

# 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

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AGENTS WANTED

Editor Tribune: Dec. 29th, 1905.

The "labor leaders" seem to be on the outside. Organization is to be divided. Where are we at? Are we trade unionists, prohibitionists, or Socialists?

Personally, I pay dues to my trades organization because I believe in trade unionism. I devote my time in the interest of trades unionism for the same reason. If man must sacrifice his own welfare for the common good, and does so, is that not enough? Trade unionists and their friends ought to know there are men who pose as being trades unionists who cannot define their position. At their local they are unionists, pure and simple; refuse to take off their hat to any man in the movement as class-conscious workers for wages, conditions and hours. When they go to a church meeting no man could or would do more for the vagaries represented by such factions than them, Epworth Leaguers, Christian Endeavorers, etc., included. If a Socialist meeting is called (under any old name, so long as they are controllers) they are simply Socialists, working in their own interests.

Can a trade unionist be a prohibitionist? Can a trade unionist be a State Socialist? Any man who says so, conscious or unconsciously, is a liar. The threeisms are directly opposed. Trade unionism means free association. State Socialism stands for governmental control. Prohibition says that neither shall obtain. The inference is that any man who tries to stand on these three platforms is a fakir.

The labor organizations who might be affected in this controversy for license reduction in the liquor traffic are no doubt able to protect themselves, as employees in those trades, and as wage-earners. License reduction does mean possible monopoly in the interest of the wealthy hotelkeepers against the poorer and less influential owners. It means larger profits for the palatial hotels, at the cost of all concerned; less bartenders; less porters; fewer hotelkeepers, and more men to enter into competition in other trades and vocations. Are there jobs open for printers; for lathers in this city? If so, I don't know where to look for them; I can't find them. Put the employers in the liquor traffic trades on the street, out of employment, prohibit the manufacture and sale of barroom goods, and the consequence will be thousands of hungry men and their women, wanting bread to live. Never mind the children; let Providence take care of them. Victor Hugo, prior to the French Revolution, said God was good to the poor. Are we to make necessary a revolution in order that our children may live? In order that quiet, peaceable order may obtain, men must have work. Don't displace honest, intelligent workmen, who are providing for their families, for theorists, who have sought at stake but their own selfish interest, political preferment.

The ideal home will come. Humanity will enjoy life's blessings to the fullest. Read the poets. Tell me of one song whose metre is coercion, repression, prohibition. When we all have homes,

places fit for human beings to occupy, the poets' dreams and songs will then obtain. We wait to hear the echo of the poet's voice; it should be freedom. The purer, better, gladsome light of the coming day. Is freedom good enough? Restriction of license in our city means man's damnation, woman's degradation, and childhood's neglect. Organized labor has spoken. Don't be divided by false issues—stand by your colors. An injury to one in the labor movement is the concern of all. Don't be misguided by anyone. The District Labor Council, in its wisdom, voted against license reduction; the vote against was 76, the vote for was 15. The enemies of present governmental control in the so-called interest of temperance were there in force; took up time without reason, scholarly, logically, or otherwise. They said nothing—they just talked. Since then their mouthpiece claims to be organized labor; used the press on those lines. Organized labor was opposed to license reduction in the most emphatic language.

Truly yours,  
AL. HILL.

Call for the Label

Mr. Coatsworth Declares for the Referendum.

Speaking to a large gathering of his supporters at Dingman's Hall, Mr. Coatsworth referred to the enthusiastic reception he had been accorded, both at Brockton Hall and at his other organization meeting. Continuing, he said that a principle which was pressing itself to the front in municipal politics was of giving the people a large voice in the city's affairs, by submitting every important question for the decision of the ratepayers. He was not offering this view as a campaign cry, but as a conviction that had forced itself upon him after a long study of city government. His opponent, Controller Spence, was at a variance with him on that point. Mr. Coatsworth believed that when such questions were laid before the electors for their decision, the arguments presented should first be laid before them in succinct form, together with all pertinent information on the question.

Mr. Coatsworth proceeded to state the reasons why he voted against the \$700 exemption. The Mail and Empire report from which we are quoting proceeds thus:

In cases, however, where the people had the full facts before them when reaching a decision. Mr. Coatsworth was prepared to obey their mandate, and if his candidature was a success, he looked forward to an extension of the principle of letting the electors pronounce upon important projects. His policy was to get closer to the hearts of the people.

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Editor Tribune:

DEAR SIR,—

In view of the fact that both candidates for the mayoralty are men whom this organization has been opposing on account of their disregard for the expressed will of the people in the matter of requesting the Legislature to increase the self-governing powers of the city, it has been deemed advisable to make public how we stand in the present campaign.

We exceedingly regret that we are compelled to make a choice between men who have both disobeyed the mandate of the people, and by their action have contributed to the continuance of the present house famine and exorbitant rents; but since one or the other must be elected, we think Mr. Coatsworth the less objectionable of the two.

It was mainly through controller Spence's misstatements in regard to the \$700 exemption that he succeeded in leading the other aldermen astray, Ald. Coatsworth among them.

Again, last night at his meeting in St. Paul's hall, Mr. Spence refused to promise to obey the will of the people should they not agree with him in the matter of license reduction.

It is therefore necessary that he be taught the lesson that the first duty of a representative of the people is to acknowledge their supremacy and to carry out their will as expressed by their votes, and that he was not sent to the Council to represent land grabbers and monopolists, or to play the part of a Czar.

It may be well to state also that in supporting Mr. Coatsworth, it is not that we think him guiltless in this matter of defying the people, but as his opposition was less bitter, it may be that he may do better in future.

Yours truly  
The Single Tax Association.

FEMININE TRANSLATION.

"Homer!" shouted the young man in the grand stand, as the player panned at third base. "Dear me!" exclaimed the young lady who was seeing a ball game for the first time. "I didn't know that ball games were so literary. Why, that gentleman actually brought up the name of the old poet Homer."

Do not have too heavy comfortable. Use the gray outing blankets which are cheap and easily laundered. One lady of my acquaintance places newspaper on the woven wire springs before putting on the mattress, thus keeping out the cold-air from the floor.

CAT REARS RABBIT.

A cat, owned by Mr. Green, a painter, of Whaplode, having been deprived of her kittens, was given three young wild rabbits, which she reared in a basket.

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