

## Total Disability Clause and Double Indemnity Feature

### When Illness or Accident Interrupts Your Earning Power

MOST families depend upon one man's earning power. Does yours? How would you pay your insurance premiums if you were totally disabled by accident or sickness?

The Mutual Life of Canada has the answer ready if you will call up the nearest Mutual agent. Ask him about the Total and Permanent Disability Clause, which will be inserted in Mutual policies, old or new, for a small additional premium, providing accident and sick benefit insurance and making lapsation practically impossible.

Ask also about the Double Indemnity feature under which your Mutual life insurance policy pays double its face value in case of death by accident. Mutuality reduces the cost.

## The MUTUAL LIFE OF CANADA Waterloo Ontario

W. J. PIKE, District Manager,  
St. John's, Nfld.

### The Proposed Wage Scale for Miners

Following is the wage rates schedule proposed by the British Empire Steel Corporation to the miners employed in Princess pit, Sydney Mines.

Underground Classification.		Old New	
Rate	Rate	Rate	Rate
Examiners ..	4.40	4.40	4.40
Boss drivers ..	4.20	3.80	4.20
Drivers ..	3.80	3.55	3.80
Pit stablesmen ..	3.80	3.55	3.80
Pushers ..	3.80	3.55	3.80
Haulage enginemen ..	3.80	3.55	3.80
Trip riders, levels ..	3.80	3.55	3.80
Trip riders, headways ..	3.80	3.55	3.80
Roller men ..	3.80	3.55	3.80
Couplers ..	3.70	3.45	3.70
Pit tub allers (men) ..	3.65	3.45	3.65
Pit tub allers (boys) under 17 ..	2.25	2.25	2.25
Pit tub allers (boys) over 17 ..	2.50	2.50	2.50
Landing tenders (men) ..	3.90	3.55	3.90
Landing tenders (boys) ..	2.50	2.25	2.50
Onsetters, headmen ..	4.20	3.85	4.20
Onsetters, others ..	3.90	3.55	3.90
Man cave onsetters ..	4.05	3.70	4.05
Gran carriers and exrs. ..	4.40	4.00	4.40
Gran carriers (men) ..	3.55	3.45	3.55
Gran carriers (boys) ..	2.50	2.25	2.50
Signal boys ..	3.00	2.50	3.00
Shiftmen, ordinary timbermen ..	3.90	3.70	3.90

Shiftmen, special timbermen ..	4.00	5.50
Trapper, (boys) ..	2.50	2.55
Roadmakers, charge of section ..	4.30	5.50
Roadmakers, others ..	4.30	4.50
Pumpmen, big pump ..	4.30	3.90
Pumpmen, others ..	4.10	3.70
Boys ..	2.50	2.25
General laborers ..	3.85	3.45
Masons ..	4.30	4.00
Brushers ..	4.60	5.50
Machine repairmen ..	4.30	3.90
Engine repairmen 1st class ..	4.30	3.90
Electric signal men ..	3.95	3.55
Pump repairmen ..	4.10	3.90
Farmen ..	3.90	3.55
Pipemen ..	4.25	5.90
Miners taken from face to do other work ..	4.60	5.00
Boys under 17 ..	2.25	2.25
Boys over 17 ..	2.50	2.50

#### Hours of Labor.

The collieries will commence to hoist at 7 a.m., at which time all the men must be in the mine. The day's work will cease at 3 o'clock when all arrangements will be available for conveying men to the surface. Miners out of place to take the classification rate of the work at which they are employed. When men are taken from their ordinary occupation to do other work, they shall be paid the higher of the two classification rates. This applies to both

full shifts and broken time. There will be no union check-off and all contract rates will be as before, less 10 per cent with all local contracts abolished.

#### Proposed Rates, year 1925—Surface Classification.

	Old Rate	New Rate
Headman ..	3.50	3.55
Tally boys ..	2.85	2.50
Tally boys under 17 ..	2.50	2.25
Bank and screenmen ..	3.85	3.70
Car shunters and trimmers including box car trimmers ..	3.80	3.35
Holisting enginemen (coal) ..	4.55	4.10
Man enginemen ..	4.55	4.10
Haulage enginemen ..	4.20	3.85
Fan enginemen ..	4.05	3.70
Box car enginemen ..	4.00	3.70
Salt water pumpman ..	4.05	3.70
Compressor men ..	4.15	3.85
Others (boys) ..	3.15	2.50
Head stokers ..	4.55	3.85
Stokers ..	4.05	3.70
Stokers as long as they remain at boy's work or until such time as they are capable of performing a man's duty and an opening is available for them ..	4.05	3.35
Machinists, 1st class ..	4.50	4.10
Machinists, 2nd class ..	4.35	3.85
Electricians ..	4.25	3.85
Smiths, 1st class ..	4.25	3.85
Smiths, 2nd class, including pick sharpeners and horse shoers ..	4.15	3.70
Smiths' helpers ..	3.65	3.35
Carpenters, 1st class ..	4.25	3.85
Tubmen and 2nd class carpenters ..	4.05	3.70
Masons ..	4.50	4.10
Teamsters ..	3.80	3.35
Wash house tenders ..	2.50	2.25
Lampmen, headmen ..	4.05	3.70
Lampmen, others ..	3.95	3.50
Lampmen, boys ..	2.95	2.55
Laborers ..	3.50	3.35

