

# DIVIDENDS

*Dividends depend upon efficiency. The successful man is he who finds the best way to do a thing—and then does it that way.*

## INCREASE YOUR CAPITAL !

*You want all the brain capital your ability can use, just as you want all the money capital your ability can handle.*

*The Sargent Consulting Service gives you brain power.*

*You owe it to your own ability to learn more about it. A postal will do.*

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## ALFRED S. SARGENT

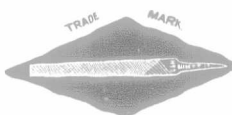
745 St. Catherine St. W.

MONTREAL - - CANADA

## BLACK DIAMOND FILE WORKS

Established 1863

Incorporated 1896



HIGHEST AWARDS AT TWELVE  
INTERNATIONAL EXPOSITIONS

Special Prize  
GOLD MEDAL  
at Atlanta, 1895

## G. & H. BARNETT CO. PHILADELPHIA, Pa.

OWNED AND OPERATED BY  
NICHOLSON FILE COMPANY

### ASSESSMENT SYSTEM

## Independent Order of Foresters

Accumulated Funds, March 1st,  
1913.....\$20,577,403.97  
Total Benefits Paid, January 1st,  
1913.....\$38,177,063.40

The complete system of Insurance is furnished by the Independent Order of Foresters. In addition to the Mortuary Benefits, provision is made in all Policies for members who become totally disabled; for members who reach seventy years of age, and there may also be secured Sick Benefits from \$3 to \$10 per week. The Order provides for and educates the orphan children of its members, and furnishes treatment at their Sanitarium for members affected with tuberculosis.

Policies issued from \$500 to \$5,000

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For further information or literature apply to  
ELLIOTT G. STEVENSON, S.C.R.,  
Temple Bldg., Toronto

R. MATHISON, S.S.T., Temple Building,  
Toronto

### THE NOVEMBER FIRE LOSS.

The fire loss of the United States and Canada for the month of November, 1913, as compiled from the carefully kept records of "The New York Journal of Commerce," shows a total of \$15,207,600. The following table gives a comparison of the losses by fire during the eleven months of this year, together with the same in 1912 and 1911, also the losses for the balance of those years:

	1911	1912	1913
January.....	\$21,922,450	\$35,653,150	\$20,193,250
February.....	16,415,000	28,601,650	22,084,600
March.....	31,569,800	16,650,850	17,511,000
April.....	17,670,550	16,349,400	16,738,250
May.....	21,422,000	21,013,950	17,225,850
June.....	20,691,950	16,103,450	24,942,700
July.....	25,301,450	15,219,100	20,660,900
August.....	12,662,650	14,158,800	21,180,700
September....	11,333,250	13,779,300	17,919,300
October.....	13,945,000	13,651,650	14,932,750
November....	18,680,600	16,172,300	15,207,600
Total, 11 mos.....	\$211,614,400	\$207,253,600	\$208,596,900
December....	22,722,850	17,967,000	.....

Total for  
year....\$234,337,250\$225,320,600  
There were 245 fires during the month of November in which the property loss exceeded \$10,000.