

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

TECHNICAL EDUCATION IN NOVA SCOTIA

In Nova Scotia, as elsewhere in important coal-producing areas, colliery officials are required to pass examinations and secure certificates of competency before being allowed to fill responsible position in and about a colliery. These examinations cover such subjects as scholarships, mine ventilation, methods of working mines, surveying, geology, mechanics, first aid to the injured, etc. For the higher grades of certificated it is necessary that the prospective official shall have a good working knowledge of geometry, algebra, trigonometry, English composition, physics, mechanism, geology, mine plans, and surveying, in addition to the specific subjects that relate to practical mine exploitation. The ambitious American miner has usually been required to obtain this knowledge by himself or through the medium of a correspondence course.

In Nova Scotia there is an evening technical school for coal miners in seventeen colliery towns, or practically every coal-mining community in the province. Four permanent mining instructors and over thirty-five part-time teachers are engaged in these schools. The permanent instructors are men who hold the highest certificates of competency and who have also had long practical experience in coal mining. These men devote their whole time to the work of the School. The part-time teachers are usually men who are engaged in responsible positions in and about the colliery and give a certain number of their evenings to the work of instruction. The classes meet twice a week for a two-hour session through a period of eight months of the year.—By F. H. Sexton in Industrial Canada.

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,
Toronto

S

(DycarT

U] POT Acc Gov All

ADE

1

P. Ass

GEC THC T. L.

A

THE IFE

Offers GOOD BUILT We pay

164 ALE

Comi LIMIT Capital Capital Life Fun Total Ar Total F Deposit Head Off Bull Applicat J. McGR W. S JO

F. Pioneer

TI FORRE