# THE TORONTO WORLD.

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TUESDAY MORNING, MAR. 9, 1886.

### Mr. Gladstone's Plans.

What are Mr. Gladstone's plans now?—is the question of chief interest over the water these days. Under date of Saturday one of the London cable correspondents says: "A square and outright home rule bill before the house of commons within a month and a dissolution of parliament not later than July—this is the forecast which one of the very best informed supporters of the ministry made to me last evening. If the sweeping suddenness of the thing takes your breath away, I can only say that it took mine away also, for I had been led to believe that the grand stroke would be reserved for the next session. *But the fear of death forces Mr. Gladstone's hand.* There is an absolute necessity for the next campaign being fought under his banner. None realizes more than he that when he retires the liberal party, as it exists now, will go to pieces. Hence, although he has always been committed against allowing the action of the lords to dictate a dissolution, he is now reluctantly compelled to assent to make that the basis of an early move. Of course, the most of the gossip about the progress of his plans is utter speculation, and all the stories that Mr. Parnell and his party have been invited to assist Mr. Gladstone are pure inventions; but I happen to know that he showed a partial draft of his home rule scheme to Lord Rosebery five days ago, and that it is now approaching completion." The latter harmonizes with another one, to the effect that Sir Henry Thring, parliamentary counsel to the government, has been called upon to draft the details of the bill. Along with this may be taken Justin McCarthy's remark—that the most important part of Lord Hartington's recent speech is his statement that Mr. Gladstone is really preparing an actual scheme for home rule.

From the tone of Mr. Gladstone's speech on Thursday, when replying to the attack by Mr. Holmes, it is considered a fair inference that he intends to deal with all three branches of the problem—government, land, and social order—in one single great and comprehensive measure. This, it is thought, will have the double advantage of quieting the strife which has been going on inside the cabinet over the question of the precedence of the land or the home rule scheme, and of giving larger opportunities for a kind of expansion here and contraction there which is always necessary in steering a big and doubtful piece of legislation, and which, in another kind of business, would be called bargaining.

The bill will not be introduced on April 1, the date which Lord Granville thoughtlessly assigned for the ministerial declaration, for Mr. Gladstone is sensitive about the tory gibes already heard on the appropriateness of the choice of date. It will come either immediately before or after April 1. Naturally, the government will give it all possible precedence. Mr. Chamberlain is said to have been finally brought to reason and will offer no further obstruction. That the bill will be rejected by the lords is fully expected by everybody. The next thing after that will be something else.

### Points in the Great Struggle.

"A member of parliament" cables to the New York Herald that a large majority of the radicals go wherever Mr. Gladstone points. He intends a separate Irish parliament, but will keep putting it off till the Parnellite spur quickens his pace. This, with the scheme for buying out the landlords, forms the new policy, constituting a repeal in fact, if not in name. He expects to see the measure go through the commons after a tremendous hubbub and excitement. The lords will throw it out, and then will follow a political agitation never equalled in England.

It is a remarkable fact, says the same writer, that Mr. Chamberlain's relations with Mr. Gladstone are becoming strained. He regards the proposed concessions to Ireland as reckless and dangerous. He never dreamed that Mr. Gladstone was to go so far. He is disgusted with his own creature, Mr. Morley, and daily more abject in manner to the tists. If Mr. Chamberlain at this moment it will be good men, but my opinion is authority in the sufficient to override

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the house of ...r possessing essentially ...n Irish or a ...reland are by peers ...ies, while birth, ...ouchers, the issue a recent ...erridden ...her two ...n on be... settle... present or later feeling ...of the ...shows attack ...t fully ...chere of the impe...

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enterprises which are liable to be interrupted by violence and lawlessness, combination among workingmen is not in itself an obstacle to the free employment of capital. On the contrary, as the New York Times puts it, it is in many regards, an encouragement. Many employers of labor prefer to deal with organized labor. They perceive the abuses to which it is liable, but they believe the remedy is not in opposing organization, but in rendering it more complete, intelligent, and responsible. In its present stage it exposes them to some serious disturbances and uncertainties, but it removes others more serious, and it may be perfected, while it certainly cannot be abolished.

There is of course another side of the story, and to this effect—that as organized labor becomes more powerful, so likewise does its responsibility increase for the results of its action taken.

### THE FEDERAL LIFE ASSURANCE COMPANY.

#### Fourth Annual Report.

The fourth annual meeting of shareholders of the Federal Life Assurance company was held at the company's offices in the city on Tuesday, the 2nd inst.

Mr. James H. Beatty, president, occupied the chair, and Mr. David Dexter, managing director, acted as secretary.

The meeting was well attended.

The directors' report, statement and auditors' report were submitted as follows:

DIRECTORS' REPORT.

Herewith the directors submit the financial statement of the company for the year ending the 31st of December, 1885, showing the receipts and disbursements for the year, as well as the assets and liabilities at the above date, and in submitting the report have the pleasure to state that the past year proved one of remarkable growth in the business of the company.

