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## THE MOON PUBLISHING COMPANY, Limited 48 ADELAIDE STREET EAST, TORONTO



A wise young head a whole week spent,
With a baby heart in argument, The infant's claim clefying. The wise young head was cold and clear,
Ironic, logical, sincere,
And strenuous-one scarce could hear The baby heart's low crying.

## An Old Argument.

"I want," sobbed out the heart, "I want-"
And then the head began to tannt,
"Oh, yes, you're bleeding, dying, For someone who is proud and poor, Whose mode of life I can't endure. I most think of some way to cure You of this endless crying."

Then said the owner of the two, "O wise young head, I think with your."
And then she spoke denying
Him who stood there, so poor and proud.
Did he depart with face down bowed? Ah, no! He heard aloud-so loudThat precious baby crying.

## There's a Woman in It.

In this queer old world there's a very good excuse That a man is always sure to keep on hand, Be he Briton or Norwegian, Be he Scythian or heathen, It will serve him just the same in every land. Altho' 'tis very ancient, yet it never will grow old, In fact, Adam in old Eden did begin itIf accused of any failure you will very soon be told With calm assurance, "There's a woman in it."

If in climbing up life's ladder a man has had a fall, And has failed to win the laurel wreath of fame, You may put it down to chance, Or unlucky circumstance,
But he'll not be slow to tell you who's to blameBe it love or money, it is just the same old song, Why 'י failed in every way to meet success-
He will te you 'twas a woman, and not limself at all, And refer you to old Adam for his text.
-m. L. Claypole.

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

Vol. 2. MARCH 7, 1903.

No. $4 I$. 48 Adelaide Street 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 accompanied by stamped and addressed envelope.


NCLE SAM is at last coming to the front witl a proper and business -like proposal for the salvation of Canada. The old gentleman has had enough experience with "Benevolent Assimilation " uncler arms to convince him that even so ingenious a method of extending the blessings of liberty has its clrawloacks. So long as he has stuck to business, however, helias succeederl. That he may avoid delay and amoyance, then, in the salvation" of our country, he has chosen lis "trusty" business methods.

We are not to be conquered. We are not to be benevolently assimilated with the aid of a bayonet. We are to be bought-or " houghten," as our Uncle says-and served up 'properly, and assimilated in the ordinary way, without ostentatious display of benevolence. He will buy us in the open market. What cares he who may bid against him? He has the money; and the other fellows know it. One call hear it gingle in his pocket. He hears it, tooand it makes him giggle hysterically, and it makes his head swim, and he becomes more reckless than ever. He will buy anything that takes his fancy-he's a " man o' business and means-yes siree!" He will buy us as he would a cargo of cheap china " Made in Germany."

Of course, he is to have the privilege of examining the goods before he makes his purchase. The officials at Ottawa are at work now, preparing for a market census, which will be taken in the Spring. If we are founl to be sound in wind and limb-especially in wind, for that is the quality that our Uncle pri\%es-he will pay his money and accept delivery.

Oh, we have a bright fature before us! Colonel Denison will yet be satisfied with the revenue that we shall be the means of turning in to Dear Old England.

THE anmonncement of the Canadian Pacific Railway's purchase of a line of ocean steamers is the prologne to another raid on the Iominion'freasury. Although we have not lad the news that the subsidy is granted broken to us yct, we are crouclied, with set muscles, in dreadful expectation of the blow that we know cannot be avoided. One might believe that we should be used to whacks of this kind, and so not seriously mind them; lut blows are different from ordinary exercise-while developing the muscles, they increase their sensitiveness. In this phenomenon may be our salvation-we may, in time, become sufficiently irritated to cause us to crouch no longer, but to rise and hurl from us the creatures that use our shoulders as a board from which they spring to fortune.

But that happy time is not yet. We are willing to stand a great deal before we will lose patience with such dear, funny old tumblers of bunco men as the Grand Trunk and C.P.R. We shall let them both use us as the strong man -and pick our pockets-at least once more.

Seriously, we believe that Mr. Van Home and his friends have a right to expect the Canadian Government to pay them not less than seven hundred and fifty thous-and-or, say, one million-dollars a year, in return for the benefit that Canada will receive from the change of proprietors of the line of Atlantic steamships. Besides this pittance, the company must expect-and quite reasonably -a grant of-say, ten million acres of goorl billowy seawe must leave some for our other fat old friend, the Grand Trunk, you know.

Someone may ask what right the C. P. R. has to expect this money and water. Dear inquisitive sir, the best of rights, the truly British right-the right that is conferred by prececlent. What better could you want?

