

A National, Sane Labor Paper

\$1.00 Per Year.

VOL. VI.

National and Rational

OTTAWA, ONT., FRIDAY, OCTOBER 31st, 1924.

Loss to Toronto

HE printing and publishing trade of Toronto, is much concerned lately over the large amount of printing done outside

Toronto, for use in Toronto. It is estimated that a hundred thousand dollars a month and upwards goes out of Toronto for printing by Toronto firms for use in Toronto. Most of this repreents wages, which, if paid by Toronto printing houses, would add a large sum to circulation in the city and benefit Toronto, and Toronto firms correspondingly and hundreds of men who work for a

Added to job printing losses to the city, is a great deal of retail advertising done in free weeklies printed in towns near Toronto for circulation in Toronto, a brisk business being done.

As it all means great loss to Toronto retail firms, printing house workmen and trades allied to the publishing business, it has been decided to commence an educational crusade to induce all citizens as far as possible to see that printing for use in Toronto is done in The allied trades will appeal first to the labor homes-the the city largest buyers in the retail stores, but the appeal will become general, for much loyalty to Toronto's institutions and Toronto printing workmen, thousands of whom are taxpayers and many out of employment through the transfer of printing to other centres.

Among the towns where Toronto printing is done may be men tioned Brampton, Oakville, Whitby, Oshawa and Port Hope. Brampton and Whitby have been boomed considerably at the expense of Toronto. Brampton, it is said, is printing a great deal of the West Toronto work, also weekly newspapers for West Toronto, Mount Dennis, Weston, Mimico, New Toronto and Port Credit. It is time the community spirit was aroused in West Toronto and East To-ronto, as well as the towns mentioned. Every place should have its own paper printed in the municipality, giving employment to local men and keeping local money in local circulation as far as possible In West Toronto there is a local newspaper "The West York Herald" which has been long before the people with a splendid record finaneially and as a strict union office. A paper of that calibre should be preferred by merchants for their own interest, instead of outside union shops

West Toronto labor unions of the allied trades have passed resolutions to give "The West York Herald" the preference through buying in shops advertised in its columns.

The labor homes comprise over half West Toronto's population and they promise to make their power felt at once.

"Joe" Marks, Founder of the Labor Educational Association of Ontario Recalls Old **Days in the Labor Movement**

"Joc" T. Marks is one of the most popular and widely known Labor leaders in this Province . Although Toronto is his present home town, "Joe," as he is familiarly called, spends much of his time in Hamilton. At present Mr. Marks is devoting the greater part of his time to promoting a Provincial Labor weekly newspaper. Burn in London, Ont., Joe Marks passed his 69th milestone last October. For upwards of 44 years he has been actively and continnously connected with the trade union and political Labor moveent in this province. When quite a young man, Mr. Marks migrated to Chicago where he joined an independent union and also the Knights of Labor. On his return to London he became a charter member of the Pilot Railway Assembly, honorary member of the Toronto Street Railway Employees' Union and many other Labor organizations,

Recalls Old Days

"There were some strong trade unions, but not many, because organization was in a crude state, and organizers were few and far Joe remarked. "And sometimes on meeting nights the hat had to be passed around as a means of raising money to pay the rent of the hall. between.

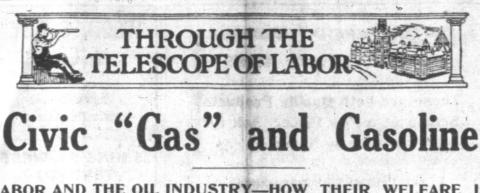
There were few spell-binders in the Labor movement in those days, probably because there were no lucrative jobs to entice them. Some of the unions met secretly as a means of insuring protection to members against being discharged and black-listed by anti-union employers.

No Strike Benefits

'In the early seventies and eighties no strike benefits were paid, and paid officers and committees were as scarce as hen's teeth. Nevertheless, as a result of these sacrfices of these sturdy old pioneers was laid the foundation upon which the fast-growing Labor movement of Canada to-day was built up."

