THE TORONTO WORLD

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TUESDAY MORNING, APRIL 16, 1889.

The New Toronto Loan.

The new Toronto loan which was placed on the London Stock Exchange recently has been all taken up. The applications amount to £203,400, or $83,598 more than what was required. The average price obtained for the ten years' bonds is £102 2s. 6d., and for the twenty years' bonds £102 13s. 11d.

For so unusually small a loan placed on the London market we think the price obtained is an excellent one, and it goes to show that when the necessarily larger loan is issued the city can obtain a higher rate than it ever obtained before. Therefore the conversion of the city debt into 3½ per cents is within sight of practical realization.

A letter from the General Manager of the Mutual Reserve appears in to-day's issue—in reply to an attack of The Monetary Times on assessment associations, and particularly referring to the Mutual Reserve. The company are particularly fortunate in having such able defenders, and those who venture an attack upon the Mutual Reserve must be prepared to expect a Roland for an Oliver.

Diplomatic Departure.

This is what The New York Tribune calls two incidents of the present time. On Saturday Sir Julian Pauncefote sailed from Liverpool for New York, to present himself as British minister at Washington when he gets there. The same day the Commissioners who are to represent the United States in the negotiations about Samoa sailed from New York.

The Tribune speaks as if it were still doubtful whether negotiations are to be re-opened "for the settlement of the extradition and fisheries questions on broad lines." If this be the American view of it, all we can say is that Canada is content to wait, and is in no particular hurry. The old bargain of 1818 is good enough for us, and will do. In the meantime Canada proposes to "hold the grip" on what she has, and what she certainly has not yet given away.

We venture to believe that there are two things which must help Canada somewhat. One is that at this very time our neighbors have to negotiate with Germany as well as with Canada. And the other thing is that, while they are trying to show that on the east coast of North America free fishing comes as near as three miles to the shore, on the west coast it does not come nearer than three hundred miles. We hold it simply impossible for even our "cute" neighbors to reconcile the law which they have been trying to establish with regard to fishing near the shores of Nova Scotia with that which they have more recently advanced with regard to Alaska. Further, we note this fact, which must count for something: That, as the Samoan difficulty shows, our neighbors are getting themselves more involved in what are called "international relations" with European powers other than Great Britain. The time is fast passing away—rather let us say it has already gone past—when they could hug themselves over the idea that all they needed to care for was the continent of America and the Munroe doctrine and that they could let the rest of the world slide. This may have been the dream of some very old-fashioned super-American patriots from 'way back, but it cannot be indulged in by practical statesmen in these times of ours, when the nineteenth century is drawing near its close. It can be seen that this business of getting a canal across Central America is going to prove a troublesome one for the United States as well as for France as a nation and for the individual Frenchmen who have sunk their money in the Panama ditch. Suppose the Panama scheme to have finally failed, next the Nicaragua scheme will come to the front, and some American De Lesseps and Jay Gould combined will so agitate New York and Chicago as to make the innocent citizen of these United States wish he had never been born. We put it this way, in brief—that the dream of American isolation from the rest of the world is impracticable, with all that it implies, and that even this view of the matter implies a good deal.

We repeat it—the situation is immensely changed by the fact that now the Republic has to deal with other European nations besides Great Britain. In years to come our neighbors will not be able to favor Canada with such *exclusive* attentions as they have seemed inclined towards in time past. Developments about Samoa, and the movement towards a crisis in the Central American canal business, may indicate to us whither things are drifting. And then, there is the question as to fishery rights near Alaska coming up, which must make the general situation appear to Uncle Sam a much more complicated one than it may have appeared to him some years ago. The Tribune, on the strength of information from its London correspondent, credits the new British Minister with being "a conservative and judicious diplomatist, with a practical knowledge of treaty law and commercial conventions, which may prove to be of the highest practical utility." Just the man for the occasion, let us add; and such let us hope he may prove to be.

So the great and only Phineas T. Barnum is to retire from the show business! He is now a grey-haired man of upwards of 80 years, most of which time he has spent in proving that the credulous always have the capacity of swallowing the incredible. All the same, he gave some pretty good shows in his day.

A Jesuit's Idea of Paradise.

Father Pomey, S.J., wrote a book entitled: The logical Catechism containing the finest and most necessary difficulties of the mysteries of our faith—approved by three theologians of the company and by the father provincial. Here are some of the questions and answers:

What shall we see with the eyes of the body in paradise?—We shall see the adorable body of the Virgin Mary.

Shall our other senses enjoy the pleasure proper to them?—Yes, and, what is admirable above all, the enjoyment will be everlasting and without satiety.