A sense of humor will carry one far, and nake one endure much. It is our sense of humor that has kept for us these two old frients. If we had been a cold, businesslike people, should we have these jolly, fat old tumblers on our shoulders now ? No. We should be cynical, dried up old fault-finders-rich, to be sure, but unpopular. Better to have reputation as a big, good-natured and simple-minded fellow, than as a prosperous, but coldblooded man of business.

THE, remarkally friendly tone of after-dinner speeches, which are inclulged in by representatives of countries that are never able to settle their disputes, has often caused us to wonder. One would naturally expect to hear after-dimer speakers make statements that would make evident sone slight consistency between their words and performances. Such natural expectations are never gratified. No matter how hostile or sueering the tone of the Press of the countries may be, the representatives of the countries continue to toss bouquets from one side of the table to the other, without ever stopping to make the discovery that the flowers are artificial. If champagne were abolished, after-dinuer speakers might have an opportmity to display a grain or two of sincerity, which could do no harm. It would be a novel diversion, at least.

## Portraits by Moonlight.


J. P. MORGAN.

Brief Personal Sketches by Famous Americans.

THERE have been many Morgans known to fame, but none other like J. Pierpont. The nineteenth century gave me to the world; the twentieth century is giving the world to me. Oh, for another century! If the laws of nature conld only be cornered and worked like the stock market, what great things might be done! If Marconi, Santos-Dumont, and myself could only get a three-century lease on life, what wonders would we accomplis'n! Marconi would flash the wireless across the ocean of space and establish communication with Mars, Jupiter, etc. Dumont would solve the problem of ether navigation by inventing an ether boat that would scud through the blne at the rate of $2,000,000$ miles a minute, carrying a supply of oxygen for three. And I, Morgan, would make the round of the planets, learn the manners and customs of their inhabitants, and, after having studied their needs and workability, would establish an interplanetary combine for the control of planetary affairs in general, with headquarters on earth and an oxygen station in Saturn or Uranus. By the opening of the twenty-first century, I might be the monarch of the Solar System. From my office in Wall Street, I could dictate the price of coal in Neptune, liquid air in Venus, and of milk in the Milky Way. I would transport a number of Pittsburghers, and establish a plant for the manufacture of new Rings for Saturn. Plans for the enlargement of the tail of Haley's Comet, and for the repairing of Jacol's Ladder would be
submitted to me for my approval. I would send John Mitchell to organize a labor union with the Man in the Moon, and Mr. Roosevelt on a hunting trip to the regions of the Great Bear. The anti-trust legislators in Congress might be utilized in colonizing the asteroids.

But these are but dreams, vain dreams, and after all, my efforts must still be confined to earth. The earth is very well, but rather small for a man like me.
All my great successes have been founded upon certain underlying principles. By underlying principles, I mean principles that are lying under the surface or appearance. These principles are necessary to great financial success, and I have them in a high state of development.
I once said in an interview that one cannot achieve and maintain great and permanent success in ways that are inimical to the interests of the general public. It is a beautiful sentiment, and I hope the American people will believe it; for as long as the people can be made to believe that their best interests are being considered by the capitalist and the controller of legislation, so long may we hope for greater, higher and better things; namely, greater trusts and combinations, higher margins of profits, and better times generally for the multimillionaire.

I believe in the common seuse of the average American citizen. The average. American citizen, I say. It is those people that rise above the average and think for themselves that are a menace. Something should be done to keep the sense of the average American common; for while that is the case, there is still hope for the money kings.
By all means, then, let us cherish and maintain our common people-our working people. They are a necessity. The toiler is as essential to the accumulation of great fortunes as food is to the growth of the body, and should be treated accordingly. Hence, I am the laborer's friend. I showed that during the coal strike. When the struggle was on between the operator and the miner, I did what I could to relieve the situation without relieving the wants and needs of the miner. I lent my moral support to the efforts made to effect a reconciliation, and charged no interest on the loan. I conferred with high officials and discussed means for the adjustment of difficulties, with fair words and high hopes for fair success. Once a conference that I attended was carried into the evening with entire disregard for the dinner hour. Who can henceforth doubt my sincerity in regard to the welfare of the working man ?

