

WHO WAS RIGHT

SMITH, JONES OR BROWN?

or "TO SAVE AND HOW TO SAVE"

They were no longer "getting money from 'ome."— married and aged 41, 30 and 25 respectively. Having now nothing to depend on for their livelihood or that of their families but the fruit of their daily labor, they soon realized the imperativeness of laying something aside for their old days. "To Save and How to Save" was a problem that was often discussed, but never solved, until one day they agreed to save 50 cents a week, and invest it to the best of their judgment, and here is what happened:—

Smith favored the Savings Bank, and he accordingly invested his 50c. in one of them. Six months later he goes deer hunting, and his widow drew from the bank \$13.00 (just enough to pay the plumber for the last washer he put in the kitchen tap). If Smith had taken out an INDUSTRIAL SAVINGS BANK POLICY instead, Mrs. Smith would have received from the UNION LIFE \$490 instead of \$13.00

3c. A WEEK UPWARD and we call for it.

Jones decides in favor of a Fraternal Society. It is now thirty-six years since he rode the goat. He is an old cripple, friendless and destitute, yet he cannot draw any benefits from his investment unless he is sick or "dead." Had Jones' choice been an INDUSTRIAL SAVINGS BANK POLICY, he would have drawn one half of all the money he paid in, or \$260 after twenty years, and have received a new policy for \$350, and four years hence he would again be entitled to another half of his premiums or \$260 cash, and a new policy for \$130, in all a total value of \$650.

Brown is younger but wiser than either Smith or Jones, and taking advantage of his young age, he takes out a UNION LIFE SAVINGS BANK POLICY for \$718. Twenty years later, while still in his prime, he gets a Paid-Up Life Policy for \$500 and \$285 in Cash. Had he followed Smith's example and gone deer hunting, or fallen foul of one of those I-did-not-know-it-was-loaded things, Mrs. Brown would have received from the UNION LIFE \$718.00 instead of \$13.00.

Who Was Right, SMITH, JONES OR BROWN?

Ask our District Manager, R. M. GIFFORD, 54 Adelaide Street East

The Great Industrial Savings Bank Policy

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AGENTS WANTED

JOKES OF THE DAY.

(Home Made.) Cost price.—She—She had a lovely wedding. I was told it beggared description. He—I was told it nearly beggared her father.—Pick-Me-Up.

On the Spot.—She—The doctor says I want a change of climate, and I don't know where to go to. He—You don't need to go anywhere. If you stay in England you'll get it all the time.—Pick-Me-Up.

Wife—I think it was awfully mean of the minister to preach against woman's extravagance in dress. Husband—I don't see why that should trouble you. The gown you had on was plain. Wife—That's no reason why he should call everybody's attention to it.—Judy.

The New Industry for the Unemployed.—Cabinet making.—Punch.

"Let Youth but Know."—First Schoolboy (reading a placard)—I say, the King's sent for C.B. Second Schoolboy (also in the eleven)—Good old Fry!—Punch.

Overheard at a Motor Meeting.—Inquirer—I wonder what they call those large long cars? Well-informed Friend—Those? Oh, I believe those are the Flying Kilometres—a French make.—Punch.

A Sufficient Reason.—The Amiable Hostess—And do you really intend to remain a bachelor for the rest of your days, Mr. Simick? Simick—You've hit the point exactly, madam. For the rest of my days is precisely why I shall remain a bachelor.—Ally Sloper's Half Holiday.

Quite in Error.—Prisoner.—You'll pardon me, yer honor, if I say a few words. Judge—You're quite mistaken. I wouldn't pardon you if you talked from now till next Christmas. Six months.—Butterfly.

Mamma—to a friend who is lurching with her)—I don't know why it is, but I always eat more when we have company than when we are alone. Tommy (helping himself to a third piece of cake)—I know why it is. 'Cause we have better things to eat.—Illustrated Bits.

Robbie—Mamma, why have you got papa's hair in a locket? His Mother—To remind me that he once had some, Robbie.—Illustrated Bits.

Ill-Timed.—"You say your playing created a great deal of talk?" said the friend. "Yes," answered the pianist, "but unfortunately it was mostly during my performance!"—Sketchy Bits Christmas Number.

A Simple Method.—Guest—'Fou my word, your chef is a genius! How does he think of so many new dishes? Waiter—Well, sometimes, sir, he just changes the names of the old ones.—Comic Life.

The Mother—I wonder what's wrong with baby? I've sung to him for half an hour and he won't cease crying. The Father—Suppose you stop.—Melbourne Weekly Times.

Jeannie—That nice young Mr. Brown danced with me six times last night. Mary—Ah, it was a charity ball, wasn't it?—Sydney Town and Country Journal.

Mr. Flirtington—Tommy, you little rascal, you saw me kissing your sister in the conservatory, but I'll give you a shilling not to tell. Tommy—Ah, but I want two shillings, 'cos I saw you kissing my other sister at the top of the staircase.—Sydney Town and Country Journal.

A Dutchman, addressing his dog, said: "You was only a dog but I wish I vas you, when you go mit your bed in you shust turn round three times and lay down; ven I go mit the bed in I haf to lock up de blaas, and wind up the clock and put the cat out, and odress myself, and my frou wakes up and scolds, den de baby wakes up and cries and I half to walk him mid de house round, den maybe, ven I gets myself to bed, it is time to get up again. Ven you get up, you shust stretch yourself, dig your neck a leade and you vas up. I haf to light de fire, put on de kiddie, scrap some mit my wife already and git myself breakfast. You play around all day and have plenty of fun. I haf to work all day and have plenty of drubbie. Ven you die you vas dead; ven I die I haf to go to h— yet!"

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