What? Hearing, smell, taste and touch shall have all the pleasure of which they are susceptible?—Yes, undoubtedly. Hearing shall be charmed by sound and harmony. Smell shall receive the pleasure of odors and perfumes. Taste that of savors. Finally nothing will be wanting of whatever is conducive to the delectation of touch.

Lager beer, as its name indicates, should be kept at least six months after it is barrelled. The German Government have a law to this effect and enforce it rigorously. On this continent no such rule is observed and beer drinkers suffer accordingly. The great increase in renal complaints is said to be due to the inferior lager that is now supplied all over Canada and the States.

The Buffalo Times thinks that beer is not deleterious to health if it is taken in moderate quantities—say 20 glasses a day.

A FEW PLAIN WORDS

To the Editor of The Monetary Times Regarding the Mutual Reserve.

GENERAL MANAGER'S OFFICE,
MUTUAL RESERVE FUND LIFE ASSOCIATION,
TORONTO, April 15th, 1889.

Editor Monetary Times, Sir: You claim to be an educator of the "dear people"; but for a flagrant display of specious sycophancy, coupled with either sciatic ignorance or wilful perversion of fact, your article in issue of April 12th headed, "Misleading Announcements," is to be commended.

If ever there was a "misleading" article published the article referred to is that one. "Guilty conscience makes cowards of us all," and thus did "guilty conscience" make coward of you when you premised the actual gist of your article by stating "there seems no limit to the incorrect statements about other people that may be publicly indulged in to influence business towards a particular interest and away from others," which verily must be so, for you immediately proceed to put forward an "incorrect statement" for the very purpose of "influencing business toward a particular interest," i. e., the old line monopoly life insurance companies "and away from others," i. e., the natural premium companies—first, however, showing how it can be done without laying yourself liable under the "law of libel." In other words, you knew you were going to publish an "incorrect statement,"—a libellous statement—but, coward like, practically say before so doing "I am going to publish it in such a way that I cannot be punished under our present laws."

If you are the actual author of the article in question, then—no matter how well posted you may be in some things, you are too grossly ignorant about life insurance to be even considered a pupil, let alone an educator, in that branch of business—or, if not ignorant, then too manifestly unjust and unscrupulous to be a safe leader among those who claim to mould public opinion.

If you are not the author, then it is equally evident that you are unfit to occupy the position of teacher, because your allowing yourself to be made the tool of others and opening the columns of your paper for the publication of statements that are illogical, untruthful and "misleading."

But to the article itself, and, paying no attention to the first section, which, cowardlike, is made general in order if possible to prevent the "law of libel" being invoked, you make a direct attack upon a nameless-natural premium company (nameless because you are still afraid of the "law of libel"), and claim there is a misrepresentation in the statement made by the aforesaid company that the rates charged by the old line companies are more than twice the amount needed to pay death claims. This statement is based upon and covers the natural experience of the old line companies during the past 40 years, and you well know that it does.

In accord with your peculiar method of specious reasoning you select individual companies and individual years, and so anxious are you to impress the "dear people" (with whom you as a teacher, should, even though ignorant, at least be honest), with a distrust of this natural premium company, that you leap way over on the other side and show that your friends—that is, those who use you, your masters, the old line companies, are, if not insolvent already, very fast becoming so, for, if the figures you put forth are facts as to the average cost of defraying death losses of old line companies, then it is equally certain that these companies have been woefully careless in the selection of risks, and also are rapidly verging on bankruptcy, and in either case they are good companies *not to insure in*. Verily, in your sycophancy and eagerness to serve your masters, you have lost discretion and administered to them a vital blow.

You give 35 as the average age of insurers. You select a few companies and the years 1887 and 1888, and then with unblushing knavery try to impress the people with the idea that the experience of 12 companies during 1887 and 1888 is, and must be, an average experience; and then you state that the average cost of defraying death losses at age 35 is $17.50 per $1000 of insurance. The premium at age 35, you state, is $26.38, which is correct.

Do you or do you not know that with a premium of $26.38 per $1000 of insurance at age 35 and cost of death losses of $17.50 per $1000, combined with the amount required for expense of obtaining and maintaining business and amount required for legal reserve no company can under the old line system remain solvent?

If you do not, you can easily learn from any well posted, honest insurance man that it is a fact.

Your madness, however, does not permit you to stop at the above absurd statement, and you adversise still further your absolute ignorance, or knavery, by stating that the experience of many well-known, staunch (?) British life insurance companies is that the cost of defraying death losses has been $42.50 per $1000, and, to make it still worse, say this is "only for the net death claims."

Some men in their mad desire to make a point go so far that they make simply a laughing stock of themselves. You are one of that number.