The number of new policies issued during the year was 862, covering insurance to the amount of $2,304,500, nearly four times as much as was written in the previous year. The amount of insurance in force at the close of the year was $2,036,454, or more than three times the amount in force at the end of the previous year, showing conclusively the favor with which our Homans plan is being received by the public.

Your directors feel that they have reason to be gratified with the progress made since the last annual report, especially in view of the fact that no other Canadian company has, in its fourth year of existence, written an amount of new business equal to that written by this company last year, nor has any Canadian company written as much in one year, even at double the present age of this company.

Some of our policy holders insured on other plans have changed to the Homans plan on re-examination, and have been allowed a surrender value for their original policies, which to some extent has reduced the amount of old business on our books. The number of death claims during the year was six, which were paid in full on receipt of satisfactory proof papers. The amount of the six claims, after deducting reinsurance, was $19,000.

The paid-up cash capital of the company has been increased during the year by $16,781.

Your directors, through the executive committee, have exercised a careful supervision over all business of the company, and have pleasure in testifying to the energy and ability displayed by the officers and agents in the discharge of their respective duties.

The directors now retire, but are eligible for re-election.

JAS. H. BEATTY,
President.

FINANCIAL STATEMENT.

RECEIPTS.

| | | |
|---|---|---|
| Cash on hand, 31st December, 1884 | | $ 477 45 |
| Capital stock | | 16,781 00 |
| Premiums | $45,502 91 | |
| Less paid for re-insurance | 1,029 93 | |
| | | 44,467 29 |
| Interest, rent, etc. | | 3,925 44 |
| Bank accounts | | 44,784 75 |
| | | $110,436 60 |

DISBURSEMENTS.

| | | |
|---|---|---|
| Salaries and commissions | | $ 19,622 90 |
| General expenses | | 6,964 42 |
| Dividends to policy holders | | 4,837 88 |
| Claims paid less reinsurance and liens | | 18,590 68 |
| Purchased policies less loans | | 1,318 24 |
| Loans on policies | | 827 47 |
| Agents' commuted commissions | | 1,152 56 |
| Small accounts | | 189 12 |
| Investments | | 31,091 45 |
| Bank deposits, special and other | | 25,443 64 |
| Cash at head office | | 398 24 |
| | | $110,436 60 |

ASSETS.

| | | |
|---|---|---|
| Debentures and bonds, market value | | $30,828 89 |
| Special deposits | | 13,308 00 |
| Cash in bank | $13,173 41 | |
| Cash in office | 398 24 | |
| | | 13,571 65 |
| Loans on policies | | 2,011 76 |
| Accrued interest | | 736 31 |
| Bills receivable (short date notes on policies) | | 2,369 88 |
| Deferred premiums | $7,392 23 | |
| Premiums in course of collection | 3,429 55 | |
| | | 10,721 78 |
| Less 10 per cent. for collection | | 1,072 17 |
| | | 9,649 61 |
| Agents' balances | | 224 00 |
| Preliminary expenses, balance | | 1,552 36 |
| Office furniture | | 833 36 |
| Commuted commissions | | 2,062 53 |
| Total | | $88,585 27 |

LIABILITIES.

| | | |
|---|---|---|
| Small accounts | | 216 35 |
| Balance | | $ 98,368 92 |
| Balance of assets as per above statement | $ 98,368 92 | |
| Capital subject to call | 620,792 00 | |
| Total resources for security of policy holders | | $719,160 92 |
| Total liability to policy holders (reserve liability on policies in force) | $ 48,518 93 | |
| Less reserve liability on re-insured policies | 388 48 | |
| | | 48,130 45 |
| Surplus of assets and guarantee capital for security of policy holders | | $671,030 47 |

DAVID DEXTER,
Managing Director.

The President and Directors of the Federal Life Assurance company:

GENTLEMEN,—We have completed the audit of the affairs of your company for the year ending 31st December, 1885. The securities and other assets as shown have been carefully examined and found correct. The receipts and disbursements were properly recorded and duly vouched.

Respectfully submitted,
H. STEPHENS,
SHERMAN E. TOWNSEND, } Auditors.
Hamilton, 1st March, 1886.

The president, Mr. Jas. H. Beatty, in moving the adoption of the report, said he had much pleasure in referring to the very marked difference in the amount of business done by the company last year as compared with the previous years, and to the growing confidence in the company and its plan of business shown by people who desire insurance.

The remarkable increase in the company's business was no doubt due to the adoption of the Homans plan of renewable term insurance, a system which in every way merits the approval it is receiving, and which will, without doubt, continue to grow in popularity even more rapidly in the future than since its introduction in Canada by the Federal Life, with people who give it their careful consideration. He referred at some length to the features of the plan which constitute its advantages over other plans, and which, in his opinion, will secure its permanence as the leading plan of pure life insurance.