Experiment

Carpenters Allege |A Dangerous



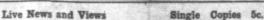
LABOR AND THE OIL INDUSTRY-HOW THEIR WELFARE IS AFFECTED BY RECENT PROPOSALS—ISSUE INVOLVES PRINCIPLE OF MADE-IN-CANADA PRODUCTS

"The Canadian Labor Press" holds no brief for the oil industry or any other industry, but it does assert that the welfare of the men and women employed in industry are extremely important to us and for that reason we refuse to be stampeded by industrial agitations that we believe to be promoted for the two-fold pur-pose of enabling United States concerns to obtain a foothold in per day, reduction of output, and general irresponsibility." Canada and to provide a stepping-stone for the ambitions of men in public life.

Toronto from a Labor point of view, we have examined and present to our readers, some facts that are to be obtained from the reports of Canada Trade Imports and Export, issued by the Department of Trade and Commerce. During the six months ending July, 1924, there was imported into Ontario from the U.S., 1,925,-437 barrels of crude oil, of which approximately 40%, or 770,174 barrels were converted into gasoline, by the refineries here. In addition, there were imported 276,182 barrels of finished gasoline, so that about 73% of the gasoline during that period was refined here and 27% was refined in the United States. A Toronto Alderman, in giving an interview to the daily press, stated that 75% of the gasoline used, came from the U.S. and as will be noted, the reverse is actually the case.

The refining here means employment to wage earners and wealth created in Canada, but it does not stop there, because the balance of the crude oil imported is converted into fuel oil, coal oil and lubricating oil, and the process of doing so means additional employment for Canadian workers. In addition, the transportation of oil products by the Canadian companies is of considerable importance to railway workers in Canada as millions of dollars are spent in railway freight, of which a large portion goes in wages, one company alone paying nearly seven million and it is a matter of adjustment, or bargaining, or ingenuity, in each dollars a year in freight to Canadian railway companies.

It is estimated also, that there are approximately 8,500 employees in the industry with a payroll of \$12,500,000 per year, or an average salary per head of \$1,470 per year, or \$28.32 per week, an average which comes within a few cents of the wages paid to lem of smoothing out employment. The former consists in paying labor employed by the City of Toronto. This is exclusive of the The former is class struggle, the latter is joint in



The Results of **False Prosperity**

and Understanding

No. 20

and Employee Absolutely Necessary to Industrial

INEMPLOYMENT insurance has its limits, according to the viewpoint of John R. Commons, of the University of Wiscon sin, for unemployment is a state of society created by condi-tions which civilization has not yet been able to control. Professor Commons felt that the recent and vivid experience of unemploynent has directed many of the leaders of Labor and business to the importance, either of smoothing out the curve of employment, or of smoothing out the curve of daily wages. For these two problems, though different, are related. As an illustration of the extent to which the wage scale needs to be smooothed out, the speaker referred to th fact that in the Summer of 1919, he found clothing manufacturers in New York paying as high as \$125 a week for off-pressers when the union wage was \$50 a week, and the pre-war scale was \$25. In the same Summer, in one machinery establishment, money wages per hour increased three-fold, but the product per worker decreased worthirds

As another illustration, Professor Commons told of truckdrivers who, upon meeting with an accident on the street, abandoned their trucks and found other jobs rather than stop to repair their trucks.

44 80 said Professor Commons, "during the peak of false pros-

A Necessary Reaction

Then came the downward jerk, where laborers lost, during Looking at the gasoline agitation now going on in the City of wages: and in commenting upon this, the speaker said, "Evidently the slump in prices and the class struggle over wages and employment were but the necessary reaction from the preceding illusion of prosperity and general scarcity.