Premium $26.38. Net cost of death claims alone, $42.50.

How far will $26.38 go towards paying $42.50, to say nothing of the additional amount to provide for expenses, reserves, etc.?

How long could a company doing that kind of business remain solvent?

You try the hoodwink game by saying "none but companies with large assets could respond to such calls, very much exceeding, as they do, the entire premium income."

Most true, Of most wise. Most true—none could.

But how could a company doing such a business accumulate "large assets" or, having accumulated "large assets," is it not simply a question of time, and that very limited, before the "large assets" of such a company will have melted entirely away?"

Do you or do you not know that any company with such an experience would not be permitted by the Insurance Departments of either Canada or the United States to transact business for twenty-four hours, and do you or do you not know that if the experience of the American life companies averaged, as you would fain have your readers believe, any honest Insurance Commissioner would very speedily proclaim them insolvent and proceed to wind them up?

If you do not you can easily be informed by any intelligent Commissioner of Insurance.

If your statements are, as you would have people believe, correct as to the average experience of Old Line Life Insurance Companies, then certain it is that there is not an actually solvent old line company in existence and they are all doing business under false pretenses, claiming to be solvent when the contrary is the case.

Mighty champion of the old liners are you who thus easily write them down as insolvent, hence unworthy! Surely well have you earned your pay and your masters should be proud of their hireling.

But, having paid sufficient attention to your ridiculously absurd statements, let us see what are the actual facts as to American old line life insurance companies—for we have nothing to do with English companies or English mortality experience.

We will take 24 United States life companies (which includes the companies you have tried so loud the people to believe have had such a woeful experience in death losses), none of which have had less than 22 years of experience, and we find the average experience, at all ages, of these 24 companies has since 1860 been $11.50 per $1000 of business.

The Mutual Life Insurance Company of New York, organized in 1842 (you quote this company), has during its 46 years of existence required but $12.07 per $1000 to meet its death losses.

The Equitable Life Assurance Society, organized in 1859, has required but $10.98.

The New York Life, organized in 1842, has required but $11.44.

The Connecticut Mutual Life (quoted by you also), organized in 1846, has required but $13.75.

The Northwestern Life, organized in 1859, has required but $10.03.

The Mutual Benefit Life (also quoted by you), organized in 1845, has required but $13.60.

The 11 Canadian Life Insurance Companies, one of them having 42 years of experience, and several approximating 20 years, have required even a less amount.

The above are the amounts required *at all ages*. The premium charged insurers at age 35 is $26.38. Surely any one not blinded by prejudice can see from the foregoing that an assertion that the premium charged is twice as great as the amount required for defraying cost of death losses, hugs the truth very closely, much more closely than you do. Oh! beloved Ananias!

The purport of your article is evidently to show that the old line companies do not collect a greater premium than is absolutely required. This is quite laudable in you. You really prove, however, that they do not collect enough and are practically insolvent. This is not so laudable.

The facts are that they do collect very much larger premiums than are necessary to meet death losses and defray expenses. A number of these companies, and notably one Canadian company, have ever since their inception received more than enough from interest on investments and rents to pay all their death losses, and with all of them the average income has been not less than $4, and from that to $10, for each $1 paid out in death losses.

No wonder then that the old line companies can subsidize newspapers, pay extravagant salaries to their officers and pull down magnificent buildings in order to erect more magnificent ones.

No wonder that the people are beginning to realize that they are being charged exorbitant rates and are seeking insurance in the natural premium companies where the cost is confined to the actual requirements for death loss, limited expenses and a safe reserve. And hence, no wonder that in their eagerness to prevent this and still further deceive and hoodwink the people into complying with their outrageous demands these old liners use subservient tools whom they think will, with specious reasoning, aid them in their game of deception, but who, alas! not infrequently, in their eagerness to manifest their subserviency, write down, as you have done, these same old line companies as insolvent.

WELLS & MCMURTRY,
General Managers.

Note.—Contrasting the opinion of The Monetary Times' editor with that of two prominent insurance experts who have just concluded an examination of the Mutual Reserve Fund Life Association, we give the following extracts from their report under date 12th April, 1889:

The system of the Association furnishes life insurance at cost with ABSOLUTE GUARANTEE FOR ITS FUTURE PERMANENCE AND STABILITY.

(Signed),
LOUIS B. SCHWANBECK,
Auditor of State and Superintendent of Insurance State of Colorado.

New York, April 12, 1889.

Having assisted Mr. Louis B. Schwanbeck, Auditor of State and Superintendent of Insurance of Colorado, in his examination of the affairs of the Mutual Reserve Fund Life Association, I fully concur in all his statements as to the correctness of its account and the ability, honesty and safety of its management.