I am not the richest man in the world, but $I$ control more wealth, and wield a greater influence over financial policies and interests than any other man that walks the planet : and this influence is directed for the good of humanity. Humanity is one. I am that one.
In my dealings with the people and with the government, I never stoop to prevarication or subteriuge, I have plenty of lieutenants to attend to those trivial matters; I give my personal attention to great things.
Rockefeller and I are friends. We work in harmony. We are striving for the same goal ; but if one of us were out of the way, I could sooner reach the goal. My goal, my highest object, is not the Almighty Dollar-it is one billion of them.

-Jim Wiley.

## Realism in Art.


" Oh, I'm a little country maiden, And I've just come up to town-"

Heather's Ladies' Column. Graftology.


S I have been requested, indeed I may say pestered, so often to give some character readings from hand-writing, I have at last decided to do so. I have been influenced in my decision by the fact that some ill-natured persous have whispered that I have not the ability ; and I want to remark right here that if there is anything on this earth that I can't do I don't know it.

The following specimens have been selected from a mass of correspondence, and all belong to persons that have failed to receive satisfactory
characters from the Graftology column of the Satzerday Blight.


Witness (Toronto)-What an interesting hand and what a beautiful sentiment! Come now, you are a lawyer, aren't you? On looking more closely, you were once a lawyer. As your hand shows considerable hereditary and family influence, you are probably a judge by this time. Yes, when I consider the signature, I am sure you are a judge. If you were only a lawyer I might be able to make out one initial. Sometimes one can. When you entered upon life you chose your profession rightly. There is a certain zig-zag or crook in your writing which all good lawyers have, and which is scientifically explained as working downward from the brain. Train a brain to think in spirals and the effect is immediately apparent, so wonderfully does nature trademark her goods ! As for your fitness for the judge-ship, besides the family influence already mentioned, there is a lack of balance noticeable between the capitals and small letters which promises well. There is also much evidence of a snappy nature which will go far in maintaining the dignity of the court. I venture to say you will allow no laughter unless the joke be from the bench. Another little thing which enabled me to judge of your writing so correctly was the neat little legal paper-fastener with which the correspondence coupon was attached.


Maebelle (Kingston)-You have a sweet soul. I can smell its perfume in the writing paper. You prefer White Rose. You can write poetry (only don't send any here, as I don't print poetry; other editors may find it a good tonic). You have high ideals. They are on the top shelf, but don't worry, they won't be likely to get broken. You have nerves. They wiggle all over the paper. You are liable to be shocked, and should never attend a comic opera. If you happened to see a point you might never recover. Pray be careful. You are original, probably unique-there are no others. You should eat sparingly, but if that is not obtainable, almost anything else will do. You should live alone and as little as possible. Your hair is golden-the very best shade at ten cents a package, and warranted washable.

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Stumper (Weodstock)-Your writing, friend, shows get-at-itiveness, get-hold-ableness and stick-to-itiveness. It also shows non-fork-out-itiveness and a gift of the gab. You are a politician. You never use one word when twenty will hopelessly confuse your constituents. You have an itching palm, an oily tongue and a slippery wiggle. What you have you hold, and you have everything in sight. All bonds are alike to you, provided they are negotiable. You keep patriotism, moral sentment, prohibition and other temperance drinks on tap, but not for home consumption. Personally, you prefer XXX, and wink the other eye. Honest men have made their thousands, but you have made your tens of thous-ands-easy-oh-my !

You love your country-squeeze it ; you admire honesty -shun it ; you respect the intelligent elecior-gull him ; you bow before the old flag-yep-it makes a good covering.

If you are not sent away back and requested to be seated, and live to be eighty or there-abouts, there is little doubt that you will be known as a G.O.M. !


Scribus (Owen Sound) -You are very literary. At one time I imagine you had a poem published in your local paper. It was probably an obituary poem beginning, "We mourn thy loss, O sister dear." The fact that you have never again appeared in print is no evidence that you are not literary. You are never tired of reading, because you never read, and your favorite author is Marie Corelli. One does not need to read her in order to understand. You have a seeking soul. The scientific term is kleptomaniac, and you make few friends. Those you do make are stickers. You always look at a two-cent stamp twice, and lick it so as not to lose the mucilage. You would make an excellent alderman.

## ANSWERS To CORRESPONDENTS.

Student-Yours is an addled version of "The Lays of Ancient Rome." "When the good man mends his bow," has no reference to wife-beating; your theory that the ancient Romans were the patterns for modern Britons, doesn't hold in all their domestic relationships; besides, the word is bow, not beaux, and similarly the next line you quote: "And the kid turns on the spit," it is preposterous to see in that the germ of the cigarette habit. A kid was not a boy then, and when he turned on the spit, it had nothing to do with expectorazion. We expect a rate of mmprovement in your historical studies. (Let him read the "Lays" again, and make all he can of them.)
-Heather.