"Assuming that the eyeles, trends, jerks and seasons are to co tinue, then the smoothing of wages prescribes the remedy of setting aside reserves, during the period of apparent scarcity and false presperity in order to pay wages during the period of apparent scareity and raise pro-perity in order to pay wages during the period of apparent over-production. Whether these reserves shall come out of wages or out of profits, it is difficult to determine. If they are paid out of profits they reduce, by so much, the income taxes and consequently are not quite as heavy a burden on the employer as their aggregate amount might indicate. At the same time, it is well known, and was known before the time of Adam Smith, that laborers will accept lower wages per day if they have assurance of steady employment at steady wages than when they have no assurance of steady employment at steady wages than when they have no assurance of such. This prin-ciple was taken advantage of in the inauguration of the unemployage lands ent insurance system of the men's clothi of Chi The arbitrators granted a raise of ten per cent, in wages, but the two parties stipulated that only seven per cent, should be paid currently in wages, and that the other three per cent-paid, nominally, half by the employers out the profits, and nominally, half of the workers out of wages—should be set aside for unemployment insurance. What actually happened was that the workers accepted a seven per cent, increase in current wages instead of a ten per cent. increase, on condition that an additional three per cent. should be taken in the form of deferred wages during unemployment.

Avoid Class Struggle

"I do not see how much progress can be made if the problem is stated in the form of a class struggle between the employer and employee. The proper way of stating it seems to be as follows :---Modern industry must bear two kinds of overhead-capital overhead and labor overhead. Each is equally entitled to consideration, particular establishment or industry, at each particular time and place, to determine how much shall be declared currently in dividends and wages and how much shall be carried over for deferred dividends and deferred wages.

Line Edd Acards

"This community of interest, instead of class struggle, will beme more apparent if the attention of both parties can be directed away from the problem of smoothing out wages to our second probworkers while they are idle, the latter consists in reducing idleness the pro ductivity of industry. The former is relief for the unemployed, the latter is prevention of unemployment,

Discrimination

The Managing Committee of the Labour Unions of Canada are con Amalgamated Society of Carpenters, sidering a plan to launch a new autoin a written statement, charge the of- mobile company to provide jobs for ficials of the Street Railway Em- machinists now unemployed. There ployers' Union with unfair discrimi- is evidence to indicate that the innation towards their members, and itiative in the plan has come from the allege that the contractors erecting promoters of a new type of autothe new clubhouse on Bond street for mobile. the street rallway men, have been in-The unions do not seem to hav chosen wisely in their choice of prodstructed to see that none but members of the Carpenters' Brotherhood are uct. About \$5 per cent, of automobile employed on the job. It is claimed production is concentrated in the that this is the only job in Toronto hands of two companies in Canada or where such conditions of affairs the United States are slight even unexists. The amalgamated officers, in der able managment. The fact that protesting against the alleged dis- companies formed to exploit the automobile design they have chosen have crimination shown, said: "It seems rather peculiar, in a city like Toronto, failed to make good in either Canada with its pronounced British and Can- or the United States is an additional adian viewpoint, that members of a reason for caution. British and Canadian organization No one will guarrel with practical should be debarred from obtaining socialism in the form of investmen

employment on a building being erect. by workers of their savings in the ed in the ctly for the use of employes shares of the corporations they work of a publicly-owned enterprise." for. Such companies as Bell Tele-The main allegation is admitted to phone, Laurentide Company, Stee

be correct by the Street Rallway Company of Canada, etc., have many Union officials, but they decline to of their employees owning stock and make any comment thereon except are demonstrating the efficacy of this to say that they have been advised manner of applying socialistic by the secretary of the Building theories. The more widespread this Trades Council that the Brotherhood movement becomes the greater the of Carpenters is the only organization solidity of the labor and industrial recognized by that body as legitimate structure in Canada. Selling workers stock in a new an

The Brotherhood is an American hazardous promotion, entering a field erganization which the Amalgamated that is one of the most difficult in Carpenters refused to recognize as manufacturing, is a different prohaving any lawful jurisdiction in position. With every desire to be fair Ontario, particularly in Toronto. It it can only be felt that the worker is not recognized by the Builders' investors are likely to lose their Exchange. money.

