

# 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 imperative 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 \$130 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 \$180 cash, and a new policy for \$130, in all a total value of \$390.

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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## THE UNION LIFE ASSURANCE COMPANY

Head Office : TORONTO

H. POLLMAN EVANS, PRESIDENT

Capital Fully Subscribed ONE MILLION DOLLARS

AGENTS WANTED

### Garment Workers

The trouble between the Lowndes Company and the Garment Workers has been satisfactorily settled after a two days' strike.

### Machinists

Local 235 elected the following officers on Wednesday night: Pres., Burleigh Aiken; Vice-Pres., Robt. Wray; Rec. Sec., H. Bryson; Fin. Sec., T. A. White; Treas., Wm. Dill. The balance of the officers will be elected on the 28th inst. There were seven initiations and ten propositions.

### Cabinet Makers

The Cabinet Makers at their regular meeting elected their officers as follows: Pres., Wm. Vitch; Vice-Pres., Wm. Bulman; Rec.-Sec., — Livingston; Fin.-Sec., Chas. Glover; Treas., Jas. Barnes. The Union pledged their support to John Tweed for school trustee.

### Coopers' Union

The Coopers' Union met on Wednesday night with a good attendance. The Coopers are considering ways and means to more thoroughly organize their trade in Canada.

To the Editor of the Tribune:

Sir,—I see through your columns that there is a movement to start a scheme whereby the workingman can own a house of his own. Allow me to congratulate the promoter; it is a step in the right direction, and deserves the support of every workingman. That is one way out of the many for the worker of to-day to shake himself clear of the great landlords' combine.

Our Municipal Council have had it before them for years, and have done nothing, so it is left for us to do it ourselves. That is one of our great troubles—we don't do enough for ourselves. If the wage-workers could see that the reason men starve, it is not because there is famine, but because the abundance is possessed by the rich, and that we work long hours, not because it is necessary, but because the present competitive system causes a tremendous waste of labor.

After the promoters of the housing scheme get their object in going order, I trust they will not stop there, but go on until they have started co-operative stores to supply the workers with food and clothing. I, as a workingman, will give them my moral and financial support.

Yours fraternally,  
J. S. R.

### Hard Coal at "Tribune" Office

All Union Men in good standing can purchase best hard coal, guaranteed, at \$5.25 per ton. This coal is delivered by union drivers. Now men be consistent and stand by those that stand by you. If you will purchase your coal from only union firms, you will not only be assured of fair treatment but will be helping to further the good cause along.

### ALMOST EVERY UNION HAS

A calamity howler.  
One or two "stool pigeons."  
Half a dozen bosses' men.  
A dozen or more foremen out for the interests of their bosses.

A fellow with a disease called Cushing's Manual.

A few rounders who would vote to strike the best job in the country.

An executive board who is always trying to find out how its news "leaks."

An "economist" who charges for every minute he gives the local committee.

A few members who believe their per capita is spent by the national officers for wine and cigars.

A bunch that's sore on the business agent, composed of men he beat for office, and former scabs he forced to join the local.

A handful of never-will-be mechanics who stand on the corner and wonder why they don't get started.

And a whole lot of good fellows who stay home on meeting night and let the local go to h—l.

There are lots of bargain counter people in the show window class.  
Little pats of powder,  
Little daubs of paint,  
Make a chorus lady  
Look like what she aint.

### Labor Conventions

Jan. 3, St. Paul, Minn., Stone Masons' International Union of America.

Jan. 4, Washington, D.C., International Slate and Tile Roofers' Union of America.

Sept. 24, Toronto, Canada, Operative Plasterers' International Association of America.

If you believe in fair conditions you will assist your Fellow Workers by demanding

### Union Label Articles

#### UNION MADE TOBACCO

always bears the Union Blue Label



When purchasing Tobacco, either Plug, Package or Twist or Cigarettes, always see that it bears the Union Blue Label, as it is your only guarantee that Union Wages, fair hours and healthy conditions prevail.

BUY NO OTHER

## Music

AND MUSICAL INSTRUMENTS OF EVERY DESCRIPTION  
Everything known in Music and Musical Instruments will be found in our stock. We are equipped to supply every requirement in these lines. After the completion of our stocktaking we find on hand a number of Factory Samples and Odd Lines of Musical Instruments such as VIOLINS, MANDOLINS, GUITARS, ACCORDIONS, CORNETS, CLARIONETS, FLUTES, PICCOLOS, AUTOHARPS, etc., not listed in our regular catalogues, that go into our Bargain List while they last. Every Instrument Guaranteed Satisfactory or Money Refunded.

### VIOLINS.

Complete with Bow.

No. 981. Deep red varnish, bright edges, good model and finely finished, \$4.50 reduced to \$3.00.

No. 948 "Guarnerius" model, brown varnish, ebony trimmings, finely finished, \$8.00 for \$5.00.

No. 974. "Stamer" pattern, varnish, reddish brown color, nicely figured wood, and highly polished ebony trimmings, \$10. for \$6.50.

No. 959. "Guarnerius" model, reddish brown shaded varnish, ebony trimmings very finely finished, \$25. for \$15.

### GUITARS

No. 301. Mahogany finish, colored wood inlay around sound hole, mahogany finished neck, ebony-finished fingerboard, position dots, patent heads, well finished, standard size, \$4.00.

No. 308. Quarter cut oak, colored wood inlay around sound hole, mahogany finished neck, ebony-finished fingerboard and bridge, position dots, inlaid strip down back, patent heads, standard size, \$5.00.

No. 304. Rosewood finish, white celluloid edges, front and back colored wood around sound hole, mahogany finished neck, ebony-finished fingerboard and bridge, position dots, patent heads and nickel tailpiece, standard size, \$4.00.

### CLARIONETS

In the keys of C, B Flat or A, Grenadilla wood, 12 German silver keys, 2 rings, etc.

No. 911, B Flat, Albert system ..... \$15.00

No. 912, C, Albert system ..... \$15.00

No. 913, A, Albert system ..... \$15.00

Other Clarionets, from \$18, \$20, \$22, \$24, \$25, \$30 to \$75 each.

### MANDOLINS

No. 293. Mahogany finished flat back and sides, rosewood fingerboard, highly polished, \$4.50, reduced to \$3.00.

No. 295. seven ribs, natural wood, ebony-finished fingerboard inlaid around sound hole, nickel tailpiece, \$4.50, for \$3.50.

### CORNETS

Our stock of Cornets varies in price from

\$10, \$12, 13.50, \$15, \$16, \$18, \$20, \$25 to \$35 each.

All well made, easy to blow, and splendidly in tune.

### FLUTES

No. 97, key of D, Grenadilla wood, 3 German silver keys and tips cork joints, special, \$6.00.

Other Flutes, from \$7, \$10, \$12, \$15 to \$20 each.

### AUTOHARPS

REGINA MUSIC BOXES

MUSIC ROLLS, BAGS AND SATCHELS.

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Mr. Elliott has with many alterations transformed The Elliott, with its good service and appointments, into one of Toronto's leading hotels.

In connection will be found a bar in which purely unadulterated goods are dispensed. A share of your patronage will be appreciated.

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