LUCIUS MCADAM,
Actuary.

The celebrated El Padre brand of cigars has lost none of its original excellence. The tobacco used, being of a high grade and carefully selected, guarantees the consumer a cigar of fine and delicate aroma and the best value. 136

Judge Macdougall's Court.

The April sitting of the County Court was commenced yesterday, Judge Macdougall presiding. The first case was that of Leeming v Beatty, an action to recover commission for a sale of land. Judgment was given for the plaintiff, the defendant being ordered to pay $37.50 over the amount paid into court which is $103.50.

The next case disposed of was the Universal Knitting Machine Co. v John Wardlaw. The defendant is a manufacturer of yarn, and it was over the delivery of a large quantity of this commodity to the plaintiffs that the dispute arose. Wardlaw was ordered to pay $147.41 and costs.

Spring overcoats at the Army and Navy Stores—every style, every shade, every price, every day. Just as good as you could have made to order at just about half the price. Made by the same tailors as make the ordered clothing now; but these spring overcoats were made up in the dull season. If you want a spring overcoat go to the Army and Navy Stores and take a look at these before you buy. It may save you five or ten dollars. At any rate, it can do you no harm. The best clothing in Toronto at the Army and Navy Stores.

Partnership Notice.

The importing and wholesale grocery firms of John Stuart, Son & Co. (limited), and Alexander Harvey & Co. have been amalgamated, and on and after the 15th inst. the joint business will be carried on by John J. Stuart, Alexander Harvey and Robert N. Sterling under the firm name of Stuart, Harvey & Co. in the premises heretofore occupied by John Stuart, Son & Co. (limited).

The new firm will collect all the debts and discharge the liabilities of the old firms.

JOHN STUART, SON & CO. (limited).
ALEXANDER HARVEY & CO.

STUART, HARVEY & CO.

Is there anything more annoying than having your corn, stepped upon? Is there anything more delightful than getting rid of it? Holloway's Corn Cure will do it. Try it and be convinced.

City Hall Small Talk.

The Court House pamphlet will be ready for distribution next week.

There were 100 complaints filed with the Street Commissioner last week.

The work of cleaning the Roselhill reservoir has been postponed indefinitely.

There were five cases of diphtheria, four of typhoid, and seven of scarlet fever reported to the Medical Health officer last week.

The best made clothing in Canada at wholesale prices is what the Army & Navy stores offer you. Every garment sold is guaranteed. No shoddy clothing at the Army & Navy stores. Anybody can sell cheap, but if you want good, reliable clothing at low prices you must go to the Army & Navy store. See the fifty thousand boys' suits at the Army & Navy stores and select one. See the twenty thousand men's suits at the Army & Navy stores and buy one. No credit at the Army & Navy. You don't pay for anybody's clothing but your own.

From Police Blotters.

George Wardrope, 69 King-street east in rear, was arrested yesterday charged with stealing paint from Sanderson Pearcy & Co.

W. A. Brown, Markdale, was relieved of a satchel containing valuable jewelry at the Parkdale depot yesterday.

Miss Weir, 68 Close-avenue, had her pocket picked of $19.55 in Queen-street west yesterday.

John Brondley, 91 Pearl-street, reports the theft of a quantity of tools.

Detective Burroughs wants a claimant for a new red-painted wheelbarrow found with a couple of suspects.

Honor buys no beef in the market. You must pay the money down if you would buy your clothing at the Army and Navy stores. Don't you know that we couldn't sell a fine all-wool tweed suit for $6.50 if we gave credit. Please don't ask us. You may mean to pay—but cash, cash, cash is what we want and must have. The clothing is so cheap at the Army and Navy Stores that no margin is left to allow for bad debts. Over a quarter of a million dollars' worth to select from at less than wholesale prices.

TORONTO'S WINNING FORM.

MANAGER CUSHMAN'S TEAM FOOLED THE SPRINGFIELD MEN.

Syracuse and Toledo Again Beaten—Other Games Yesterday—Final Deposit Made for the Sullivan-Kilrain Fight—Turf Gossip—Spots of Sport.

