

# A Gilt Edge Investment: 50c on the \$.

Your life insured and one-half of your premiums returned in twenty years.

## That's What's Done by . . . The Great Industrial Savings Bank Policy

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### Union Life Assurance Company

**S**AFE investment, profitable and judicious.

**A**S good as a bank account; better than a farm

**V**OID of all unnecessary restrictions.

**I**N full immediate benefit.

**N**EEDFUL to the young; indispensable to the old.

**G**IVES you back **ONE-HALF** of all premiums paid.

**S**PARKLING with points of superiority not equalled by any other industrial policy.



"MADE IN CANADA."

**B**BETTER have one to-day; to-morrow may never come, and besides, in delay there is danger.

**A**SK one of our agents to call—he will explain why the Great Industrial Savings Bank Policy is superior to all others.

**N**O one need be without it—only 3c. a week upward—Sow now if you will reap later.

**K**NOWN as the Great Industrial Savings Bank Policy—The workingman's best friend.

#### Agents Wanted Everywhere

Will receive special Salary every week under the Company's Guarantee Agreement. NO LAPSES.

## THE UNION LIFE ASSURANCE COMPANY

H. POLLMAN EVANS, President.

Capital fully subscribed One Million Dollars. Applicants for Agency in Toronto address R. M. Gifford, Manager.

Head Office: 112 to 118 King St. W., Toronto.

SUITS - MANTLES  
WAISTS

# McKendry's Limited

MILLINERY  
SPECIALISTS

J. N. McKENDRY, President.

A. C. ROGERS, Managing Director.

## Come - Consider - Criticise - Compare

And your decision will be that McKendry's values cannot be surpassed by any other store, large or small.

## Fine Furs at Pleasing Prices

Our Stock of Furs is replete with the season's latest styles at prices that will appeal to every money-saver. A few of our lines are—

Beautiful Red Fox Set (Ruff and Muff), \$25.00  
Handsome Mink Stoles, \$25, \$30, \$40

Mink Muffs, Extra Fine Skins, \$20, \$23.50  
Genuine Sable Muffs, \$16.50, \$19.50, \$22.50

## McKendry's Handsome Headwear

So many people prefer buying useful Christmas presents now that of late years our Millinery Sales for December have increased wonderfully. Never before have we been in such a position to meet the ever increasing demand for Xmas Millinery. We have some beautiful and artistic creations at reasonable prices, namely, \$5.00, \$7.50, \$8.50, \$10.00.

## Winsome Waists at Winning Prices

Our Waists business has increased with a rapidity beyond our highest expectations. Why? Because we manufacture nearly all our own waists and make to order at first cost, hence we are able to give our numerous customers a perfect, stylish waist at a reasonable price. Our novelties for the Holiday Trade are beautiful and deserve inspection before our assortment is broken. Special values at \$3.50, \$4.50, \$5.00, \$7.50.

## Stylish Skirts at Popular Prices

We have a large and varied stock of Dress and Walking Skirts. Our Skirts are noted for their faultless fit as well as their excellent quality, combined with studied economy. Some our special lines are \$2.90, \$3.50, \$4.00, \$4.50, \$5.00.

## Mantles at Reduced Prices

Our Mantle Trade this season has been large, but we still have a few hundred Coats left. The decision is that they must go and our prices are reduced accordingly. Those who have yet to choose their winter Coat can't do better than examine our unexcelled values in Mantles. Special prices will rule all month. \$5.00, \$7.50, \$10.00, \$15.00.

# McKENDRY'S - 226-8 Yonge St.

## Municipal Ownership

Some Items of Special Interest to the Workingman.

