

Captain : "What is strategy in war? Give me an instance of it." Sergeant : " Well, strateghy is when ye don't let the enimy dishcover that ye'r' out of ammunition, but kape roiglit on foirin'.'.

## THE MOON

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"It is good enough to pay for. Inever spent money more avillingly. I am learneng to laugh again-sometomes at myself, zohich is a sugn of health.
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## Past and Present.

IN ye olden days ye maiden fair -When ye Springtime draweth nearAn' she listeth ye birds on ye ev'ning air, Her manner was simple and debonaire, Tho' a courtier seeks her ear.

But now in ye Springtime of nineteen-three, With eyes on her "fellow " bent,
She brazens it out quite openly,
That he's hooked in her net anil can't get free, And she'll wed him at end of Lent.

But ask ye the sage of an ogling age, Which Fair would his heart enfold.
Quoth he: "'Tis a question of heritage;
The modest with money my thoughts engage, But I'd like a lark with the boll."'

Owed to the Bell Telephone Co. Ring off, for we've made np our mind
(With acknowledgments to Tennyson.)

R
ING off, wild Bell, the charge's high,
The cheeky style, the sco $n$ of right,
The despot's exercise of might, Ring off, wild Bell Monopoly !
Ring off your call and your abuse,
Ring off, your time lias come, you know
We're on to you-yon've got to goRing off-the other line's in use!

## A Better Way.

French Journalist: "You tell me you nevare fight ze duel in zis country. Vat you do, zen, if a gentleman, who tink you insult him, send you his card ?"

Canadian Editor: "Do? Why, I'd insert it under the proper heading and charge him full rates."

Bighead: "Don't you believe that whom God has joined no man should put asunder?"

Gayboy: "Certainly. But it is -J.W.B. usually a woman who does the trick."

# "There is a pleasure in being mad which none but madmen know."-Dryden. 

Vol. 2. MARCH 1t, 1903. No. 42. 48 Adelaide Strect East, Toronto.

THE MOON is published every Week. The subscription price is $\$ 2.00$ a year, payable in advance. Single current copies 5 cents.

All comic verse, prose or drawings submitted will receive careful examination, and fair prices will be paid for anything suitable for publication.

No contribution will be returned unless accompanica by stamped and addressed envelope.

$N$ due time, we may expect our theatres to be, in interest, as much superior to what we have to-day, as are those of to-day superior to the court-yard boxes of the fifteenth century. Our stage is improving by leaps and bounds. It needs to make but three steps more to reach perfection. Formerly, the public was obliged to be satisfed with the performances of mere mountebanks-the scum of humanity. Later, members of the commonality whose reputations had become somewhat soiled by careless use, contributed to our amusement. Near the close of the last century, knighthood bore grease-paint in the glare of the foot-lights. To-day, an earl-a real, live earl-chews scenery for two hours for twenty-five cents. Is not this a triumph for the stage? Rather! It matters not that the Earl of Rosslyn, who is now touring Canada and the United States with his own company, camnot act ; think of the example that he sets. From a mere Knight to an Earl is a mighty step. The most difficult bridge is crossed. For the Duke of Deadbrokeski to follow the noble Earl's example will be comparatively easy. And after the Duke will come the King. And after the King, the Emperor. And they will all use their real names on the bill-looords-the Earl uses his. This is a masterly display of taste. Will it not be a rare treat to read, in glaring bill-board letters: "HIS MAJESTX, KING ALFONSO, and his own Company, in FROU-FROU. First appearance in America. One weck only!' May we not hope to see also: "Special Attraction, Shaw's Theatre. THE ORIGINAL EMPEROR BILI, in his World-Famous Monologuc, 'ME AND GOTT' !'" These announcements may seem odd to us to-day-but to-morrow-?" We shall see. The frivolous are ever ready to ridicule what they have not experienced. We repeat: "We shall see " The uselessness of tilles is not yet conclusively demonstrated. True, they no longer serve the purpose for which they were invented; but no one can deny their almost unlimited possibilities in the line of advertising.