## Gentle Hint to the Brewers.

Mr. Bill Sykes (addressing the bartender, but looking savagely at the empty but still foam-crusted tumbler in his hand): "I say, look 'ere, my good friend, ween we aws for a claws 0 ' 'aw 'n 'awf in the Hold Country, we git a glawss o' 'a wi 'n 'awn !',

Bartender (gruffly) : "So you do in this country!"

Mr. Sykes: "Quite so, quite so ! We git a glawss o' 'aw 'n 'awn'awn froth hand 'awn bloomin' bilge-water! Someone 'elf me to the nearest hapothecary shop!"

White-Smith: "Well, summer will soon be here."

Green-Jones: "I guess you are right. I see some people shivering in their spring overcoats already."


PEREMPTÓRÝY ORDERS.
"Now, this session you'se got to sic him when I tell you-really sic him, and no mere barking and yelping, you understand!'


## A Questionable Gain.

Deacon Ross: " Pore critter! Times is hard, 'deed dey is, or I wouldn't think of stealin' yo.' Cost me mo' to fatten yo' dan yo'll be wu'f, I'se afeerd."

Britain and Canada could be dropped from the calendar with advantage. Britain referred the matter to Canada, with the promise that if the other provinces of the Confederacy would curtail their festive days, she would do likewise.
" Canada replied that the mover and seconder of a motion should be prepared to act cordially along the lines indicated by the motion. If the Province of the United States really felt sincere about it, why not suggest a few of their own holiclays that should be pruved off?
"The Province of the United States replied that the only reason for their not having done so, was that all the festive days observed by then were commemorative of events of such vital interest to the world, that all the other holidays observed by the Confederacy were eclipsed by comparison.
" A glance at a few of the holidays observed will enable the reader to realize the difficulties in the way of any satisfactory system of elimiuation.
" Holidays: Queen's Birthday, Washington's Birthday, King's Birthday, Lincoln's Birthday, U.S.G.A.R. Decoration Day, Canadian Army Decoration Day, Primrose Day, Derby Day, Henley Regatta, Guy Fawkes' $\Gamma$ ay, Dominion Day, Independence Day, Boston-Harbor-TeaParty, Easter Monday, Boxing Day, Manilla Day, Whit Monday, Santiago Day, Colunıbns Day, Albert-Edward-tiff-with-L_angtry Day, Porto Rico Day, American-girl-at-Court Day, U.S. Commissioners'-Xukon Day, British Commis-sioners'-Yukon Day, King Edward-said-Yankees-are-decent-fellows Day, Pretoria Day, Albert Edward-reconciled-to-Langtry Day, American-

## Decline and Fall of the Anglo-jaxon Confederation.



ATTENDED a seance of Madam Stonebroke's, the celebrated clairvoyant and hypnotist, and was selected as a subject. While under the influence, I wrote the following, and repeat it now as I saw it then. I seemed to be reading a daily paper, dated ' 2003 , containing extracts from history: " Inmnediate causes of the breaking up of the Confederation":
"When the union was brought about, the three contracting parties, Britain, Canada and the United States, agreed, among other things, that any important public observance that had been honored in any of the separate countries, should be observed by the Confederacy.
"Shortly afterward an official calendar of legal holidays and festivals was published. There were more holidays than had been bargained for, and it was suggested by the United States that some of the days observed in

Steauship-largest-and-fastest-in-the-world Day, Aboli-tion-of-Slavery Day, Nigger-burniug Day, Lundy's Jane Day, Cornwallis-surrender Day, Queenston Heights Day, Water-Cure Day, Cuban Liberation Day, Capture of Aguinaldo Day-and many more.
"The tension was great, and no way of relieving it without some province sacrificing dignity. Workmen enjoyed them all, and insisted on their time being allowed in full. Bonds were issued to meet the emergency, but it was soon ascertained that the bonds could not be used as food, and workmen were unable to supply food and clothing for all by working one day per week. It did not cause a war, as each of the provinces was too exhausted to engage in fighting, and there was nothing to fight for. Each was glad to escape from an awkward position, and the Confederacy was dissolved by mutual consent."
-D. S. Macorguodale.

## Compensating Advantages.

Stapleton: "What induced Beeswax to marry a womall with a past?

Caldecott: "I suppose because she had also a number of presents."


The Chauffeurs' Happy Dream.