### MUNICIPAL OWNERSHIP IN A GREAT CITY.

Graham Taylor in the Chicago Evening News tells the story of municipal ownership in Glasgow, Scotland, showing what has been done for the residents of that city in the way of relieving it of monopolies that fattened on the distress of its inhabitants. Glasgow is on the Clyde, and is fifteen miles inland. Fifty years ago the Clyde was scarcely 200 feet broad, and in three seasons it was not more than three feet deep. But the city had ambitions, and so it began to dig and dig, until finally a channel was made to deep water 390 feet wide and from 25 to 30 feet deep. Now shipping from all parts of the globe ties up at its wharves. Glasgow is now next to London in the number of its citizens, and everybody knows that the \$50,000,000 the canal cost the city has been money well spent. In the hands of "private enterprise," a few shareholders would have been enriched at the expense of everybody else. Like all old cities, Glasgow was all too compactly built for modern industrial purposes. The narrow streets and high tenements surrounding the dark, densely populated and insanitary "clews" became as much of a menace to the seaport city as were the forays of the wild clans from both sides of the border, which, for personal and public safety, piled its people together within the walls of the island town. The city began to grapple with the evils of crowded tenements and insufficient water. Some ninety acres were covered with houses particularly bad. When in 1866 Parliament passed the "Glasgow Corporation City Improvement Department Act" immediately the officials began the demolition of the houses acquired by condemnation purchase, and the construction of wider streets. The erection of tenement and lodging houses was started only upon the failure of private enterprise thus to improve the city's lots abutting upon the new streets. The economy of utilizing this idle yet valuable property soon proved to be a most profitable investment for the city, both from a financial and social point of view. Upon this original area and additional lots subsequently acquired there stand to-day forty-six blocks of buildings containing 200 shops and 1,519 dwelling houses, of which 431 consist of one apartment, 929 of two, 148 of three and only eleven of a larger number of rooms. In these new houses and the 342 suites of dwellings in reconstructed buildings the city provides homes for 8,396 of its population. The rentals charged are: For one room apartments, \$1.80; for two rooms, \$2.75, and for three rooms, \$4.98 a month. Laborers and other unskilled workers almost entirely fill these houses. Only after such applicants are provided for are applications from other classes of tenants entertained.

In addition to these blocks of dwellings the city owns and manages seven model lodging houses. Six of them are for men, containing 2,148 single beds, the charge for which is from 7 to 9 cents a night, and one for women with 248 beds at from 6 to 7 cents each a night. The rental in all cases includes the use of the common kitchen, dining halls, washhouses and closets. Of this total provision for single lodgers 97 per cent. is occupied. Besides these houses there is a "family house" for respectable widowers with children of school age, and 110 adults with 217 motherless children found a shelter of their own, the wholesome plain board provided in the dining hall and the care and comfortable care of the common nursery. The expense for a family room is \$1.32 a week; for each adult's breakfast, from 5 to 8 cents; for dinner, 8 to 12 cents; for the lodging and board of each child, 32 cents a week. A thorough inspection of some of these lodging houses showed them to be scrupulously clean and well-managed.

Starting with the purchase and operation of the plants of the old water companies were acquired by the city in 1889. To about 200,000 consumers gas is supplied at 52 cents per 1,000 cubic feet, with a credit of more than \$1,900,000 to the sinking fund over and above the expenditure of more than \$12,480,000. The municipal electric plant has increased its supply of light and power from the demand of 108 consumers in 1893 to 4,031 in 1901. The investment in this plant, not including the city's tramway power houses, amounted in 1901 to \$4,487,820.

The first tramway in Glasgow was owned and constructed by the city corporation in 1872, but until 1894 was leased to a tramway and omnibus line to operate. Upon assuming the operation in that year the fares were reduced, the mileage was rapidly extended and electricity was soon substituted for horse power. Patronage increased so that while the company carried 35,000,000 passengers the last year of its lease the corporation had 127,628,484 fare paid in 1900. The financial success of the city's enterprise is thus briefly summed up in the last report of the department: Receipts, \$3,052,000; expenses, including allowances for deterioration, \$2,015,000; leaving the handsome balance of \$1,037,000, half of which is credited to the general reserve fund.

In addition to the appropriation for ordinary repairs, the sum of \$337,000 was set aside to meet the deterioration of track, machinery and plant during the last year. So far from being charged, to provide for this wear and tear, the department is criticised by some business men for allowing too much on this account. "Such has been the

success in the last eight years that out of the revenue, the department has been able to renew the whole of the track and wire trolley scrap value the whole of the disused horse-traction plant. There seems to be no division of sentiment in Glasgow as to the public policy of the ownership and operation of the tramways by the municipality.