AFTER eight months of hard work, the Dominion Government, on Thursday, entered on its two or three months of well-earned recreation.
In former times the work of Government was performed, to a great extent, during the sessions of the House. Now-a-days, all that is changed. In our time the Cabinet conducts the affairs of the country-disposes of its property, rights and bank account, during the active inter-sessional periods; it meets the House only for the purpose of comparing notes and receiving congratulations. Real representative government has, in the course of time, been found to be clumsy and inconvenient; in England it luas furnished opportunity for obstruction by the Opposition. In Camada we have profited by the example of the Mother Country, and so have adopted the modern method of absolute government administered by the Cabinet.

The advantages of this system are almost innumerable, the chief advantage, however, being the solidifying effect that it has on the body of gentlemen that sits at the right hand of the Speaker. In former days, when the whole House discussed the rights and wrongs of a measure, the adoption of which liad not been definitely decided, the weaker nembers among the Government snpporters were often turned from unquestioning conformity with tbeir leader's view's by the oily tongues of a wily Opposition, and often also by their inability to reconcile the various arguments of the leading men of their own side. Under the new system, sucl annoyances are easily avoided. The Cabinet does everything in the inter-sessional times; when the House meets, the Government leader merely announces what has been done, and informs his supporters how they must vote. The matter is settled; there is no object in debating it; the ordinary members are not there to express opinions; they are there to vote-and this fact is vigorously impressed on them at the party caucus.

Altogether, the system is an admirable one - "For the general advantage of Canada."
R. FOSTER'S defeat in North Ontario, on Wednesday last, came as a surprise to those persons not intimately acquainted with the people of that constituency. The Man in The Moon, had, at one time, so high an opinion of their intelligence, that he ventured to predict that Mr. Foster's election was beyond doubt. The result of the election proves how dangerous it is to guess the standard of persons amongst whom you have not lived. That North Ontario is not Grit, has been amply demonstrated. Why is it, then, that the Tory candidate is defeated? Merely because he was not the kind of man the constituency wanted. He did not come down to the electors' ideal. Mr. Foster's ability is unquestioned. It would be absurd to take his defeat as a reflection on that ability. Can it be a refection on his party? Scarcely, since their late member belonged to that party. The natural conclusion, then, is that mediocrity is more to the taste of the electors than is well-tried ability of the highest type.

Portraits by Moonlight.


Mr. W. J. Douglas.

Brief Biographies.-No. XXXII.

By Sam Smiles, Jr.

WHETHER the personality of the editor should be projected in the popular press or not is a ques. tion upon which different opinions may well be held. Dr. Parkhurst, who is meditating the publication of a new journal in the interest of social reform in New York, holds that every editorial should be signed, so that direct responsibility could be placed for the opinions expressed. The London Times, a journal that had not suspended publication up to our hour of going to press, is at the opposite pole of opinion to that where Dr. Parkhurst stands. In Toronto the Mail accepts the idea of the Times. At the outset of its career, it aimed at being a paper written by gentlemen for gentlemen, like its London prototype, and throughout its course the curtain of anonymity, if raised at all, has been raised but gingerly upon its leading writers. In fact, the Mail may be regarded as the most impersonal newspaper in Canada, and naturally enough the public now and again experiences a curiosity as to who the "man behind the pen" really is. At times some persons become so desirous of making his acquaintance that they wait for him in the
shadow of the Mail building's doorway until one or two in the morning. Such persons carry canes.

