not trying to build up a big church membership roll. I'm trying to win people to Christianity."

There are people who would say that he is doing something in addition to this. He is inculcating habits of thrift into people who have not had opportunity to learn the habit. He is making businesslike citizens, who, instead of becoming members of a slum, dependent upon charity in the hard seasons, have bought their own land and have built their home in spare moments. And, like a few other men, he takes no credit to himself.

**HIGHLAND GAMES.**— Entries for Wrestling Matches will be received up till Friday night. Preliminaries will be drawn at 8.30 p.m. at the N. F. Highlanders' Armoury. All contestants are requested to be present. July 16.31.

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Robin Hood,  
Eng. Standard.
- 10 cases Valencia Oranges  
10 cases Lemons.  
20 cases Onions.  
10 lbs. Onions, 25c.  
Cal. Lima Beans, 10c. lb.  
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- LARGE SIZE NATURAL CASHMERE . . . . . \$1.20 per garment
- CREAM COTTON . . . . .30c. and 40c. per garment
- NAVY BATHING SUITS . . . . .40c.
- BATHING PANTS . . . . .15c., 17c., 20c.
- CREAM MERINO ROWING SHIRTS, half sleeves . . . . .40c.
- BOYS' BATHING PANTS . . . . .12c., 14c.

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