Glasgow has also entered into the public ownership of other utilities. Since 1900 Glasgow has owned and operated its own metallic circuit telephone system with nearly 6,000 patrons at \$25 a year for unlimited service and \$15 for 2-cent-a-call phones, and provisions for the people's comfort and convenience as well as for healthful recreation has been made. There are public washhouses where the family laundering can be done at a cost of 4 cents an hour, including the use of tubs, hot water and the steam wringer and dryer. The cost of bathing is very trifling, and nineteen children's playgrounds and open spaces are to be found in the city. Meanwhile the area given to public parks has increased from 370 to 1,355 acres in the last twenty-five years. Even the lighting of hallways in common tenements has been made a public function. Public comfort stations with toilet conveniences are everywhere. Separate city markets for vegetables, old clothes, meat, cattle, fish, cheese birds and dogs as well as flourish houses and animal wharves flourish centers for trade and valuable revenue.

Mr. Taylor closes his article with the remark: "While the problem of Glasgow is by no means wholly solved, and there is need of all the persistence of progress to prevent retrogression, yet its municipal achievements are unique both in their success and brave endeavor, and have become an inspiration and suggestion to the cities of the whole world."

### PUBLIC OWNERSHIP GAINING.

Public ownership of what had heretofore been considered private business is certainly making rapid strides in England. London is now engaged in what is said to be the largest scheme ever undertaken by a municipality. It is nothing less than building an entire city, in order to give sanitary and economical homes to at least 45,000 people.

Tottenham is the name of this new suburb of London. It is only six miles away, and it will contain 5,579 cottages, located on streets 50 feet wide, on each side of which will be set out trees. Every family will have a separate home, with all the conveniences of modern life, and the rent will be within the reach of the most modest income.

The total cost of this undertaking is something less than \$10,000,000. The money is provided by a bonded indebtedness, and it has been figured out that in a few years the improvements will pay for themselves. The expenditure is not a can, if it chooses, and without charging any more than do private landlords, make a goodly profit on the investment. Or, it can rent the cottages at cost.

### BRIGHTON TELEPHONE SYSTEM INFORMALLY OPENED.

The Brighton municipal telephone system was really opened in November, but on Monday, Oct. 4, what was called the "experimental opening" took place. The Mayor (Alderman J. C. Buckwell) sent through a message to another member of the corporation, and the little ceremony was in every way satisfactory. It is hoped to have the whole of the area, extending from Steyning on the west to Rottingdean on the east, and Burgess Hill on the north, in working order by the beginning of next year. The whole of the ducts for the underground cables required in Brighton, some 25 miles in length, have been constructed, and 31 miles of cable have been laid and some 56 miles of overhead wires have been run, the wires extending as far as Shoreham. The work of laying the ducts in Hove, which will extend for a distance of about 4 1/2 miles, has been concluded, and 246 poles and standards have already been erected.

By November it is anticipated that the lines to Shoreham will be opened, those to Burgess Hill and Rottingdean in December, and to Steyning in January. The number of applications from intending subscribers has already exceeded expectations and it is hoped to have some 1,200 subscribers connected up by the end of the year in Brighton and Hove alone. Close on 200 have already been connected, and the work already done represents an outlay of some \$45,000. The exchange is situated in Palace Place, in a portion of the Pavilion buildings, and already about 200 of the lines are connected up to the switch room and in working order. The ground floor is taken up by the test frame, an elaborate and ingenious apparatus for discovering defects in the lines, which has a capacity for some 2,000 wires, 600 of which have already been connected to it. From the test frame the wires are conducted to the switch-board in the room above.

The subscription of 25 10s. per annum for unlimited service covers the whole area without extra charge, and subscribers may also speak to any other town in the United Kingdom over the post office trunk wires on payment of the usual fees.—Municipal Journal, London.

### MANCHESTER ELECTRICAL WORKS.

From a recent issue of the Municipal Journal we learn that the abstract of accounts of the Manchester corporation electricity department for the years ended 31st March, 1903, shows that the revenue received from sale of current, etc., amounted to £197,169; and the working expenditure to £112,187; leaving a gross profit of £84,982. After paying interest, sinking fund and other charges, the net profit amounted to £3,189, which has been placed to reserve fund.

Mike—Hello, Pat! That be ye workin' at now? Pat (with a hod of bricks on his shoulder)—Kape away from furin' that ladder. Oi'm carryin' in' knockout drops.

"I don't see why a well dressed man like you should have to walk the railroad track." "Well, you see, I am a theatrical manager and I am gettin' together a company."