Hours of labor: Surfacemen around bankheads and screens associated with the handling of coal to be on duty from 7 a.m. to 3 p.m., and for a short time after if necessary for the purpose of attending to such duties as will facilitate their own work, such time not to exceed one half hour.

NOTE.—The standard of other surface labor around the collieries to be from 7 a.m. until 4 p.m. with one half hour for dinner, where continuous service is required, the shifts will be 8 hours. The rate provided for boys will be paid as long as they remain at boy's work or until such time as they are capable of performing a man's duty and an opening is available for them.

We've Just Found Out That—Charley's Aunt is from Brazil where the nuts come from! That accounts for it! June 3, 31, w.f.s

### St. Peter's Dome Spectacle

Rome, May 13.—Crowds probably larger than any ever seen inside St. Peter's since the coronation of Pope Pius X., 22 years ago, to-day, witnessed the consecration of the French nun Sister Teresa—known to Roman Catholics as the "Little Flower"—performed by the Pope this morning. Michel Angelo's great dome was illuminated to-night by 500 lanterns and 2,500 torches at a cost of £1,250. The facade, too, was brilliantly lighted, and the spectacle was one Rome has not seen since 1870. St. Peter's was specially decorated for the occasion, and, besides the torches, many thousand electric lights were distributed throughout the church. Tapestries showing the new saint's miracles hung from the balconies both inside and out, while a marble tablet commemorating the event was placed over the main entrance.

The Pope's throne was erected in front of the main altar facing the Altar of Confession, where the Pope celebrates Mass under the baldachin supported by Bernini's famous bronze columns, in the centre of the basilica under the dome. Twenty-five thousand pilgrims journeyed from France alone to attend the ceremony, and many thousands more came from all parts of the world.

#### Seen by a Million.

The long service, filled with mystic ritual, lasted more than six hours. A great novelty was introduced in the shape of a loud speaker, which functioned for the first time within the precincts of the Vatican and carried the Pope's voice to all corners of the huge basilica. The crowning moment of the ceremony came when the famous silver bugles blared from the top of the dome at St. Peter's, filling the church with a mellow melody. A few hours after this 'fatuig' ceremony, the Pontiff again, visited the basilica to venerate the new saint, this time also in the presence of immense crowds.

The illumination of the dome, colonnade, and obelisk of St. Peter's gave the huge basilica the appearance of being enveloped in a veil of fire. About a million people saw this splendid spectacle. St. Peter's square, which is capable of holding 200,000 people, was packed. Many thousands of people motored to the surrounding hills many miles away to enjoy the spectacle of St. Peter's blazing like a gigantic torch.

White grapes bought in market are often very dirty. Place them for a minute under very hot water and then under cold water.

### Newfoundland Firm

#### TAKES ACTION IN BARBADOS AGAINST AGENT.

The Monroe Export Co., Ltd., v. Kinch. At the sitting of the Court of Chancery to-day, there was heard an action brought by the Monroe Export Co., Ltd., of St. John's, Newfoundland, against C. H. Kinch, Commission Agent of this city, applying to the Court for an order that: (1) proper accounts be taken to ascertain, (a) the amount of overcharges alleged to have been made by the defendant to the plaintiff Company; (b) the true prices obtained by the defendant for certain consignments of fish, salmon and herrings sold by him as the plaintiff Company's agent; and (c) any profits that had been improperly made by the defendant as agent of the plaintiff Company; (2) that the defendant be declared liable to pay the plaintiff Company the amount found due to them on the taking of such accounts. Messrs. E. K. Walcott and E. R. Ward, barristers-at-law, instructed by Messrs. Hutchinson & Williams, solicitors, appeared for the plaintiff Company, while H. W. Reese, K.C., Acting Attorney General, instructed by W. S. Patterson, solicitor, appeared for the defence.

