

RED ROSE TEA "is good tea" and extra good is the ORANGE PEKOE QUALITY

A Pioneer Pension System

The Canadian Pacific Railway is this year celebrating the twentieth anniversary of the foundation of the Company's system of pensions for the employees.

It was in 1902 that the Board of Directors, under the Presidency of Lord Shaughnessy, looked into the future for the benefit of those who were laying the foundations of the service that was to take so large a part in the up-building of Canada.

In December, 1902, the directors passed a resolution stating that a time had come when provision should be made for officers and permanent employees who, after long years of faithful service, had reached an age when they were unequal to the further performance of their duties, and announcing that a plan of superannuation had been determined upon.

The plan was a generous one. The Company provided all the money necessary, and the employees were not called upon to contribute to it in any way whatever. In 1903 when it was first put into effect Canadian Pacific employees numbered about 40,000. To-day they approximate 90,000, and every one of them, from the humblest stenographer, office boy, or "track walker" or even the minor employee at some far-off outpost in China or in Europe, has old age sustenance guaranteed so long as he or she stays with the Company.

Some Statistics

The Company's first contribution to the pension fund was \$250,000 which was supplemented by annual grants starting at \$80,000 which have, from time to time, been increased, until for some years past it has been \$500,000 annually. To the end of 1922 the Company had contributed a total of \$4,715,000 to the fund while payments on pensions had amounted to \$3,857,802, leaving a balance to the credit of the fund of \$1,640,103. In 1922 the total payments made amounted to \$508,051, and at October 1st of this year the total number of the Company's pensioners was 1,182, each of whom was drawing an average of \$35.92 per month. It is of interest to note that since the pension fund became operative, 877 pensions have become inoperative through the death of the beneficiaries.

Having in view conditions of increased living costs which then prevailed the world over, the Company in 1919 allowed the pensioners an additional bonus of twenty-five per cent. of their regular allowance. This went into effect on May 1st of that year, and continued until the end of 1922. In view of the modification of the condition that made it necessary, that bonus is this year set at twenty per cent.

By far the greater part of this money is of course distributed in Canada, just as is the case with the Company's vast payroll of over \$100,000,000 annually, and the many millions it yearly spends on the purchase of supplies under the policy of distributing as much of its expenditure as is possible in the country it exists to serve.

The operation of the fund is simplicity itself. Upon reaching the age of 65 every employee who has joined the staff before reaching the age of forty is entitled to retirement if the Company so desires and can claim a pension of one per cent. of the average monthly pay received for the ten years preceding retirement for every year in which he has been in the Company's service. This is as the system was first devised twenty years ago, and there has been but one amendment to its provisions. In 1908 it was found that in some cases the amount of the pension so calculated was insufficient to protect the recipient against want as was intended, and it was provided that from thenceforth the minimum amount of pension paid would be \$20 per month.

Fosters Efficiency
That this system has been a big factor in fostering the efficiency so largely identified with Canadian Pacific operation is undeniable. Mr. E. W. Beatty, President of the Company, speaks of it not only as a prime necessity in these days of sociological progress, and as an inherent right of those who give lives of faithful work to Canadian Pacific service, but also as one of the things that has helped to bring into existence the high standard of co-operation that exists between all branches of the Company's service. "It is helping to make contented employees," says Mr. Beatty, "and that is the first requisite of faithful, efficient service."

MURINE
For Your Eyes
Refreshes Tired Eyes
Write Murine Co., Chicago, for Eye Care Book

KINDLY REMIT YOUR SUBSCRIPTION TO THE ADVOCATE

Trout Brook Notes

We have been enjoying very pleasant weather these last few weeks.

We are glad to say Miss Gladys, adopted daughter of Mr. and Mrs. John Stewart is recovering from her recent illness.

Miss Helen Hosford had the misfortune of spraining her ankle.

The people of this district are spending very enjoyable evenings listening on the radio at Mr. C. F. Kingston's.

Miss Lillian Allison spent the week end with her cousin, Miss Blanche Waye at the latter's home.

Mrs. Wm. Hosford Jr. has been spending a few days with her sister, Mrs. Kiah Copp.

Mr. Gordon Allison spent Sunday evening at the home of Mr. Douglas Dunnett.