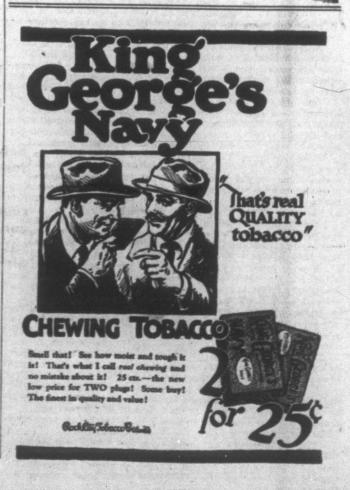
wages paid to Canadian workers engaged in the building and construction of oil plant and equipment in Canada which represents an investment of \$100,000,000.

These are serious facts that ought to be given weighty consideration before anything is done that will damage an industry in which so many workers are interested and for the sake of wage earners' welfare it is to be hoped that deep consideration will be given them. The U.S. firms at present trying to obtain a foothold in Ontario, can afford to sell below cost for a year if necessary, in order to achieve their purpose, but it woud be subjecting ourselves to a delusion if we expect them not to recoup themselves for the losses incurred in establishing themselves here.

For a great many years the fiscal policy of Canada has been so regulated that the principle of Made-in-Canada goods for home consumption, has been increasingly fostered. And while different governments have modified and amended Canadian trade regulations, no government of either party has dared to wholly repudiate that policy.

It has been left to members of the Toronto City Council to take up a position exactly the reverse of Canada's national policy.

Alderman Pearce, of the Toronto City Council, who is prominent in the agitation for the city to retail gasoline, has always been an advocate of abolishing all trade barriers between the U.S. and Canada, but it would look more straightforward if he was to conduct an open campaign against Canada's protective policy instead of trying to achieve the same effect by a round-about method.



PAGE TWO

THE CANADIAN LABOR PRESS

Friday, Oct. 31st, 1924.



their families.

month.

Friday, Oct. 31st, 1924.

and Attern prove state THE CANADIAN LABOR PRESS

· PAGE THREE



OUR HOME PAGE



22

AUTUMN SUPPER SOUP

A knuckle of yeal costs very little, a little at a time so that the coffee but it makes a dish of good soup for is as fresh as possible. It is a misautumn days. After a nourishing take to save in the quantity, for the soup, a meat dish can be quit; simple, brew cannot be worth drinking unor a good pudding will be encugh.

Nice White Soup Put the knuckle into a saucepan a fair amount of ground coffee for with eight breakfast cupfuls of cold each cup. These are various coffeewater. Let come to the boil slowly. pots and machines on the market, so Take off the scum and let the yeal it is well worth while to spend the simmer slowly for two hours without money necessary for a good one. It a lid on the saucepan. The liquid will will last a long time, and you can albe reduced to six cupfuls. Strain it. way have good coffee.

Put the strained stock into the saucepan, and add a teacupful of cu- For coffee with milk, as the French cumber and a teacupful of carrot make it, allow three ounces of ground neatly cut into dice. Boil for half an coffee to every pint of water. If you hour, then add a teacupful of shelled do not have a percolator, put the peas, boiling these from five to ten coffee into a fine muslin hag and then minutes. Mix a fablespoonful of into a well-heated jug. Pour the boilflour with a seasoning of salt, a good shake of pepper, a teaspoonful of put it into a asucepan of bolling water butter, and gradually mix with these for five minutes. Milk should not be a teacupful of milk. Stir into the boiled, but just scalded to boilingsoup and bring to the boil. The soup point. Take the jug of coffee in one can be improved by adding one or hand and the jug of hot milk in the two yolks of eggs mixed with a tea- other. Pour equal quantities into the cupful of milk. Pour some hot soup breakfast cup and serve steaming over them. Remove the soup to the hot, side of the fire, stir in these ingred- A good price must be paid for ients. Do not bring the soup beyond ground black coffee. Allow two gills

boiling point after you put in the of the ground coffee to every eggs, as they are apt to curdle.

