

A Question of Value Received

The shrewd man always insists on getting the best value for his money. If he is buying a house, a suit of clothes, or a pair of boots, he will not close his bargain until he is convinced that the house, the clothes, or the boots are the best his money can buy. Life Insurance Policies are not unlike other commodities. Some are good, others are better. Some are offering more liberal terms than others and guarantee larger cash returns proportionate to the size of premium demanded. That's the style of policies the Union Life issues—the kind which shrewd men choose—and that YOU should choose.

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A WEEK
and we call
for it.

We invite all those who wish to place insurance on their lives or that of their children, not to close their bargain until they have had an interview with one of our agents. It will take him about ten minutes to convince you that some Union Life Policies offer the most liberal terms, guarantee the largest cash returns, and the easiest to keep in force.

Your name and address, please, and one of our agents will be glad to show you the value of our

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Head Office: TORONTO

H. POLLMAN EVANS, PRESIDENT

Agents Wanted—Apply R. M. GIFFORD, Dist. Manager, 54 Adelaide St. East

NOTICE.

There are many trades or callings in which a sufficient number of workers are engaged to form unions, which are still unorganized, in this city. The Toronto District Council are ready and willing to organize all such, and while they call on workers in such callings as soon as they are known, they may overlook some who desire to be organized. This is not intentional. A communication addressed to D. W. Kennedy, Secretary, 59 Edward St., from anyone who desires his trade or calling to be organized, will receive immediate attention, and secrecy will be observed if necessary.

WHAT ORGANIZED LABOR DEMANDS.

1. Compulsory education.
 2. Direct legislation through the initiative and referendum.
 3. A legal work day of not more than eight hours.
 4. Sanitary inspection of workshop, mine, and home.
 5. Liabilities of employers for injury to health, body, and life.
 6. The abolition of the contract system on all public works.
 7. The abolition of the sweatshop system.
 8. The municipal ownership of the street cars, water works, and gas and electric light plants for public distribution of light and heat.
 9. The nationalization of telegraph, telephone, railroads, and mines.
 10. The abolition of the monopoly system of land holding, and substituting therefor a title of occupancy and use only.
 11. Repeal all conspiracy and penal laws affecting seaman and other workmen incorporated in the federal laws of the United States.
 12. The abolition of the monopoly privilege of issuing money and substituting therefor a system of direct issuance to and by the people.
- No fear, no favor, no party, no clique.
- "Ah," sighed Jones, "I suppose these new explosives we read of are useful, but I have one which can blow up any number of men at once and immediately be ready for another attack. I would gladly dispose of it to any foreign government, the more distant the better. I refer, gentlemen," he explained to the interested crowd, "to my wife."—Epoch.

HOW TO CLEAN LACE

Now that lace is being so generally worn a few hints on how to clean it may be found useful. For small pieces of real lace dry cleaning is the most satisfactory. Get some magnesia and a large sheet or two of white paper, slightly thicker than tissue.

Sprinkle a little magnesia on one sheet of the paper, and lay the lace flat upon it. Then spread another layer of magnesia on top.

Fold one end of the paper over, or lay another sheet on top, and press under a heavy weight for several days. The lace will clean itself. At the end of the time, shake well and brush gently with a perfectly clean, soft brush. All dirt will come away with the magnesia.

White and light colored vests in net, silk and cloth can be cleaned in exactly the same way. If preferred, pipeclay may be used instead of magnesia for cloth vests. Spots on light-colored dresses can be removed in the same way.

If you have no magnesia at hand, try this plan for lace: Make a frothy lather with warm water and soap jelly (made by shredding half a pound of best yellow soap in one and a half pints of boiling water, and simmering until dissolved. When cold it will be a jelly, allowing one heaped teaspoonful jelly to one pint water. Squeeze and squeeze the lace in this, but do not rub. Repeat in clean lot of suds if it still looks soiled; then rinse in two lots of clear water to remove every vestige of soap.

Real lace should then be allowed to lie for half an hour in enough cold, well-skimmed milk to just cover it. Milk imparts the faint, creamy tinge that is a characteristic of old lace. At the end of the half-hour, squeeze as dry as possible, pull carefully into shape, spread flat on a clean cloth, and roll the cloth up tightly.

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VIOLINS.

Complete with Bow.

No. 991. 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, \$9.00 for \$5.00.

No. 976. "Stamer" pattern, varnish, reddish brown color, nicely figured wood, and highly polished ebony trimmings, \$10. for \$6.50.

No. 999. "Guarnerius" model, reddish brown shaded varnish, ebony trimmings very finely finished, \$20. for \$12.

MANDOLINS

No. 293. Mahogany finished flat back and sides, rosewood fingerboard, highly polished, \$4.50, reduced to \$3.50.

No. 295. Seven ribs, natural wood ebonyized fingerboard inlaid around sound hole, nickel tailpiece, \$4.50, for \$3.50.

No. 294. Nine ribs, Mahogany and Maple, mahoganyized neck, ebonyized fingerboard and bridge, inlaid around sound hole, patent head and tailpiece, \$7.00, for \$5.00.

No. 296. eleven ribs, rosewood and mahogany, rosewood fingerboard, inlaid around the sound hole, patent head and tailpiece, \$6.00, for \$4.99.

No. 298. thirteen mahogany and maple ribs, inlaid between the ribs, mahogany neck, rosewood fingerboard and bridge, inlaid around sound hole and edge, patent machine head and tailpiece, highly polished, \$12.00, for \$8.50.

GUITARS

No. 391. Mahogany finish, colored wood inlay around sound hole, mahogany finished neck, ebonyized fingerboard, position dots, patent head, well finished, standard size, \$4.00.

No. 393. Quarter cut oak, colored wood inlay around sound hole, mahogany finished neck, ebonyized fingerboard and bridge, pearl position dots, inlaid strip down back, patent head, standard size, \$5.00.

No. 394. Rosewood finish, white celluloid edges, front and back colored wood around sound hole, mahogany finished neck, ebonyized fingerboard and bridge, position dots, patent head and nickel tailpiece, standard size, \$4.00.

No. 395. Quartered oak, antique finish, fancy inlay around sound hole and top edge, also down centre of back, mahoganyized neck, rosewood fingerboard and bridge, pearl position dots, patent head, standard size, \$5.50.

CORNETS

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In the keys of C, B Flat or A, Grenadilla wood, 15 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.....\$25.00

Other Clarionets, from \$18, \$20, \$25, \$30, \$35, \$50 to \$75 each.

FLUTES

No. 97, key of D, Grenadilla wood, 8 German silver keys and tips cork joints, special, \$6.00

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

STRINGS

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ACCORDION

No. 908 Accordions, ebonyized case and moulding extra fold bellows, nickel claps and corners, leather handles, 18 keys, 2 stops, 2 sets of reeds, each, \$3.00.

Other lines of Accordions, varying in price from \$1.50, \$2.00, \$2.50, \$3.00, \$4.00, \$5.00, \$7.00 to \$18.50 each.

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