SPRINGFIELD, April 15.—The Torontos' approach heralded by defeats frequent and bad led the people here to believe that the Canucks would be a "dead snap." This impression lasted just about 2 minutes after the teams had got to work. Then it was shown that the Torontos, who had been classed as a weak aggregation by the local fans, was in reality a high class affair that compared not unfavorably with the best league and association teams that have played here. They won the game hands down and were very frequently applauded. Burke's sprinting was very greatly admired, and the batting of McMillan, McGuire, Grim, Swift and Hartnett earned much applause, and it taught the Springfields the lesson what their much-vaunted pitchers Gallagher and Stalb are, and are likely to be "nix" for opposing batsmen this year. McGuire played first for the Torontos and Hartnett third. Serad was hit freely by the home team, but they did not do much with his delivery until after Toronto had scored a good dozen runs. Then Serad eased up and the Springfields helped to make their score look less like a cyclone's track than it had been before. The score:

TORONTO.	R.	B.	S.	O.	A.	E.	SPRINGFIELD	R.	B.	S.	O.	A.	E.
McMillan, lf	4	8	3	0	1	1	Rhue, 1b	1	3	1	8	1	0
Burke, cf	3	11	3	0	0	1	Wallace, rf	1	1	1	0	0	0
Hoover, rf	1	0	0	0	0	0	Little, ss	1	2	2	0	0	0
McGuire, 1b	2	2	6	1	1	1	Borland, cf	1	2	1	0	0	0
Grim, c	2	2	4	3	2	0	Lyons, 3b	2	1	1	2	2	1
M'Laughlin, ss	1	1	4	3	2	1	VanAlstine, lf	1	2	0	0	0	2
Swift, 2b	0	4	3	2	0	1	Lyons, 2b	0	0	0	3	0	0
Hartnett, 3b	2	2	1	1	3	1	Gallagher, p	0	0	2	0	1	1
Serad, p	1	0	0	0	0	1	Somers, c	1	2	4	2	1	1
							Stalb, p	0	0	1	1	0	0
Total	14	15	21	11	7	7	Total	8	12	24	11	6	

Springfield	0	0	0	1	0	0	3	1	1	—6
Toronto	4	2	0	4	2	0	1	0	0	—14

Earned runs—Springfield 4, Toronto 4. Two-base hits—McLaughlin, Lyons and Rhue. Stolen bases—McMillan (2), Burke (2), Hoover, Grim, Swift, Struck out—By Gallagher 2, by Stalb 1, by Serad 1. Base on balls—Off Gallagher 8, off Stalb 2, off Serad 1. Passed balls—Somers 1. Left on bases—Springfield 10, Toronto 4. Time of game—1.45. Umpire—Lou Burnett.

Other Games Yesterday.

At Baltimore:

		R.	H.	E.
Baltimore	4 1 1 0 0 0 1 0 1—	8	6	6
Boston	0 1 0 3 2 1 0 5 *—	12	15	6

Batteries—Goetz and Quinn; Madden and Ganzel.

At Newark:

		R.	H.	E.
Brooklyn	0 1 0 0 3 3 0 2 *—	9	10	2
Newark	0 0 0 0 0 0 0 0 0—	0	7	8

Batteries—Carruthers and Clark; Dooms and Duffy.

At Jersey City:

		R.	H.	E.
New York	3 2 6 3 1 1—	25	16	1
Princeton	1 3 1 0 0 0—	4	5	17

Batteries—George and Murphy; King and Kennedy.

At Philadelphia:

		R.	H.	E.
Athletics	0 9 4 0 0 1 4 0 —16	11	5	
Philadelphia	1 3 0 0 0 1 1 0 —7	5	8	

Batteries—Seward and Robinson; Buffinton and Clements.

At Indianapolis:

		R.	H.	E.
Indianapolis	0 0 2 0 3 2 0 0 0—	7	10	2
St. Louis	0 0 0 0 0 1 1 0 0—	2	8	2

Batteries—Boyle and Buckley; Freeman and Boyle.

At Washington:

		R.	H.	E.
Chicago	1 2 0 0 3 3 0 2 0 —13	18	5	
All America	1 1 1 0 0 1 0 2 0 —6	8	8	

Batteries—Baldwin and Anson; Crane and Earle.

At Cincinnati:

		R.	H.	E.
Cincinnati	3 0 0 1 3 0 2 0 1—	10	9	4
Toledo	0 1 0 0 0 2 3 0 3—	9	12	7

Batteries—Smith and Keenan; Smith and Page.

At Trenton, N.J.: Cuban Giants, 7; Syracuse: 3.

Canadian Players Abroad.

The following is an account from The Springfield (Ohio) Gazette of the game played by the local team with Columbus in which the first estimate of Lyons and Somers of Toronto and Little of Kingston for Springfield appears in print: "Gallagher was ably assisted behind the bat by Somers, who is quite a young and small man, and who made some very brilliant catches, catching the sympathy of the crowd and holding it throughout the game. Lyons played a brilliant game. He is very quick and accurate in his throwing." Of the Kingston player, his play in the opening game was creditable.

Among the Amateurs.