MAKING GOOD COFFEE

boiling-point in small cups. By a To make really good coffee only simpler measure a large teaspoonful the best quality should be used. It of ground coffee to each small cup of ought always to be freshly ground, water is the proportion.

Child Immigrants Unfairly Treated

Vancouver, B.C .-- During the past year there were five cases of suicide among child immigrants in Canada.

Children brought from England under the auspices of charitable organiza- tained in the annual report of the detions have become stranded and are partment of labor shows that emforced to accept employment under ployers of female labor in British Cothe most degrading conditions and lumbia are paying more than the lesometimes treated in such a brutal gal-minimum, set under the Minimum manner that suicide is taken as the Wage Act. The average weekly wage only means of escape. These facts is \$17.14, while the minimum under were placed before the Vancouver the law runs from \$12.75 to \$15.50. Trades and Labor Council recently Satisfaction is expressed over the following an investigation of the con- better co-operation between employers ditions of child mmigrants to Canada and the Minimum Wage Board, but made by the Child Welfare League of attention is drawn to the penalties this city.

as young as five years have been sent than the legal minimum, or where emout to Canada while tots ranging from ployces agree to work for less than seven to ten years are quite common. they are entitled to, Many of these children are brought The following synopsis shows the out ostensibly for adoption but this wages received by women and girls has been proved a ruse to obtain in the various industries, together cheap labor.

Accounts of the treatment of child of this country would furnish Charles and \$13.50; hotels, restaurants, etc., Dickens, were he alive, with ample \$16.32 and \$14; office occupations (the material for stories. In one instance best paid \$19.38 and \$15; personal a young farm lad was compelled to service, \$16.84 and \$14.25; fishing inwork such long hours and received dustry \$15.79 and \$15.50; telephone such brutal treatment from his master and telegraph, \$17.84 and \$15; fruit that he hid from the farmhouse in and vegetables canneries, \$17.54 and the middle of the winter and when \$14; manufacturing, \$16.90 and \$14. found was frozen to death. On an- The average working week of female other prairie farm a youth received employees in all industries is 43.31 such frightful beatings from his em-ployer that he committed suicide to escape them.

In Vancouver a case was cited where an 11 year old girl was doing the housework for a family in the Board Fixes

and, since few people care to grind their own beans, it is well to buy only

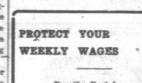
DEPARTMENT OF LABOUR SPADINA CRESCENT, TORONTO less a reasonable strength is obtain-Hon. Dr. Forbes Godfrey, Minister Jas. H. H. Ballantyne Deputy Minister ed, and this is only done by allowing

STATIONARY & HOISTING ENGINEERS' BOARD THE J. M. Brown, Chairman THE FACTORY INSPECTION

BRANCH Jas. T. Burke, Chief Inspector THE STEAN BOILER BRANCH

D. M. Medcalf, Chief Inspector THE EMPLOYMENT SERVICE. OF CANADA Hudson, Prov. Superintenden

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TORONTO





The Moderation League of Ontario

President, I. F. Hellmuth, K.C.

HONOR'S DISHONOR

(Reprinted from the Moderationist, 17th Oct., 1924)

In the main this campaign has been conducted on both sides with a dignity and fair-play which are highly commendable. Strong statements, of course, have been made, but they are only to be expected, and to the passion which comes from sincerity and conviction much is to be forgiven. There is, however, one action of the compulsory prohibitionists to which the strongest exception must be taken. That is, that in exhorting the public to vote their way they ask that this should be done for "the honor of Old Ontario." The implication that the honor of the Province will be besmirched by a vote for Government Control, and that those who vote for Government Control have a less sense of honor than those who do not is in the highest degree reprehensible. It is also a silly lie, the stupidity of which is only mitigated by the fact that it can only receive a very small acceptance. Let us hear less of this matter of the honor of Old Ontario. It belongs to no one party and adorns no one point of view, but it may well be suspected of being least appreciated by those who prate most about it.