"Which is the best day to get married on, O King?" asked the Queen of Sheba.
"On thy wedding day," replied King Solomon. And the Queen of Sheba did wonder greatly at such mighty wisdom.

## A Plaintive Tale.



VERYONE has encountered them of course-those new-fangled automatic-ringing telephones, which have no bell-handles and ring themselves. Somehow, you miss the old-time handle, and you have a suspicious feeling, whell you tackle the instrument, that things are not quite as they should be, and you are not getting your money's worth.

As a general rule, you do not get "Central" on the first charge, but if you have been in the habit of using the 'phone much, you will have become used to that long ago. Without that handle to turn, you feel your helplessness more keenly than ever. It used to be something of a relief to your feelings to ring the bell furiously, to see if you could not, by some kind chance, attract the silver-tongued telephone girl away from the confidential chat she was having with the girl next to her, long enough to give you the number you wanted. It was a relief even when you knew that no matter how hard and long you rang the bell, or how much noise you
made at your end of the line, all the effect it would have at the other end would be to knock down a little switch with its accompanying click on the switch board. But when you haven't even a chance to ring the bell your agony is tenfold. All you can do is hang up the receiver and then take it down again, repeating the operation, and fondly hoping against hope that you will be able to attract that girl's attention. After going on at this for a while, you find yourself in a state bordering on insanity. You curse and tear your hair, and would cheerfully commit homicide, with some employe of the telephone company as your victim, the telephone girl preferred. You would like ir:mensely to smash the telephone with an axe, and you probably would do so if you could find one. You utter earnest and deep imprecations against telephone employees in particular, and the public generally. It would not be well just then for a bill collector to drop in on you. There wouldn't be the ghost of a show for the unliappy wretch. And as you cuss in your helplessness, who cares? Certainly not the angelic creature, with the charming voice, at "Central."

Finally, in despair, you hang up the receiver and sink into the nearest chair, a physical wreck. After a bit, when you feel a little refreshed, you resolve to try again. Same result! Maybe the blank thing is broken and is not in working order, you reflect, and you are about ready to quit the business when there comes floating to your ear, in honeyed accents, "Number please," and it gives you such a joyous thrill that you really cannot tell the telephone girl what you think of her. Suppose you do commence to do so, she will shut you off in the effective way she bas. So you say the number you want, provided you bave not forgotten it, and along comes that well known refrain, "Line busy."

Sadly you hang up the receiver again, and start out for the office of the man you wanted to talk to, profoundly wishing in your heart of hearts that you had lived, moved and had your being before telephones and telephone girls were invented.
-W. A. E. Moyter.
The harp that once through Tara's halls, Of late a Jew's harp's been;
They hung it up at Ike's three balls, To buy a mandolin.


Then There Will Be Standing Room Only.
"Here's the second night, and the house only one-third full."
"Well, have criticisns inserted in all the papers, saying that the play must be liberally pruned if it is to meet with the favor of a moral public.'

## Magna Est Veritas !



ESTERDAY an old mann in farm garb stepped up to a citizen waiting for a car, and said, mildly and respectfully :
"Excuse me, mister, but ye look like an individyel I kin trust. Take this plug o' clawin' tobacker frum me, will ye?"

The plug changed hancls.
"Now, it's yourn. But if ye ain't no chawer, an' kin see yer way cl'ar to doin' a favor fur an old rus'ler that fa'rly eats the stuff, gimme it back."

The plug was promptly returned, and the old man, stowing it away in his hip-pocket, was edging off, when it suddenly seemed to dawn on him that some explanation was called for.
"No," he said earnestly, "I'm nuther a fakir nor batty. Jes' workin' up wisclom in my old age, an' at the same time hangin' onto what leetle honesty an' truthfulness I kin, an' live. 'This tobacker goes along o' me to a barn-raisin' to-nnorrow. At that raisin' thar'll be at least seven fellers that claw, an' yit never carry a mo'sel o' boughten stuff on their own account. Now, tobacker costs money, an' I can't afford to feed a hull barn-raisin' on it. But nuther kin I afford to lie at my time o' life. Right hear's whar you come in-lettin' me ont o' lyin' an' yet savin' this twenty-cent plug frum bein' devoured up in one short day. How? Well, we'll suppose one $o^{\prime}$ them fellers buzzes me fur a chaw. I look grieved
an' softly ejackerlate : ' Sorry, Bill, but ding me if I heva smell 'cept what was give to me!' An' so on through the hull bunch o' bloomin' borrerers! See? Good day! Much ableeged agin!"