Since the death of the late Mr. Christopher W. Bunting in 1896 the entire management of the leading Conservative daily has been in the hands of Mr. W. J. Douglas, a gentleman well-known throughout Canada and the United States anong newspaper men. (Be sure you hit the right man.) He has been associated with the Mail ever since the Riordan interest became dominant, for many years as its finaucial manager ; and to the daties of that department there have been added, since Mr. Bunting's death, those of editorial control. His long connection with the paper has given him a complete mastery over the details of each department, and has made him one of the best-equipped, all-round newspaper directors in Canada. Quick to discern the weak as well as the strong points in the business transactions of a big paper, he has been able to guide his craft successfully through the shoals of hard times and trade depressions that would have crippled a less skillfully piloted ship; and in the stress of weather experienced by his party during the last six or seven years, his shrewdness and sound judgment have been of inestimable value to the Conservatives of the Dominion and of the Province of Ontario alike; for the man that occupies the position of general manager of the Mail and Empire has many circles to square.
Mr. Douglas is of a retiring disposition, wedded to the interests of his paper, and indifferent to publicity, either socially or politically. He is a lover of books and a champion at billiards, which game he practices even editorially, when his favorite play is driving the Globe into the corner pocket. He also carroms on the Star and World very well, in which case he usually finds the pocket. He has social qualities which he modestly confimes to too limited a circle, while his well-stored mind and intellectual powers indicate an assimilation of knowledge that might be well utilized in the service of his fellow-men, publicly.
With the members of his editorial staff, he is on terms of universal cordiality and candor. He freely gives them the benefit of his experience in the use of editorial colors, which is almost invaluable. The attitude of the journal, over which he presides, on the questions of the daywhether political, municipal, educational or social-receives his sanction and endorsation from day to day, and he shirks no responsibility which that onerous duty places upon him. He is in touch with the heads of the various departments, actively, and the daily conferences are no mere perfunctory routine chats, but real, determining factors in the conducting of the paper. To know the inside workings of the Mail is to know Mr. Douglas, and it may be said that to have enlisted his sympathy for any public cause is the same as to have enlisted the support of the paper for it. In other words, he is it.
This quiet, strong, business-like man is in the full prime of life, with all his faculties at their best. The power and influence of a man in Mr. Douglas' position are necessarily great, and it is well that public-spirit, intelligence, enterprise, and, above all, a keen sense of humor, should be combined in those occupying it, as they undoubtedly are in the person of the genial managing-director of the Mail and Empire.

## Heather's Ladies' Column.



THINK it was such a lovely iclea of Mr. Bok's in the Ladies' Hone Journal to get people to write and tell how they saved for a home. Incleed, the idea was so good that I fear I have stolen it. But Mr. Bok will forgive me, I feel sure-he is always so nice to the ladies. So the Column this week will be devoted to "How Some Canadians Saved for Homes," and I am sure we will all be better and wiser for reading it.


This beautiful two-roomed mansion was built by two young girls as a refuge from pa and ma. I give their interesting letter verbatim :

Dear Htather, -It is now two years since Sally Smart and I began to feel that we couldn't stand pa and ma any longer. They interfered, they fussed-they got on our nerves so terribly. We felt that we must have a home of our own, and decided to save for it. As we are both society girls, of course we couldn't work, and to beg there was no use; so we decided to turn our minds to the scientific playing of bridge. We were very careftul and saved all we made, making pa and ma put up the needful just as before. All our euchre prizes we turned at once into cash. We also realized upon a few old engagement rings, and trifles like that, which we can do without, as the stock is constantly being renewed. Before long we had saved a nice little sum, and now give our bridge parties in our own home.

The next elegant and commodious modern cottage was paid for by a saving young couple, whose letter telling how it was done makes interesting reading :

Dear Heather, -When I became affianced to my Theophilus I was astonished to learn that he owed fifty cents. I said at once, "Pay it, Theophilus, or we part." We parted. The next time $I$ became engaged it was to a man of more saving mind-his name was Theodore. At once my Theo. and I began to save for a home. We had a long talk about it, and thought of many ways in which we could save. Theodore had been in the habit of buying me five cents' worth of peppermints every week, and I told

him this must cease. It was hard for a while, but I sucked slippery elm instead. On the other hand, I had been in the habit of making, every Cliristmas, a pair of blue satin braces for Theodore. The whole thing, not counting the time spent, cost about thirty cents. These he decided to give up. It was something of a pull, but, as he nobly said, he found he scarcely missed them, as the sense of self-sacrifice was sufficiently bracing.