A PROHIBITIONIST THREAT

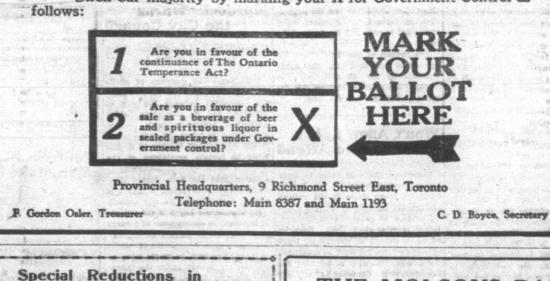
In their paid advertisements the Ontario Plebiscite Committee (a wilful misnomer, since the Moderation League of Ontario also has a plebiscite committee) gave as a reason for supporting them:

> 8. Repeal of the O.T.A. and the introduction of government sale would launch the province into interminable and exceedingly costly law suits over the question of legal importation-litigation reaching right up to the Privy Council;

Who would launch this litigation? The Prohibition Party? Or the bootleggers? Obviously under Government Control no one else would have any interest in doing so. In the other Provinces which yoted against importation "save for purposes made lawful by the laws of the Province" Government Control has stood unchallenged from this source. That is the best answer to all these self-conjured doubts.

Government Control is People's Control, and what the people want will be had, threat or no threat from the Plebiscite Committee.

Swell our majority by marking your X for Government Control as



Average Wages of **B.C. Women Wkrs-**

Get More Than Legal Minimum, Report to Board Shows

of water. If you have no other coffee

apparatus, make it in the same way

as the coffee with milk. Serve at

Coffee With Milk

Victoria B. C .- Information con provided for infractions of the act, The report revealed that children in cases where employers pay less

with the legal minimum:

Mercantile industry, \$15.26; legal migrants on the farms and factories minimum, \$12.75; laundries, \$14.33 in the fishing industry.

fashionable part of the city and was not allowed to attend school. Other immigrant children were employed in cheap restaurants and stores on the prairies where they were used not only to force down wages but to keep ber and tobacco trades in Toronto at adults out of employment.

The Vancouver Trades Council has and \$11.00 for the next six months. decided to appoint a committee to After a year's experience the minitell Margaret Bondfield, under-sec- mum is \$12.50 per week. In the same retary of labor in the British Labor city the minimum for girls is \$8.00 government of the plight of child im- per week for the first six months migants in Canada.

W. L. L. to Form

London, Ont .-- To form a federation of Women's Labor Leagues throughout Canada a number of women from the Dominion have met here. The object is to form an or ganization of all working women not now belonging to Labor unions, es existing in various cities inbody was refused by the Trades and as follows: Labor Congress last year, but an-

Plan Unemployment Winter Program

Minimum Wage Toronto, Ont .-- The Ontario minimum wage board has fixed minimum wages of women workers in the rub \$10,00 per week the first six months.

then \$9.00 for six months and after proceeding against Ben Legere, One that \$10.00. The rates for smaller cities and towns are lower, the girls ranging from \$6.00 to \$2.00 in all Nova Scotia coal fields, are postponed

a Federation places below 5,000 population; while by the Canadian authorities. for the same class of place the min- Legere's activity was num for experienced workers is \$10.00 per week.

Want Gov't Bonds

One of the many resolutions passed clude in their membership housewives at the recent Trades and Labor Con- charge was that he had served time stic workers, char-women, and gress was introduced by Local No. 6 in the United States. He admitted all other unorganized women workers, of the International Plate Printers having served a year for participation An application for a charter for this and Die Stampers' Union of Ottawa, in a textile strike in Little Falls, N.Y.,

other application is being made this printer and die stamper necessitates offenses involving moral urpitude. year to the same body. a lengthy apprenticeship training and. The officer, ignorant of the meaning whereas, the opportunities for em. of the term and instructed to get Leployment in Canada are afterwards gere, decided to hold him on that limited to a few firms executing gov- charge notwithstanding. An appeal ernment contracts; "Therefore, be it resolved, in order and hearing set.

