

DIVIDENDS

Dividends depend upon efficiency. The successful man is he who finds the best way to do a thing--and then does it that way.

INCREASE YOUR CAPITAL!

You want all the brain capital your ability can use, just as you want all the money capital your ability can handle.

The Sargent Consulting Service gives you brain power.

You owe it to your own ability to learn more about it. A postal will do.

ALFRED S. SARGENT

745 St. Catherine St. W.

MONTREAL - - - CANADA

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

YOU PROBABLY MAIL About 175 Letters Each Day

It takes a long time to address 175 envelopes.

At the end of the week you pay for this time.

Whereas it would be saved by the adoption of

BARBER-ELLIS WINDOW ENVELOPES

Besides saving labor, they prevent the possibility of letters and envelopes being transposed in the hurry of despatching a heavy mail.

Made in stock to match all standard bondpapers. Send for samples and quantity prices. We will supply you either through your regular agent or direct.

Barber-Ellis, Limited

BRANTFORD TORONTO WINNIPEG VANCOUVER

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

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For further information or literature apply to
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