I also saved in my home life. I had been in the habit of paying fifty cents a week for board at home. This pleasure I felt I must deny myself. There was an awful row, but I stood firm, and father dared not turn me out because he is a deacon in the church. Theodore also gave up paying anything towards the support of his invalid sister. He said he felt sure the Lord would provide.
You can understand with what feelings of joy and peace we entered our sweet cottage, paid for by such terrific self-sacrifice.


This charming and unique Queen Anne idea is the home of an enterprising couple who saved for it on an income of a dollar a day and six children:

Dear Heather, - I have undertaken to tell you how we did it, and my wife has promised to provide the two-cent stamp. It is now some time since we decided we must save for a home. The first thing we did was to sub-let our house and go home to mother's for the summer. We didn't tell mother anything about it till we got there,
dead loss of 2.; cents, but it stopped


She: "What are you thinking about!"
He: "Nothing."
She: "How egotistical!"

Aunt Jane. All the time we spread a nice table. Our boarders were both physical-culture cranks and lived on Force. My wife went around to all her friends and collected the coupons with which you get a 17 cent package for five cents. This paid well until the grocers caught on. It was awful to hear the way they swore.

When Christmas came we saved a lot. My wife managed to get a bargain batch of wollen stockings, and we gave each of the children a pair. We explained to them that we were saving for a home, but I rlon't know that I ever saw more ungrateful children. We stayed with Aunt Jane for Christmas dinner, and she gave us the remainder of the turkey to take home. It lasted a week, and next week we let the children look at the bones. The only one of our economies which threatened to become a boomerang was the eggs, which we bought at 6 cents a dozen, and packed. The boarders kicked, and rather than lose the boarclers we sold the eggs in small lots to the stores as strictly fresh. It paid.

We are now in our new home, but the saving habit lias been strongly rooted, and in time we hope to be able to buy the eldest a new pair of pants.
This is from one who found the way sorrowful :
Dear Heather,-Two weeks ago I started to save for a home. I now find myself without friends. My cook has left me; my own family disown me; my betrothed has jilted me ; I have lost my pew in clurch; my dog refuses to follow me ; the cat has taken her kittens into a neighbor's woodshed. But what is all this? Nothing-I have saved 75 cents ! !

Among so many successes I am sorry to clıronicle one failure:
Dear Heather,-How I saved for a home? Nit!
-Heather.

When a man begins to take an optimistic view of life it is wonderful how soon he develops into a boastful liar.


The Political Braves prepare for the Parliamentary War Dance.


Made in Canada.
She: " Mother says that Papa is using such sirong tobacco that slie can't bear it, and is coming to live with us."

He: "Er-Canadian, Y suppose." (To himself.) "I perceive that it is up to me to patronize home industry."

## Why Some Great Men Were Born.



ONSIDERING the general futility and harmfulness of most of the modertakings accomplished by great men, and the pernicious character of the examples they have left lehind them, many persons of a philosophic turn of nind have been disposed to wonder why nosst of them were created. In trying to solve the problem, they have sought, as philosophers generally do, in the wrong direction-they have looked to the direct and ostensible results of the actions of great men-which, of course, are always disappointing, if not positively injurious-rather than to the side issues and the indirect influence exercised by their careers upon posterity. Everything, as lias been remarked, has a useful purpose, even mosquitoes, and a little reflection will show that even the great man and his harmful activities are ultimately turned to account.
Xerxes is often selected as a frightful example of unbridled ambition and lust for power, but he filled a longfelt want in providing school-teachers with a head-line
for chiddren's cupy-books-commencing with the infrequent letter "X." Before his advent on the scene, there wasn't one pupil of the lublic Schools out of a hundred who conld make an " $X$ " properly-all this was changed when old Xerk went into the conquering business. Then, when Xerses began to pall on the inagination-that was after he got licked-Xenophon came along and served the same useful purpose, and the caligraphic department of our educational system has been run by their aid ever since.