The Euclides have re-organized for the season, and are open for challenges from clubs whose members are under 17 years of age. J. Courtney secretary, 204 Muter-street.

The Young Victorias would like to hear from any clubs whose members are under 15 years of age. Secretary's address is R. Wright, 463 Yonge-street.

The Wilton Baseball Club has organized for the season, and is prepared to accept challenges from junior clubs. James Falsey secretary, 19 Balmuto-street.

WANDERERS VISIT WHITBY.

The First Big Road Trip of the Season—They Dance and Go to Church.

The first grand road run of this season of the Wanderers' Bicycle Club took place on Saturday and Sunday last, when ten of the most enthusiastic of the many Wanderers covered the road to and from Whitby. At 2.30 Saturday afternoon these members of the club started out from the new club quarters at Yonge and Alexander-streets: Alf. Thompson, Bert Brown, Art Brown, W. Hunter, Fred Foster, W. J. Moody, Bruce Nichols Art Taylor, J. Gerry, Charles Walker. Whitby was reached at 6 o'clock, after travelling very rough roads. On Saturday evening they were entertained at a dance and supper at a house of one of the prominent ladies of the town, many of the popular young ladies of Whitby being present. Sunday morning they went to church in a body and at 2.30 started for Toronto, which they reached in the dusk of the evening, after having had supper at the popular old Half-way House in the Kingston-road.

Toronto Football Club.

The annual meeting of the Toronto Football Club will be held next Saturday evening at Association Hall. It is particularly requested that all the members of the senior and junior team will attend and do their utmost to make the club a success. The Torontos have had many obstacles placed in their way the last two years, but from present appearances things will go on smoothly. Practice will commence at once on the grounds secured by the committee for this spring.

The Final Deposit Made.

NEW YORK, April 15.—The representatives of John L. Sullivan and Jake Kilrain met here to-day and made the final deposit for the fight to take place on July 8, selecting Allan H. Cridge the well known bookmaker as final stakeholder.

A Match Race at Lexington.

LEXINGTON, Ky., April 15.—A brilliant match race took place at the Association course here this afternoon, distance a half mile. J. Hull Davidson pitted his chestnut filly Ellen Douglas, by imp. Rossifer, dam Lady of the Lake, against Louis Descognet's bay filly Estelle, by Himyar, dam Booty, each to carry 100 pounds. At the fourth attempt they were away to a good start, with Estelle leading. She never lost the advantage until nearing the string, where Ellen Douglas, by the good riding of Stepp, came on and won by a neck. Time, 1.05½. Betting 7 to 5 on Estelle. Freeman rode Estelle.

Gossip of the Turf.

Dr. Moorhouse's jumper Shrewsbury, while schooling yesterday, cleared a bar 5ft. 8in. high. He will be shipped to Boston to-day, where he will jump at the horse fair there next week.

The Queen's Plate winner, Bonnie Duke, is performing before the footlights in Joe Murphy's play, Kerry Gow, at the Grand.

D. Higgins' mare, Shamrock, ran unplaced at Clifton, N.J., last week finishing seventh in a field of ten.

The Rosedale Cricket Club.

At a meeting of the committee of the Rosedale Cricket Club on Friday night last, several new members were elected and matches for the season arranged. The club is in such a flourishing condition this year that it is proposed to play two elevens. Messrs. W. Ledger and G. S. Lyon were made the recipients of a bat each for the best batting and bowling averages respectively last season, and the President informed the meeting that he would present a bat to any member of the club making 50 runs or over in an innings during the coming season. Applications for membership can be forwarded to the secretary, 4 Wellington-street-west.

Spots of Sport.

Mr. Arthur Lawson, who was one of the Big Arts' Four of the Wanderers' Bicycle Club last summer, and who is now in Winnipeg, is exerting himself to organize a wheeling club in that city.

The hounds will meet this afternoon at the Dutch Farm at 3 o'clock.

A CHURCH SITE OFFERED.

Mr. John Smith Offers a Big Thing to St. Matthew's.

St. Matthew's Episcopal Church, Over-the-Don, which is the chief gathering point of the Church of England people who reside in St. Matthew's Ward, has developed such a large congregation that a larger edifice is needed. The rector, Rev. J. Scott Howard, has been ably assisted by his vestry and congregation in the work, and it is proposed to erect a $20,000 brick edifice to replace the present rough-cast church at the corner of Cumming and De Grassi-avenues.

It is good news for the congregation to learn that Mr. John Smith, the heavy landowner of Over-the-Don, has offered a site of 60 by 192 feet at the corner of Bolton and First-avenues. This site is valued at $3500 and Mr. Smith gives it on condition that the other site will be sold and the erection of the new church proceeded with.

