

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.

3c.
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

Great Industrial Savings Bank Policy

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THE UNION LIFE ASSURANCE COMPANY

Why it is superior to other policies, and why you should have it in your house. A Savings Bank and a Life Insurance Policy combined—3 cents a week.

THE UNION LIFE ASSURANCE COMPANY

Capital Fully Subscribed ONE MILLION DOLLARS

Head Office: TORONTO

H. POLLMAN EVANS, PRESIDENT

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

AN ANCIENT WRONG.

Ye whose love of right is strong
See ye not the ancient wrong?
Men from land divorced are sold
Unto bondage, want and cold.

All that Nature's lavish hand
Gives to man is in the land—
Fuel, Raiment, Dwelling, Food,
Every luxury, every good.

Loss of land entails the strife
Waged for liberty and life.
Landless men are social slaves,
From their cradles to their graves.

Tyrants need not sit on thrones
Who own the land the people own!
He can rule with iron hand;
Let him but usurp the land.

See the helpless slave from birth,
Who can claim no spot on earth.
From another he must buy
Land whereon to live or die.

Where he may lie down to sleep,
Where he may his loved ones keep,
Where at last to lay his bones,
Must be bought from one who "Owns!"

Secret, this of unknown woes!
Hence industrial slavery flows!
Who by land investment thrives
Preys on homes and human lives.

Toilers, make a steadfast stand;
Claim the value of the land;
Use it for the common good,
As becomes a brotherhood.

Ye whose hearts are brave and strong,
Rise, redress this ancient wrong!
See this wrong from power buried—
See ye then a happier world.

THE HORSE AND THE MAN.

The president of the trust, in an affable, after-luncheon mood, stopped to converse with old George, a stableman, says the New York Press.

"Well, George, how goes it?" he said, taking a dollar cigar from his mouth.

"Fair to middlin', sir," George answered. "Fair to middlin'."

And he continued to carry on a bay horse, while the president smoked and looked on in a good-humored silence.

"Me and this here boss," George said suddenly, "has worked for your firm sixteen years."

"Well, well," said the president, thinking a little guilty of George's seven dollar salary. "And I suppose you are both highly valued, George, eh?"

"I'm," said George. "The both of us was sick last week, and they got a doctor for the boss, but they just docked my pay."

The painters in the New York Fire Department had their wages raised 50c a day.

One hundred moulders walked out of the Allyn Brass Foundry Company's plant at Cleveland because of the "open" shop.

THE REIGN OF THE COMMON PEOPLE.

Senator Cummins of Indiana, in a speech before the Chautauquans, took for his subject, "The Reign of the Common People," and sounded a warning to the people of the United States. He said in part:

"We need in this hour more than ever before a new baptism in civic righteousness, in public honesty, in the patriotism of peace, in the courage to say what we believe to be true, and to do what we believe to be right. We have become altogether too tender to the wrongdoer—too indulgent to the man who fails to use his public trust for the public good. We will be unsuccessful in preserving the high standards of upright, impartial and just government unless the voters are strong in virtue and active in fulfilling the duties of citizenship. We have a better chance than any other people on earth, but it is a chance which, if neglected, will consign us to a more dismal defeat than any other nation can suffer."

Talking of the trusts and combinations of manufacturers, the speaker paid his compliments to these earth grabbers in pointed style, saying:

"They want duties on imports so high that, having stifled competition, they can sell at home at their own prices, even though they sell profitably abroad for much less. Having either bought their rivals or overcome them by unfair practices, they want to be let alone, and every effort for fair regulation, every demand for square dealing, is met by a combination of wealth and influence against which only the most resolute integrity can stand without terror and dismay."

"I do not accuse them individually of dishonesty, but the system reeks with falsehood, trickery and corruption. It seems like a paradox, but it may be true that in the vastness of their operations the profits of dishonest flow clean and pure into the pockets of their saintly leaders, but, if so (I am not here to ask whether their money is tainted beyond sanctification), then let them pour their fortunes into the channels of atonement and leave the government to the common people."

There is a pleasant story being told just now of a preacher who, taking leave of the congregation, gave his reasons for going: "You do not love me, for you have contributed nothing to my support; secondly, you do not love each other, for I have not celebrated a marriage since I arrived; thirdly the good God does not love you, for He has not taken one of you to Himself—I have not had a single funeral."