Mrs. Stafford Mullin spent the week end with her mother, Mrs. Albert McCombes.

A very enjoyable evening was spent at the home of Mr. Ritchie Allison Feb. 12th. Dancing was the chief amusement. Mr. Warren McCombes furnished the music.

Mr. and Mrs. Douglas Dunnett were guests of Mr. and Mrs. Jos. Hosford, Sunday, Feb. 17th.

Mr. Joseph Hosford Jr. spent Sunday afternoon with Mr. Frank Copp.

Miss Hattie Ashton took a flying trip to the city of Newcastle one day last week.

A cough is a warning
that you need
SCOTT'S EMULSION

REPEAT

One step won't take you very far.
You've got to keep on walking.
One word won't tell folks who you are.
You've got to keep on talking.
One inch won't make you very tall.
You've got to keep on growing.
One little ad won't do it all.
You've got to keep them going.

ALMOST 400 WILD CATS ARE KILLED

Over \$1,000 has been paid by the province in wild cat bounties since the commencement of the present fiscal year on November 1st, 1923. Already approximately 400 claims for the \$8.00 bounty offered for each animal have been handled by the Department of Lands and Mines, as compared with the 51 claims paid in 1923 following the bounty offer passed by legislation in that year.

As many as five and six claims have been received by the department of the province, while hunters in many instances have appeared with the skins in person and claimed the reward which is offered. After the bounty has been paid the skin which remains in the possession of the hunter is usually sold. The bob-cat skin is however not of any great value on account of the short fur and \$5 per skin is considered a good price. So the hunter who is engaged in the extermination of these animals, which are particularly destructive to deer averages in the vicinity of \$7 or \$8 for each skull.

Reports from different parts of the province indicate a scarcity of moose in some districts and a closed season for moose has been recommended. Those in touch with the game situation throughout the province as a whole, however, recommend only a curtailment of the present open season.

LOSSES OF HOME BANK UNDERSTATED SAYS LIQUIDATOR

Toronto, Feb. 22—W. J. Lee, K.C., representing the Home Bank shareholders this afternoon before Charles Garrow, K.C., Master of the Supreme Court questioned G. T. Clarkson, one of the liquidators of the Home Bank to discover the liquidating grounds for stating that the bank would show losses of \$1400,000 or sufficient to wipe out the surplus and render necessary a call on the shareholders for double liability. On the result of this examination said Mr. Lee would hang the decision of many shareholders whether to fight the extra call or not.

A number of the heaviest losses listed by the liquidators were then gone into and it was held by Mr. Clarkson that he had understated rather than overstated the situation.

"Assessment Up—Tax Rate Down"

Too few tax payers realize the intimate connection between the valuation of property and the tax rate on it.

A low tax rate is often considered to be a sign of success and progress. But it is useless to discuss at what figure the tax rate stands, before knowing what is the value put on the property by the assessors.

The question of taxation is, theoretically, very simple.

A municipality faces the expenditure of a certain amount.

This has to be met by taxation.

The object of making valuation is simply to have every proprietor pay his proper share.

It does not matter whether the assessment is made on ten, fifty or one hundred per cent of the actual value, so long as everyone is treated in exactly the same way.

The tax rate will vary with the valuation, but will be the same for all.

And if the valuation is on a fifty per cent basis, then the tax rate will be double that of one based on a full valuation.

So it is useless and misleading to compare tax rates, without also comparing the basis of valuation.

ASPIRIN

Beware of Imitations!



Unless you can see the "Bayer Cross" on package or on tablets you are not getting the genuine Bayer Aspirin proved safe by millions and prescribed by physicians over twenty-three years for

Colds Lumbago
Toothache Headache
Neuritis Rheumatism
Neuralgia Pain; Pain
Accept "Bayer Tablets of Aspirin" only. Each unbroken package contains proven directions. Handy boxes of twelve tablets cost few cents. Druggists also sell bottles of 24 and 100. Aspirin is the trade mark (registered in Canada) of Bayer Manufacture of Monoaceticacid-ester of Salicylicacid. While it is well known that Aspirin means Bayer manufacture; to assist the public against imitations, the Tablets of Bayer Company will be stamped with their general trade mark, the "Bayer Cross."