Ceesar didn't amount to much while he lived. He extended the boundaries of his empire by taking in a considerable slice of back country popularly known as "New Rome," and gave extensive tracts of to his friends in the way of sulssidies and concessions-but busted his election for all that. People in these times have largely come to believe that there is no possible way in which an unscrupulous administration, determined to maintain itself in office by wholesale corruption with the proceeds of public plunder, can be dislodged. Casar's fall shows this to be a fallacy. There is one way, and a very effective one, but pretty certain to be attended with unpleasant consequences for all concerned,

George Washington appeared upon the scene for the express purpose of illustrating the superior progress and go-ahead-ativeness of the glorious Yankee nation. He was
by no means wanting in intelligence, andi received an excellent education, yet, such was the backward condition of matters at that time, that the historian records of his hero that "He could not tell a lie." How proudly our neighbours can point to the contrast now presented by the inhabitants of a country, where, outside the deaf and clumb asylums, there is probably not one person laboring under a similar disability.

Napoleon is usually spoken of as if his chief qualification for a free editorial notice were his exploits as a conqueror. The world really owes him a debt of gratitude as a promoter of scientific up-to-date agriculture. For centuries the farms of the European peasantry had been declining in fertility, owing to the exhaustion of the soil. He saw that they wanted manuring on an extensive scale, and devoted the flesh and blood of a couple of million or so cheap peasants and such to that purpose. The result was that the productiveness of the farms around Waterloo, Marengo, Borodino and other localities, where he gave a course of lessons in practical agriculture, was much increased. If the Guelph Experimental Farm were amalgamated with the Royal Military College, possibly something of the same sort could be done here. There are plenty of heroes to be had, cheap, as was evidenced during lthe South African war. They should fertilize our own beloved Dominion, and not foreign lands.
Burns existed in order to preserve the Scotch language from extinctiona calamity from which the hmman mind shriuks back appalled. Without the Scotch language we should have no true blue Presbyterianism and no really stalwart, reliable Grits. Without the shiboleths of the Doric and the Milesian, the Ontario Government would be unable to distinguish between really worthy and deserving applicants for office and those having no legitimate claim-common Canadians, Englishmen and such. Without the Scotch language where would be Ian McLaren, Barrie, and a host of otber dialecticians who pose as interpreters of the Caledonian character?

Hon. G. W. Ross was providentially raised up to frustrate and bring to naught the schemes of the Prolibibitionists, and preserve to a grateful Province for many a long day to come the blessings of spiritual consolation. By his skilful and astute tactics, he has, while seeming to yield to their demands, thrown their ranks into disorder and confusion and made Proliibition a byword, a mockery and a dead issue. He is as the shadow of a great rock in a dry and thirsty land-may that shadow never grow less!

The profoundest researches of which the human intellect is capable, have so far failed to discover the raison d'être of James Pliny Whitney.

## A Practical Illustration.

Bostwick: "Has Fadsharpe pul)lished his great book on the 'Theory of Rent' yet?"

Flipjack: "No. He's had no chance. The landlord turned him out of the house yesterday." "

## Chicago Item.

Ducky: "Yes, George, you are a nice protector, I must say. Were you rlrunk or crazy at the party last night, when yon allowed that fop, De Luce, to insult and slight me before all those girls, and me the best dressed lady in the room and the finest figure-all the men say that."

Hublby: "The scoundrel! What did he do? Tried to show his admiration?"