In order to give a quietus to a hacking cough, take a dose of Dr. Thomas' Eclectric Oil thrice a day, or oftener if the cough spells render it necessary. This widely esteemed remedy also cures crick in the back, rheumatic complaints, kidney ailments, pains, etc. It is used inwardly and outwardly.

THE GRANGER OF AVON.

A Bank Matrimonial Swindle on a Farmer Who Was Too Accommodating.

The Avon correspondent of The Belmont (Ont.) Times gives the following particulars of one of the rankest swindles heard of for some time: "A swindle that leaves the 'Red Lion' a long way behind happened near this place not long ago. On Jan. 23 an elegantly dressed young couple, handsome and gay, drove up to a wealthy farmer's residence accompanied by a young man whom he introduced as 'Rev. B. L. Simes.' The young man told the farmer that he was on his road to Ingersoll to be married, but just a short distance from here they met the minister, and noticing your beautiful place the bride remarked that she would rather be married out there than go into Ingersoll, and if he would allow them to be united in marriage in his house and be provided with a wedding dinner he would be well rewarded. The farmer, being an accommodating man, readily consented and preparations soon began. A groomsman and bridesmaid were furnished from the good man's family and the marriage ceremony performed by the man of much grace, who rave the blushing bride a fine cake, but before doing so he asked the obliging host to sign as a witness, which of course was done. A jollier party never sat down to a wedding dinner than they, in fact everybody enjoyed a rare treat. They stayed until 4 o'clock, when the groom handed the farmer $40 in gold to compensate him for his trouble and took his departure, accompanied by his new wife and the minister. Everything passed off lovely for about a week, when a collector presented a $440 note due on Feb. 1. The farmer was greatly surprised and it was some time before he could think what note it could be. However, it came to his memory that he had a wedding at his house a while ago, and now he had to foot up to the tune of $440. There is no doubt but this whole affair was a deep laid plot, and had been some time in maturing. The young married couple and the minister are away visiting, and it is not likely they will return very soon."

Why don't you try Carter's Little Liver Pills? They are a positive cure for sick headache and all the ills produced by disordered liver. 246

The Spring Sale of Horses.

Mr. W. D. Grand will start his spring sale this afternoon at 2 o'clock. Fifty choice saddle and harness horses are on to-day's catalog. To-morrow's sale will commence at 11 o'clock sharp.

An Ex-Policeman Disappears.

Ex-Policeman William Thompson, who resigned a year ago from No. 5 Division and who then opened a butcher store in Queen-street west, has disappeared. His family are extremely anxious about his whereabouts.

"Canada and the Jesuits" is the title of a neat little volume issued by Rev. Dr. Wild, which contains the series of six sermons which the pastor of Bond-street Congregational Church recently preached on the absorbing topic of the day. The titles of the sermons are: "The Jesuits," "What to do with the Jesuits," "What the Jesuits will do," "Great Britain and Protestantism and Our Duty," "St. Patrick and Ireland," "God, the Queen, and the Pope." There is some vigorous outspoken language in the sermons, and as literature of a stirring period the volume is worth preserving whether the reader be in accord with the Doctor or not.

Seventeen hundred patterns in men's suits to choose from at the Army & Navy stores. Do you want a suit? then buy now. Every style at everyprice to suit every man, but you must pay the money down. No credits at the Army & Navy stores. No bad debts to be made up at the Army & Navy. In truth the Army & Navy stores are a real boon to all.

Trinity Medical College List.

Mr. J. E. McCabe passed his final examination at Trinity Medical College, standing above 60 per cent. His name was accidentally omitted in the list published yesterday, as was also that of Mr. W. E. Sitzer, who passed his first year's examination, standing above 60 per cent.

The Gold Points and La Intimidada are beyond all comparison the best 5c and 10c cigars on the market. No retailer's stock is complete without them. The trade and jobbers only supplied wholesale at
246 Spilling Bros., 115 Jarvis-street.

Personal Mention.

President Harrison, accompanied by Mrs. Harrison and her guest, Miss Murphy of Minneapolis, and Secretaries Blaine and Windom, started down the Potomac yesterday morning for a day's ride. Before leaving the President received the Chicago and All America baseball clubs in the east room.

A Distinction With a Difference.

[From The St. Thomas Journal.]

The Third Party is a noun of multitude which some day may signify many, but will never signify much.

The Ruthless Female.

Who kills all the dead letters?—Rochester Post-Express. Miss Direction.—New York Herald.

How to Obtain Sunbeams.