The plaintiff company, in their statement of claim, said they were a company organized, incorporated and registered under the laws of Newfoundland having their principal place of business at St. John's, Nfld. They exported to Barbados fish, salmon and herrings, and imported from Barbados sugar, molasses and other merchandise, and they were at present represented in this island by Michael Anthony Shea, their duly constituted attorney.

They alleged that they employed the defendant as their commission agent in Barbados, and from time to time from the year 1913 to the year 1922 consigned fish, salmon, and herrings to him to be sold for, and on their account, on a commission of 5 per cent for which the defendant guaranteed to the plaintiff company the prices of the goods sold. The defendant was also from time to time from the year 1913 to the year 1922 their agent in Barbados for the purchase on their behalf, of sugar and molasses, and had accounted to them from time to time for his alleged receipts and payments on their account. The plaintiff had discovered that the defendant was not acting fairly with, nor accounting accurately to them as to the business transacted by him as their agent, and that the accounts rendered by him were in certain respects erroneous and fictitious, namely:—(a) That instead of accounting as the agent of the plaintiff company for the sale to others of fish, salmon and herrings consigned to him he was himself sometimes the purchaser thereof; (b) That in his accounts of the sales of consignments of fish, salmon and herrings the true prices he obtained for the same were not stated by him; (c) That he took credit in his accounts for the payment of customs duty alleged to have been paid by him on the said fish, salmon and herrings whereas in fact some of the said duty was never paid by him and was wrongly charged in his accounts against the plaintiff company; (d) That he charged the plaintiff company in some instances for more molasses than he actually purchased for, and shipped to them. In view of these discoveries the plaintiff company through their solicitors wrote to the defendant asking for an inspection of such books, papers and documents as contained any information relating to the sale of consignments of fish, salmon and herrings by him as their agent. But the defendant through his solicitor refused to allow such inspections. They had also called upon him, through his solicitor for a true and accurate account of his dealings as their agent during the whole time of his agency, but the defendant had refused to furnish such accounts. The plaintiff company therefore filed the claims as already stated.

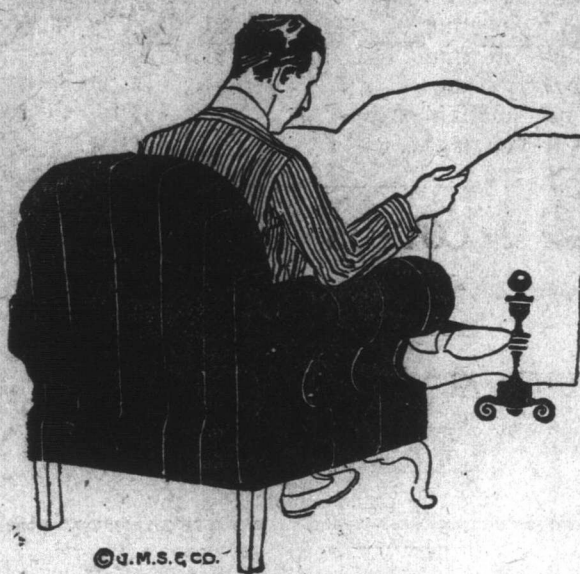
The defendant in his answer, admitted that the plaintiff company consigned fish, salmon and herrings to him to be sold on their account on a commission of five per cent, for which he guaranteed the prices of the goods sold, but claimed that this transaction ran between the years 1919 and 1922, and not from 1913 to 1922 as alleged by the plaintiff's bill of complaint. He was also the agent for the plaintiff company for the purchase of molasses on their behalf from 1919 to 1922, and not from 1913 to 1922 as the plaintiff stated. He had at all times acted fairly with, and had already fully and accurately accounted to the plaintiff company as to the business transacted by him as their agent, and he denied that the accounts were erroneous or fictitious in the respects set out in the bill of complaint or at all.

Mr. Walcott opened the plaintiff's case briefly, and called as his first witnesses Mr. A. Shea and Wilbert Taylor. The evidence given by Mr. Shea was closed, and Mr. Taylor had reached the end of his evidence in chief when the Court adjourned to 10.30 a.m. to-day.—Barbados Advocate, May 12.

(to be continued.)

She Might be Somebody's Mother but she's only CHARLEY'S AUNT!—June 3, 31, w.f.s

## GEORGE SAYS:



I have a few hand-tailored Spring and Summer Overcoats, not raglans; there are not any in the city like these, but I have seen some of far inferior quality selling for \$35.00 to \$40.00. My Price ... \$30.00

My Raincoats and Raglans are rapidly making a name for themselves, both for quality and cheapness of price ... \$18.00 up.

I have an exceptional line of Men's Wash Ties which are just the thing for now, and which would sell in U.S.A. for 75c. My price 3 for \$1.00, or each ... 35c.