Therefore, be it resolved, in order to stabilize employment in this trade to stabilize employment in the stabilize employment in the porter ment bars formed a com-mittee for the purpose of planning a com-programme of employment to be put into effect this winter and, as far as possible prevent distress. Therefore, be it resolved, in order to stabilize employment in the source of the various to the fallest possible extent, that the portest meetings. The case was post-into effect this winter and, as far as possible prevent distress.



in 1913, but held that this section of



Provisions MARTIN, LIMITED SIXTY-FIVE STORES IN CANADA A Store Near Your Home. **Cleanliness Quality** Service The First to Bring Prices Down. Prices Lowest **Quality Best**

COURTESY

employees of The Molsons Bank.

Meats and

PAGE FOUR

THE CANADIAN LABOR PRESS

Friday, Oct. 31st, 1924.



applauded and the American Government hissed.

Negroes Try to Get Real Emancipation reasons for the Council's action.

New York .--- The 61st anniversary | by the action of the Burnaby Council,

Natl. Assn. for the Advancement of Colored People was so busy "trying to set some of the emancipation of the Railroad Shopmen proclamation," according to Walter F. White, secretary, that it did not have time to participate in laying a wreath on the Lincoln statute in Prospect park, Brooklyn.

Australia May Alter

Adelaide, Australia .-- The Adelaide Canada the number laid off by that Trades and Labor Council has peti- railway is stated to be nearly 1,000. tioned the South Australian Minister for Education (Mr. Hill) to delete the off by the Canadian Pacific ,the emboosting of empire and the giorifi- ployees having voted for reduction in cation of war from the schoolbooks staff rather than in working time.

Mrs. Burr told the judge that the people she saw at this movie exhibi-is now attempting to prevent he is now attempting to prevent stand taken by the Legislation comtion were "the toughest ever seen." he is now attempting to prevent stand taken by the Legislation com-and that the Soviet Government was seen of the prevential bourse pute between the ctly and its em-

The Vancouver Trades Council in- ployees on the matter and that the tends to take legal action to compel city could not take cognizance of an leave of absence. Meetings are be- outside application such as had been ing held and the people told the sent to the minister, and that the matter did not come within the scope of

"Every phase of Labor is affected

of Lincoln's signing of the Emanci- and unless Labor makes a determined pation was celebrated by the Fede- stand at the present time, we might ration of Colored Women's clubs with just as well quit as a political orthe colored detachment of the 15th ganization," said Harry R. Neelands. infantry, N. Y. Natl. guard, but the Labor member for South Vancouver.

Are Laid Off

Montreal, Que .-- The Canadian unmployment problem is being seriously increased by the large number of men now being laid off by the railways. Four hundred shopmen have Its School Books been laid off here by the Canadian National, while throughout central Several thousand are also to be laid

of the state, now under labor rule. A new phase of the problem has and order the teaching of industrial arisen by the appeal to the minister history in its place. The minister of railways by the secretary of the asked the council to go through the Canadian National Federation of Railschoolbooks and suggest what way Employees asking him to take up should be cut out. He added that the question of employment. The the Labor Government was opposed Federation has suggested that the reto militarism and believed in school conditioning of engines and cars for children being taught to abhor war. future use would provide more work. The National Breweries Limited MONTREAL

SURPASSES

CRUSHED STONE FOR ROADS AND CONCRETE WORK MERRICKVILLE ONTARIO CANADIAN STITCHDOWN CO.

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There comes a time for all of us when earnings decline and ability to earn must weaken. Only one thing can take the place then of your present earning power—that is, the capital acquired through your present savings.

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FOR

QUALITY NOTHING

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Founded 1868.