—Every one should have them. Have what Stanton's Sunbeam Photographs $1 per dozen Studio south west corner Yonge and Adelaide streets. 462

A Lover of Winter.

I luv tew see the fleecy snow
Cum sailin' thro' th' air,
A-coverin' up th' fences, an'
Th' hillsides bleak an' bare.

I luv tew see th' steel blue ice
A-formin' on th' pond,
Knittin' land an' water with
A-close tho' brittle bond.

I luv tew skate upon th' pond,
W'ene'er th' ky is fine,
With Sally Smith's leetle hand
Clasped close an' tight in mine.

An' wen we cut our flourishes,
An' gracefully gyrate,
I kind o' like tew hev the strap
Cum loose on Sally's skate.

It's just a jolly thing tew dew,
Tew git down on yer knee
An' fumble roun' a leetle shoe,
An' then look up an' see.

A rounded, rosy, dimpled cheek,
An' roguish, laflin' eye,
An' take yer pay for fixin' on
Th' skate—all on th' sly.

But wot I luv th' most uv all's
A jolly cutter ride—
Thet is, w'en Sally's with me, fur
Tew cuddle by my side.

Don't want th' day too fine and nice—
Would rather hev it storm—
Thet is, w'en Sally's with me fur
I luv to keep her warm.

—Yankee Blade.

Madre E' Higo Cigars are unquestionably the finest 10c and 15c cigars in the market. Try them. 136

JOE MURPHY AGAIN.

The Irishman Billed for the Grand This Week—Fine Dogs at the Toronto.

Nobody will question the popularity of Joe Murphy in Toronto, and when this favorite Irish comedian appeared on the boards of the Grand last night he no doubt felt assured of a week's success, which he will certainly enjoy. That Mr. Murphy is an Irish comedian of a pleasant type cannot be denied, but really, although the people of this city crowd to his performances year after year in the hope of seeing the excellent Joe Murphy, they would also like to see the same excellent Joe in something else—or better. Joe Murphy's Irish humor is always pleasing and full of manliness, and he is an ever-welcome guest on the theatrical boards of this city. He needs no personal notice, because nearly everyone who ever went to a theatre in Toronto has known him. Last night he ably played the part of Dan O'Hara in "Kerry Gow," as did also Miss Belle Melville in the part of Nora Drew. Mr. Murphy is only fairly supported, but still there is a good presentation of an Irish drama.

Pull up "The Old Oaken Bucket."

The Toronto Opera House was only fairly well filled last night upon the occasion of the presentation of "The Old Oaken Bucket." It was announced a "company of superior excellence" and "wonderful dramatic dogs," and it is safe to say that the audience gave the dogs first place. It is a thrilling play, full all through with daring situations. Miss Minnie Oscar Gray plays a double part rather pleasantly, and, being the hero-ine, comes out ahead. So do the dogs, which are really excellent and well trained. The play will run all week. Matinee on Good Friday.

Keene's Benefit for Sheppard.

Next week Mr. J. Thomas W. Keene will appear at the Grand Opera House in the following repertoire: Monday evening, Richelieu; Tuesday and Saturday evenings, Richard III; Wednesday matinee, Julius Cæsar; Wednesday night and Saturday matinee, The Merchant of Venice; Thursday night, Hamlet; Friday evening, Othello.

On Monday evening the performance is for the benefit of Manager Sheppard. Mr. Keene has very kindly volunteered the service of himself and his company. The sale of seats begins on Thursday morning. Mr. Sheppard has given us a grand bill this season and his benefit should be a big one.

Toronto College of Music Notes.

Pupils have attended the college in such numbers this season that an enlargement of the building is contemplated. Plans are under consideration for the same, which include extra teaching rooms and a more commodious music hall.

On Tuesday evening Mr. Clarence Lucas gives a concert at the college, the program consisting entirely of his own compositions. He will be assisted by Mme. Asher Lovey, Mlle. Adele Strauss, Mrs Lawrence and Messrs. Torrington, Corell, Blight, Jarvis and Jeffers.

Other Amusement Notes.

The seats are rapidly being taken up for the dramatic recitals of Mrs. Scott Siddons in Association Hall next Friday night and Saturday afternoon. The plan is open at Nordheimer's.

The cyclyrama amphitheatre was opened last night. There was the usual view of the Battle of Sedan, the dissolving views of other battle scenes and an excellent concert by the Hungarian Band.

I am paying off the mortgage on my house with the money saved in buying my own and the boys' clothing at the Army & Navy stores instead of going to the fashionable tailors to supply shoddy. The boys' suits I used to pay three and four dollars for I now buy at one-fifty and two dollars. More business in a day at the Army & Navy stores than most stores do in a week, but you must pay