This sounds like old times, when I first opened business: An extra fine line of High Class Negligee Shirts, some with collars to match, would be good value for \$2.00. My Price ... \$1.50

There is a line of high class Shirts I am now putting out, each one Coat style with soft collar to match, which could not be landed at the price I am asking for them; the patterns are neat and the quality is the very best. They are tailored by one of London's foremost Shirt Houses; all sizes to 17. My Price ... \$2.50

My Caps are the talk of the town, fine quality Tweed, pleated backs, leather sweat bands; would easily fetch \$2.00 to \$2.50. My Price ... \$1.50

And then I have my regular line of all Wool English Tweed Caps, London's latest for only ... \$1.00

For a super-quality English Cap, lined silk, some very fine all-Wool Tweeds of distinctive patterns. I've often seen them sold for \$3.50. My Prices—\$2.50 and \$2.00

Men's Police Braces that would be good value at 75c, as they have solid leather trimmings and good strong elastic web. Only ... 50c.

My New Suits of English material cut on American lines, distinctive and exclusive patterns, range from \$20.00 up.

Now I am right in line to give you unexcelled Service, Quality Goods, and as you can see my prices are very moderate, so like hundreds of others who are boosters of mine because of Satisfactory Service, just get the habit of shopping at GEORGE

# Kearney's

KEARNEY BUILDING, 173 Water Street.

## Since I've Moved Into My New Store 173 WATER ST.

### Formerly The U.S.P. Building

I'm rapidly acquiring a larger business which is due to the fact that I am able to show my complete range of quality goods, which are all very moderately priced.

Read my list and get an idea of how cheaply I can sell quality goods. Some of these lines are underpriced, because I bought 'em cheap from the manufacturers, and I am giving you the benefit of this saving.

Christy's Velour Hats, in colours of Grey and Fawn. I \$4.50

don't need to say more \$6.00



I have about 200 dozen of finest quality American Ties of superfine grade of Silk, plain and fancy patterns most exclusive, regularly sold at from \$1.50 to \$1.75; but by buying the lot, I am able to sell them at ... \$1.25

I have a few Shirts of neat design, well made, good large bodies. Just the thing for big men; ranging from 17 to 18½ size, and priced up to ... \$4.00

In Men's Sox, I have managed to secure another ten dozen lot of those fancy Silks which would easily fetch \$1.50 pair. My Price 65c. pair or two for ... \$1.00

My Handkerchiefs which would be good value at 20c. each, are only 2 for ... 25c.

My regular lines of Christy Hats in Fawns, Greys, Pearls, etc., are rapidly disappearing. They are nicely trimmed and beautifully lined silk; the price is doing it; each hat guaranteed ... \$5.00

Men's English Shirts, coat style, French double cuff, soft collar to match, neat patterns, material Calais Cord; would be good value at \$3.00 & \$3.50; all sizes to 17. My Price, \$2.50

Men's Belts of superior cowhide with patent or tongue buckle, easily worth \$1.50 for ... 75c.

Men's Wide Web Elastic Garters ... 75c.

Now I am right in line to give you unexcelled Service, Quality Goods, and as you can see my prices are very moderate, so like hundreds of others who are boosters of mine because of Satisfactory Service, just get the habit of shopping at GEORGE

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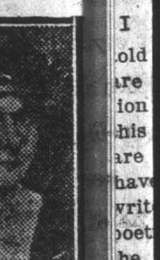
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Pompeian  
FOR BEAUTY

Gentlewomen

have come to the realization that beauty consist of more than just regular features—that their attractiveness is greatly enhanced by personality and charm.

That soft, delicate skin which is coveted by every woman is the result of the harmonious blending of cosmetics. The first essential is to select the correct shade of Powder and Rouge for your particular type of beauty.

Pompeian Beauty Powder is scientifically blended so that one of the four shades will perfectly match any complexion. Be sure to follow this simple rule irrespective of the color of your eyes or hair and you will be delighted with the effect: If your skin is medium use *Nauvelles*; if olive, the *Rachel*; if rose-tinted, the *Fleur*; while the *White* should be used in the daytime only if your skin is absolutely white and lacks all color.

Ask also for Pompeian Fragrance (Tale), Pompeian Day Cream, Pompeian Night Cream and Pompeian Bloom (Rouge)

THE POMPEIAN COMPANY  
Cleveland, Ohio, U. S. A.

TEAR OFF, SIGN, AND SEND

THE POMPEIAN COMPANY  
Cleveland, Ohio, U. S. A.

Gentlemen: I enclose 10 cts. to defray for the 1925 Art Panel and the samples offered.

Name \_\_\_\_\_

Address \_\_\_\_\_

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