Ducky: " Admiration! If he had, it would be the least he could do, but the wretch hardly noticed me at all, and did not take a single round clance with me; and you say yourself that I step it off pretty well. If you were half the man I took you for, you would ask him what he means."


Not Superstitious.
"Can't you read?"
"Yes. But I don't believe in signs."

" What do you want to worry for? Look at me, I don't worry. If you didn't worry you would be like me."
me.' 'Now,' I says, 'Gib.' I says-oh, we was just like brothers, had knowed one another since we was so high-' Gilb.,' I says, 'yer on the destructive ticket,' I says, 'an' I'm independent,' I says, an' that was no lie, ' 'cause ye see if ye aint independent ye can't do nothin', an' I'll have to vote accordin' to my conscience,' I says, 'but I hate to go back on ye, an' I wouldn't now,' I says, 'only I was born an obstructionist, an' it's my duty to my country an' my party what bothers me.'
" When I said that, I thought I had him solid, for he says, 'Chuck,' he says, 'don't let me stand in the way of your duty, but I thought you was indepenclent,' he says.
"، 'No,' I says, 'I'm obstructionist clear down to the hoof ; but I'm a independent one.'
" Now,' he says, 'don't let that worry youan' have another cigar. Your vote, if I lose it, is only one, but if I could say Bob Chucklehead is one of my leadin' supporters, that would mean fifty votes for me at the very least. So vote which way you like,' be says, 'but let you support me, an' we have them trimmed.'
"Well, that was all right so far, but Gib, he was always foxy, and I reckoned I'd be as foxy as what he was, an' I says, 'The obstructionists was a-talkin' to me, but I didn't make no promises.'
"' 'Chuck,' he says, 'be an indepeudent supporter of the destructionist party this time, an' I'll see if we can't do somethin' for you when the new offices is give out, an' in the meartime you can get in a couple of weeks as canvasser

## The Free and Independent.


r beats all the way them politicians goes on," said Chucklehead, the carpenter. "There ain't no honesty in one of 'em, darn if there is. No, sirce, you can't tell me about no politicians. I've knowed 'em do things what no honest man would 'a' thoughto' doin'. It makes me feel sometimes just like I was ashaned of 'em.
" Now wait till I tell you what Gibson done when be run down in the west ridin' of-no, hold on, it was in the north ridin' -or was it Gibson? Course it was, 'cause I remember right well that he said-oh, just about three weeks 'fore the general election-he says to me, says he, 'Hello, Chuck,' he says, just as free and easy as you please. An' I says to bim, says I, 'Hello, Gib.,' for I knowed Gib. better'n what I know you. So he ast me to go an' have a cigar, an' then he tells me as he was goin' to run, an' he says to me, says he, 'Chuck,' he says, 'I want you to help
an' a job on polling-day as scrutineer. There will be a bit in that, an' as soon as ever I can I'll recommend you for Inspector of Dog Catchers for the Province; that ought to be worth twelve hundred dollars a year without the pickin's, an' you can do somethin' on the side for yourself, 'cause there ain't nothin' to do in your department,' he says.
"Well, I got sixteen daysin canvassin'. Did it in half a day by usin' the old lists. Pulled thirty-five dollars out of the show, an' that was all. Gibson got in, an' then he give me the cold shake. Said he was doin' all he could, but that Inspector of Dog Catchers couldn't be filled for a while, 'cause dog-catching business was poor. An' if I'd not stuck to my principles I could 'a' got one hundred dollars from the obstructionists to support them. I would 'a' took it, too, but I got jollied into thinkin' that inspectorship was all right.
"An' so, I say, don't put no trust in politicians, 'cause they're crooked, an' ain't got no principles."

## Literally Correct.

Brownson : "How could you have the face to flatter Miss Sallough by telling her her 'cheeks were like roses' when she's as yellow as a buttercup?'"
Samjones: "Well. I told no lie; there are such things as yellow roses, you know." *


Wireless Telegraphy.


