

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 \$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 \$130 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

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Of Interest to Women

If you buy non-union goods, when union products can be obtained, you are helping to keep some non-unionist in a job, and you are helping to keep some union man out of a job. In other words you are doing practically, what the strike breaker does. And you are doing it in such an underhand way that you are not even called a "hero." It has been said that a child asking for the label on goods is a more potent force for the advancement of unionism than a man on strike.

The sentiment expressed in the above paragraph is one that must commend itself to all holding trades union principles, too little attention has been paid to this phase of the labor question, one that is so mighty in its potentialities that all past efforts made in labor cause pales before it.

We are nearing the end of another year in labor history—let the coming year be one of stirring interest in the cause of the union label—let every woman whose nearest and dearest is allied with the labor movement do her duty, not only to them but to herself—let us hope that the year 1906 will be a record breaker in the demand for the union label.

To my correspondents one and all, I wish A Merry Christmas.

Toronto, Dec. 19th, 1905.

WOMEN'S DEPT. TRIBUNE.
Dear Madam: The limelight of the Centures in its significance is an epoch in our thought transition, as an anniversary is on us. The Christ who sacrificed Himself endeavors to perpetuate His name through us. Our lives, our works, our desires, in order that His unselfishness might obtain, must be manifest through us as men, women and children. If as men we follow His precepts, right will be might, and the children of men have no need for fear of wrong might. His anniversary is on us, not that we might or should make joy out of His sufferings, but that we should have pleasure in doing as He would have us do. We will do His will. When He drove the money-changers and the powerful out of His temple did He mean that our ways should be separate? The

path of the rich was full of traps and pitfalls for the poor. Did He not mark out for us a path of our own? Told us through our acceptance of righteousness we would be saved? Did He not mean we should stand for success on our own merits? Warn us of the means used by the despoiler to weaken and ruin us? What is this Strathcona bequest to the Labor Temple? Something unneeded by us but an evidence of hell's might against His doctrines. Are the hosts of labor to be weakened by such cheap bribes? Because the poor are simple enough to allow themselves to be robbed are we to take the Judas' pence?

Your correspondent is right! The Strathcona money is none of ours! If Labor Temples cannot exist only through the blood money of the Carnegies, let them build libraries to shackle us with their false views, and notions, wrote by their paid teachers to make us think that crime, privileged by statute law to destroy possible christian life is not of our seeking.—If the leeches of modern society, those men who scruple at nothing in order to compass their ends can square themselves for their crimes to society by cheap gifts, it were better that the master had not come—else it would seem that he had come in vain!

Let our labor temple directors answer. Yours truly
THOUGHT.

DEAR MADAM.—I was pleased to see in last week's issue of the paper a letter from a woman shareholder condemning the Board of Directors of the Labor Temple for accepting money from Lord Strathcona to Temple Fund. I have been watching the columns of the TRIBUNE, hoping to see something of the kind, and am glad that one woman at last has had the courage to voice her disapproval. It is up to some of our union men also to tell us what they think of the matter.

ANOTHER WOMAN SHAREHOLDER.

Editor of Women's Column, Tribune:

DEAR MADAM.—In your last edition appeared a letter from "Truth," who

merely says my say with a difference. She (I take it that "Truth" is a female, because poets and painters of all time have been in the habit of personifying this abstract quality as a female), has evidently read my letter while running, and those who read as they run sometimes do not read rightly.

In my letter I said that the fault of overcrowding could be easily traced to the Railway Co. itself. I did not state that the motormen or conductors were to blame at all in this matter. What I did say of these high officials is this, that they (some of them) are habitually rude and insolent, and that most of them often forget that they are paid by the company to show all possible courtesy toward its patrons.

I hardly understand "Truth's" rather enigmatical remark to the effect that more well dressed ladies were to take the cars than there would be more cars run during the busy hours.

"Truth" is in my opinion wrong again when she says that the Street Car Company makes greater dividends by running less cars. If she figures it out she will see that on seeing the crowded cars many people who would otherwise ride prefer to walk rather than stand the discomfort ensuing from crammed street cars.

One thing is certain, we can draw from the above statement, that the Street Railway Company does not understand the laws of supply and demand, otherwise they would not fight against their own interests by providing an insufficient number of cars.

Yours truly,
The Gentleman Who Sat Down.

If "Truth" is a woman as the Gentleman Who Sat Down supposes, then I have to give the palm of understanding to the woman over the man.

If the Gentleman Who Sat Down will study this matter from an economic standpoint he will have to admit that "Truth's" statements are correct when she says that the Street Railway Co. are running their plant on cheap lines and the company's losses by people who prefer to walk rather than be crowded is very small compared with what they save by running this service on cheap lines. What "Truth" meant by her reference to the well dressed woman I will leave "Truth" to answer if she feels so disposed.

Toronto, Dec. 19, '05
To the Editor of "Interest to Women's Column":

Dear Madam,—
Can you give any reason in considering the vast amount of money that is appropriated for street cleaning why our streets should be in such a filthy condition. Do you not think the street commissioner is dillatory in regards to performing his duty? If he would give us a few crossing sweepers the sidewalks would be much cleaner and there would be a great many less ruined skirts and boots, to say nothing of gentlemen's overcoats.

As one who has been down town today, I most heartily sympathize with the lady. As for giving a reason why

our street commissioner is dillatory in his duty; it is very hard to account for these gentlemen and their vagaries. Perhaps the commissioner is too busy just now preparing the good things for Christmas to bother about such small things as dirty streets. Give him a chance. After the holidays are over no doubt he will attend to this matter. In the meantime, what does a few spoiled skirts or boots matter; perhaps Dr. Sheard is in the boot and shoe shine combination. How would it be if Crown Attorney Curry should order an investigation.—M.D.

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