## Barkis is Willin'

The eminent professor of jurispruclence who, per medium of the Mail and Empire, tells the sovereign people of this country what the law is, declares that you cannot compel a creditor to give you a receipt for money paid to him. This certainly is startling; but what helps to tone it down is the reflection, born of experience in such cases, that invariably you don't have to.

## An Absurd Question.

Magistrate: "And why were you fighting with this man, Dempsey?"
Dempsey: "Sure an' how the divil cud I foight all be meself ?"


A Pean to Miranda.
Last night, dear Miranda, I knelt at your feet And offered my name and devotion,
(With a few honest debts) but you spurned them, ny sweet; What to do then I hadn't a notion !

My tailor, Miranda, has almost been rude, My club dues are more than a penny,
That note, which I promised to pay, I renewed, The florist is madder than any.

But when, dear Miranda, this morning I read Your father has lost all his boodle,
With joy fifteen minutes I stood on my head To think you had been such a noodle!

## Don't Be Satisfied <br> <br> FREE <br> <br> FREE <br> <br> TO ALL WHO <br> <br> TO ALL WHO READ THIS. READ THIS. <br> Send us 15 cents, stamps or silver, to help pay

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## SHORTHAND

The best place to learn Shorthand is where it is best taught.
 DAY AND EVENING $\neq \notin *$

## MRS. WELLS BUSINESS COLLEGE,

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A Long Drawn Sigh.
Read The Moon. Price $\$ 2.00$ per annum. See Page 226 for particulars.

## Under Difficulties.

I'm going to write a poem. Such sweet fancies Have come to me-to hide them were a sin.
Why should I sbade my light beneath a bushel? Here's pen and paper-now I shall begin!
"When crimson grows the western sky at even, My heart and soul to heavenly heights aspire"-
Oh! I forgot. Eliza! Hash the mutton, And mind you don't neglect the kitchen fire!
" The placid waters of the lake are blushing Beneath the ardour of the sun's last kiss."
There! That's the telephone! Whoever wants me
Will have to wait until I finish this.
"How silvery grows the light on yonder hill-top, While slowly rises the fair crescent moon"-
What now, Eliza? Oh! The butcher's message : Will I "Please pay his bill this afternoon?"
No! I shall NOT! I'm going down town shopping! "And sable night doth weave her mystic spell
O'er field and woodland, while the sky "- Good gracious!
There goes again that horrid front door-bell!
Who can it be? A beggar or a ragman?
No! Hubby's cross old aunt, I do declare!
(Oh! What a bore!) How do you do, dear auntie? So glad to see you! Take this easy chair !
-H.A.H.
She: "Have you seen 'Everyman,' the old morality play ?"

He: "No. But I've seen quite a number of new immorality plays lately."

## Generally the Case.

Binkerton: "They tell me that Limberjaw is having phenomenal success as a temperance lecturer."

Pilgarlic: " Yes. I understand that his fee is usually nominal."

## Accounted For.

Beezletop: " Heard a fellow lecturing last evening on the 'Brotherbood of Humanity.' He says that all mankind are brothers, you know."

Sinnick: "Ah, that accounts for it. I don't wonder that people usually hate each other."


Mr. Worm : "I'm afraid they've taken my brother for trout bait."
Mr. Bug: "Why, no. That's only a fish story."

## 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 policies keep 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
THE MANUFACTURERS LIFE INSURANCE. head office - toronto.


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## [ASSESSMENT SYSTEM]

# Indenendent Order *Foresters 

Benefits Paid During the Year 1902.

| olass of caims | numben | $\mathrm{A}^{\text {a }}$ |
| :---: | :---: | :---: |
| Insurance or Mortuars | 1,272 | \$1,452,068.03 |
| Expectation of Life . . . | 2 | 1,600.00 |
| Total and Permanent Disability | 148 | 97,367:50 |
| Old Age Disability, ...... ... | 130 | 17,600.00 |
| Sickness...... | 8,774 | 166,882.64 |
| Funeral. | 259 | 12,832.88 |
| Totals | 10,585 | \$1,748,351.05 |

Benefits Paid Since Establishment of the Order.


Average Benefit Payments, 1902
Average Daily Payment for Benefits
During the yenr 1032 eseclusive of sundasss). $\$ 5,585.78$
During the year 1302 (exclusive of Sundays).
Average Hourly Payment for Benefits
During the year 1002 (exclusive of Sundays) $\$ 558.57$
allowing 10 working hours to the day.
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... 6,070,063.48
Increase during the year 1902 808,831.96

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

## HEAD OFFICE

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