Ferman Guide: " Ja, dot ist der house of our great boet, Goethe."
American Tourist: "Is that so? Wal, now, I always did admire Gothic architecture."

## A Moral Hero.

Bagshaw : "Tomlinson is a man of remarkable moral courage." Bradshaw : "What makes you think so ?"
Bagshaw: "The other day his best girl asked hin if her hat was on straight, and he told her it wasn't."

## My Polly Ann.

O, I love my Polly Ann, for she rloes the best she can, Yes, the very best she can to make me glarl;
She is jealous not a whit, and she never scolds a bit, And I wouldu't, for I couldn't, make her mad!
If I clance to stay away, at the club or at the play, Till the moon with sailing round is looking wall,
lior my coming she will wait, by the little wicket gate,
Witl a smile to welcome home her precions nuan!

You may think me quite a swell, but it pleases her so well
When she sees her Adoniram looking gay,
That she takes last summer's gown, and just turns it upside down,
And sews frills along the edge to lide the fray!
O, I love my Polly Ann, forshe does the best she can,
If I didn't, I would be a paltry elf ;
For of all things good and rare, she gives me the bigger share,
And she always keeps the smaller for herself !
-Hubby.

## A Fatal Error.

" Hello, pard, how are you toughin' it? Sellin' tips on the races yet?"
"' Naw, sellin' nothin.' De public lost confidence in me."
"How wuz that?"
" Well, it was this way. As long's I just went it blind, I struck it pretty right, and then bimeby I thought I knowed it all and begun to use me judgment. Then I got left everytime."

## Don't Be Satisfied

## until you see the name

SALADA

## Ceyion Tea on a sealed lead packet. This is the only Guarantee of the genuine. Sold only in lead packets. 25c. 30c. 40c. 50c. 60c. per lb.

## Utilizing the Waste

Bagstock: "It's the small economies in business that tell. Always avoid waste, and utilize the by-products."

Bunkshaw: "You bet. I never could make anything out of my saw-mill till I started a health food factory in connection with it.'

## All the Difference.

Pigsnuffle: " What's the difference between a pessimist and an optimist, anyway?"

Plugwinch: "Well, it varies considerably on account of individual temperament and social standing, but I should put the average at about a thousand a year."

Inkster: " Your editor has achieved a lofty plane of thought."
"Spacer:" " guess so. Anyhow, he's got some kind of instrument for cutting away a fellow's best ideas."

## THE NEW METHOD

It used to be that if by any chance a man was unable to pay his insurance premium, his policy became void.

This is true, indeed, in many companies to-day.
The Manufacturers Life, however, offers plans, of which this is by no means true, and at the ordinary rates.

These policieskeep themselves in forceautomatically, should the insured by any chance overlook, or be unable to meet the premium.

Write for particulars, giving your age at next birthday to
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53,970.28
Sick and Funeral ............................ $1,523,155.84$
Grand Total - - - \$12,731,656.47

## Average Benefit Payments, 1902

Average Daily Payment for Benefits $\$ 5,505,78$
Luring the year 190 (exclusive of Sundays). $\$ 5,585,70$
Average Hourly Payment for Benefits
Luring the year 1002 (exclusive of Sundays)
$\$ 558.57$

And while these Magnificent Payments were being made the BENEFIT FUNDS CONTINUED TO ACCUMULATE.

Accumulated Fund, 1st January, 1902... \$5,261,831.52
"، " 1st January, 1903... 6,070,663.48
Increase during the year 1902 ........... 808,831.96

For further information respecting the I. O. F. apply to any officer or member.

## HEAD OFFICE

The Temple Building, Cor. Richmond and Bay Streets, Toronto, Canada OFFICE FOR EUROPE- 24 Charing Cross, WHITĖ̇HALL, LONDON, ENGLAND. OFFICE FOR UNITED STATES-431 East 63rd St., CHICAGO, ILL.
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