They say a camel can go eight days without drinking, but who wants to be a camel.

Buy only shoes and hats that bear trade union stamps.

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. 321. Deep red varnish, bright edges, good model and finely finished, \$4.50 reduced to \$3.00.

No. 342. "Guarnerius" model, brown varnish, ebony trimmings, finely finished, \$5.00 for \$3.50.

No. 378. "Staener" pattern, varnish, reddish brown color, nicely figured wood, and highly polished ebony trimmings, \$10, for \$8.50.

No. 322. "Guarnerius" model, reddish brown shaded varnish, ebony trimmings very finely finished, \$70, for \$12.

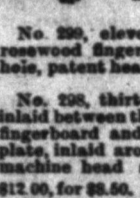


MANDOLINS

No. 224. Mahogany finished flat back and sides, rosewood fingerboard, highly polished, \$4.50, reduced to \$3.00.

No. 225. seven ribs, natural wood ebonyized fingerboard, nickel tailpiece, \$4.50, for \$3.50.

No. 226. 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. 220. eleven ribs, rosewood and mahogany, rosewood fingerboard, inlaid around the sound hole, patent head and tailpiece, \$6.00, for \$4.00.

No. 223. thirteen mahogany and maple ribs, inlaid between the ribs, mahogany neck, rosewood fingerboard and bridge, imitation tortoise guard plate, inlaid around sound hole and edge, patent machine head and tailpiece, highly polished, \$12.00, for \$8.00.



GUITARS

No. 221. Mahogany finish, colored wood inlay around sound hole, mahogany finished neck, ebonyized fingerboard, position dots, patent heads, well finished, standard size, \$4.00.

No. 222. Quarter cut oak, colored wood inlay around sound hole, mahogany finished neck, ebonyized fingerboard and bridge, pearl position dots, inlaid strip down back, patent heads, standard size, \$5.00.

No. 224. Rosewood finish, white celluloid edges, front and back colored wood around sound hole, mahogany finished neck, ebonyized fingerboard and bridge, position dots, patent heads and nickel tailpiece, standard size, \$4.00.



No. 223. 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 heads, standard size, \$5.50.

CORNETS

Our stock of Cornets varies in price from \$10, \$12, 12.50, \$15, \$16 \$18, \$20, \$25 to \$45 each.

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



AUTOHARPS

REGINA MUSIC BOXES
MUSIC ROLLS, BAGS AND SATCHELS.



Canvas Cases for Violins, Guitars, Mandolins and Banjos. The best in the world, each \$1.50

CLARIONETS

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 \$15.00
Other Clarionets, from \$15, \$20, \$25, \$30, \$35, \$40 to \$75 each.

FLUTES

No. 97, key of D, Grenadilla wood, 8 German silver keys and tips cork joints, special, \$4.00.
Other Flutes, from \$7, \$10, \$12, \$15 to \$30 each.

STRINGS

The "IMPERIAL" Strings, for all stringed instruments, are the best in the world. Ask your dealer for them. If he don't keep them, write us direct.

ACCORDION

No. 309 Accordions, ebonyized case and moulding, extra fold bellows, nickel clasps and corners, leather handles, 10 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 \$10.00 each.

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Ask for our new list of Vocal and Instrumental Sheet Music, Music Books, Folios and Instruction Books for all instruments.

WHALEY ROYCE & CO., Limited, 158 Yonge St., Toronto, Canada

The most expensive chair in the world is owned by the Pope. It is made of silver and cost \$30,000.

In Japan sixteen cents a day is now good pay for unskilled laborers. It was six cents ten years ago.

The name of the Empress of Japan is O-Hara—"Spring." The name of the crown prince is Yoshi Hito.

Locomotives of American pattern are used on the new fast express between Cologne and Berlin.

The Kongo dwarfs, six specimens of which have recently been brought to London, never live to be over forty years of age.

It is stated that for the first time within the memory of living man every Turkish official received his full salary on the first of April.

The sum of \$40,000,000 will be spent by the Argentine republic within the next five years on new railways and branch lines.

'Tis well to look before you leap,
Lest, leaping, you should fall;
But oftentimes it doesn't pay
Too carefully the chance to weigh.
Or you may look and look away,
And never leap at all.

Wives of union men—the purchasing power of organized labor—can stop the strikes and boycotts by purchasing union label goods.—Devatur Labor World.