Another feature in such comparisons between different provinces is that in Quebec, except in the city of Montreal—the municipal tax rate does not include for education, as it does elsewhere. School taxes in Quebec are not levied by the Municipal Councils, nor collected by them; but by School Commissioners so that the comparison of municipal taxes in the Province of Quebec with those in other provinces is misleading.

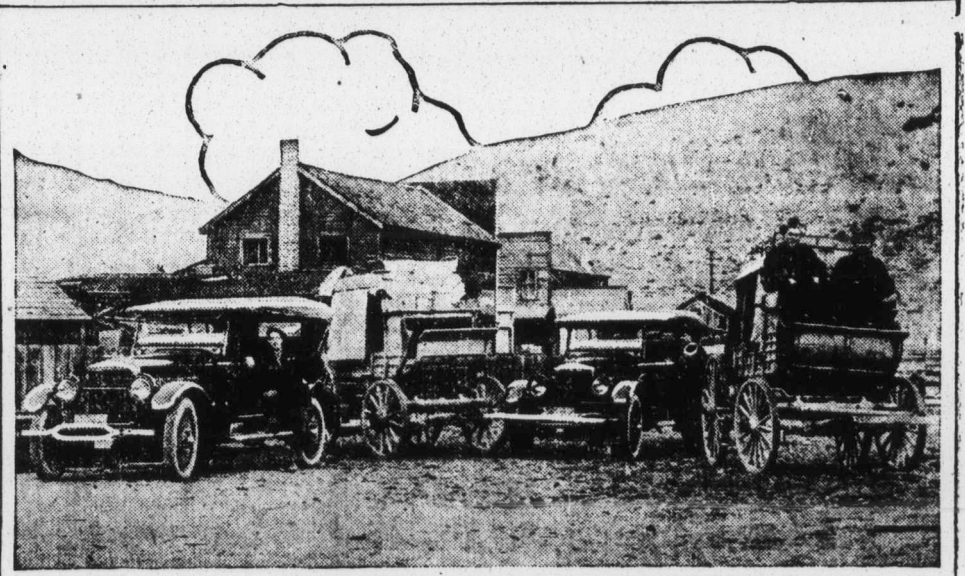


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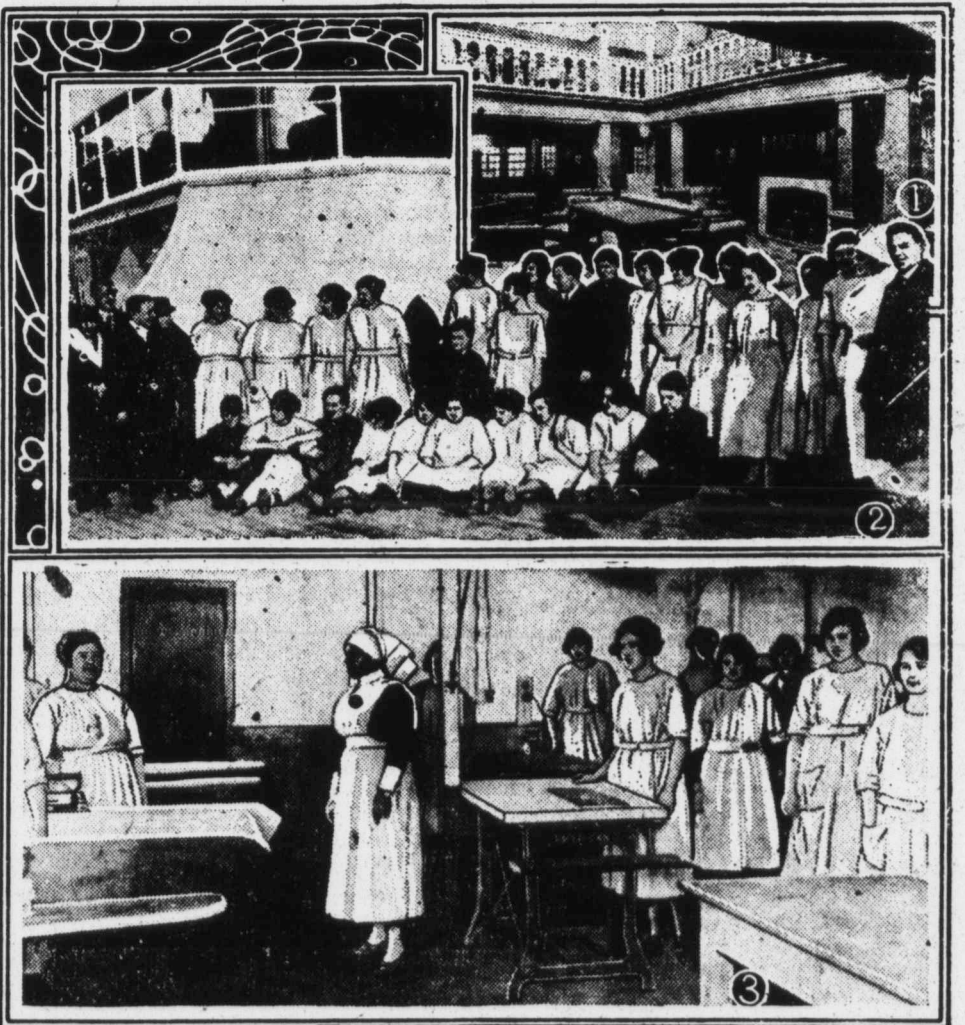
Get a box from nearest dealer or send 50c. to Zam-Buk Co., Toronto, 3 for \$1.25.

Last Symbol of Frontier Passes Into History



The old-time stagecoaches, used for years over the historic Cariboo Trail in British Columbia, were recently replaced by Studebaker cars. These cars now make the 220-mile trip north, from Ashcroft to Quesnel, in about a quarter of the time required by the horse-drawn coaches, and the fare is only one-fourth of what it was when the passengers depended upon old Dobbin.

AN ELECTRIC LAUNDRY ABOARD SHIP



(1) A first-class smoking room on the "Empress of France."—(2) A group of the laundry staff of the same liner.—(3) Corner of the finishing department.

It has been said that the modern ocean liner is a floating hotel, and this is probably the best description that can be given. A modern ocean liner of the type of the Canadian Pacific "Empresses" is certainly no less. When a couple of thousand or so of passengers are cut off from land to spend a week or more on the ocean, they must have every convenience and comfort that land can provide. The ship must be self-sustaining in every particular. In this respect Canadian Pacific ships are as complete as modern invention can make them, and whether their trips extend for one week, or six weeks as does the cruise of the Mediterranean which the "Empress of France" made this winter, or even for three months as in the case of the cruise around the world to be made by the "Empress of Australia" this year, nothing is lacking to ensure the complete happiness of all on board.

An instance of the way in which modern liners are equipped, the newly installed laundry of the "Empress of France" is well worth comment. It cost \$25,000 and its complete plant

and large staff of workers make it probably the finest of its kind afloat. In addition to the large amount of work undertaken for passengers at shore prices, it deals with 100,000 pieces of ship's linen per week. This new department is under the management of G. Dawe, junior, who controls its staff of six men and thirty women. Three washing machines form part of the equipment, and one of these, the largest ever fitted to a liner, is capable of dealing with 3,000 pieces of linen at a time, each piece being subjected to the entire washing process without removal. There is also a huge ironing machine which will iron and dry sheets at the rate of 400 per hour after they have been passed through a power wringer. This machine is operated by a team of nine girls. The higher class of laundry work is done by skilled ironers with press machines and electric irons, while shirts and collars, etc., are starched and finished by machines specially fitted for the purpose. All the machinery is electrically driven, and there are elaborate electrical controls for starting, stopping and regulating the machines. In the case

of the washing machines, electric motors are fitted to the top of them, controlled by an electric timing device which regulates the revolving and reversing of the inside cylinders. The oil-burning "Empress of France" has a length of 371 feet, beam 72 feet, depth 42 feet, and gross tonnage of 18,481. The speed which made her such an asset to the navy during the war is still maintained, and Captain John Gillies, her commander, is the hero of many an exciting race to port. Once aboard the "Empress" one has nothing to do but enjoy life while awaiting the end of the journey which usually arrives all too soon. She is a beautifully appointed ship with seven first class public rooms, including a lounge, smoking room, card room, and library. Provision is made in the second-class quarters for three public rooms, and spacious deck space for all passengers more than sufficient room for open air games exercise. Her stowage accommodation is in many ways about on a par with a few years ago, as first and second-class provides comfort that has been devised