Mr. Wm. Kerns, M.P.P., vice-president, in seconding the adoption of the report, said that the president in his remarks had gone pretty fully into the reasons for the company's rapid advance to the front rank of Canadian companies in the amount of new business written during the past year, but had not said anything which was not borne out by the facts.

The large increase in business had realized and surpassed the anticipations of the directors when the Homans plan was adopted, about a year since, upon which plan a considerable portion of the new business has been written. He also spoke of the careful scrutiny of risks offered the company, and the desire of the executive committee rather to err on the safe side than to accept a risk concerning which the least degree of doubt existed.

Dr. Burns also bore testimony to the great care with which the executive had dealt with applications for insurance, and remarked that the medical director had required the most positive and complete information in every case before acceptance. He also spoke in eulogistic terms of the intelligence, efficiency and zeal of the company's agents.

After the adoption of the report the following directors were elected for the ensuing year, Messrs. D. G. Sutherland and W. A. Edwards acting as scrutineers of the ballot:

Messrs. James H. Beatty, William Kerns, M.P.P., A. Burns, LL.D., M. H. Atkins, M.D., E. Chown, James Hough, Hon. G. E. Foster, W. F. Hall, Thomas Holiby, Wm. McCraney, M. P., Thomas Blanshard, J. R. Howell, Josiah Wood, M.P., W. B. Chisholm, E. S. Whipple, Hon. E. McLeod, J. G. Scott, Jas. Gray, Wm. Williams, John Potts, D.D., T. H. Wilson, M.D., D. G. Sutherland, M.A., Jas. A. Van Wart, Geo. Scott and David Dexter.

At a subsequent meeting of the directors the officers of the previous year were re-elected, viz.: Messrs. Jas. H. Beatty, President; Wm. Kerns, M.P.P., and A. Burns, LL.D., Vice-Presidents; David Dexter, Managing Director; and T. H. Wilson, M.D., Medical Director.


#### A Source of Great Trouble.

—Probably the most prolific source of chronic ills is indigestion or dyspepsia, causing unhealthy blood. Yet taken in time it is positively curable. Burdock Blood Bitters has cured some of the worst cases known, even of 15 years' duration. If troubled with indigestion, try it. 246


### FINANCIAL AND COMMERCIAL.

MONDAY EVENING, March 8.

Consols are steady at 101 1-16.

A cable to Cox & Co. quotes Hudson Bay at 62½, and Northwest Land at 50s.

There is no change in the local money market.

Sales on the Toronto stock exchange this forenoon: Montreal, 20 at 208¾; Ontario, 2 at 109½; Dominion, 20 at 214, 10 at 214¼, 20 at 214½; Consumers' Gas, 6 at 185; Northwest Land, 100 at 79½ reported; Canada Pacific grant bonds, 20 at 79¾, 200, 30, 50 at 80; Freehold, 50 at 128; Imp. S. and Investment, 10 at 115; London and Canada L. & A., 100 at 157½; Central, 12, 4 at 116½ reported. Afternoon sales: Federal, 20 at 169, after board; Dominion, 20, 20 at 215; Western Assurance, 10 at 130, after board.

Sales on the Montreal stock exchange this forenoon: Molsons, 50 at 126; Canadian Pacific railway, 100 at 65¾; Passenger, 50 at 130, 50 at 129½; Gas 50 at 195½. Afternoon sales: Commerce, 10 at 122½; Canadian Pacific railway, 50 at 65¾; Gas, 5 at 195½.

#### Toronto Stocks—Closing Prices.

Montreal, 210, 209; Ontario, 110½, 109½; Molsons, buyers, 124½; Toronto, buyers, 195; Merchants', 121, 120; Commerce, 123, 122½; Imperial, 134½, 133½; Federal, 169, 168½; Dominion, 215, 214½; Standard, 122½, 122½; Hamilton, buyers, 130; British America 108, 105; Western Assurance, 130, 128; Consumers' Gas, 190, 183; Dominion Telegraph, 94½, 93; Northwest Land Co. 81, 79½; Can. Pacific Rail. grant bonds, 102, 100½; Canada Permanent, buyers 200½; Freehold, buyers, 168; Western Canada, buyers 180; Canada Landed Credit, buyers, 124½; B. & Loan Association, buyers 108; Imperial S. & Invest, 115, 114½; Lon. & Can. L. & A., 158, 157; National Investment, 105, 104; Peoples' Loan, buyers, 108; Huron & Erie, buyers, 169; Dom. Savings & Loan, buyers, 115; Ontario Loan & Deb. 127, 126; Hamilton Provident, 127½, 127; Central, buyers, 110; Royal Loan & Savings Co., 131, 128.

#### Montreal Stocks—Closing Prices.

Montreal, 208¾, 208½; Ontario, 111, 110; Molsons, 126, 125; Toronto, 196½, 195½; Merchants', 120¾, 120½; Commerce, 123½, 122½; Northwest Land, 81s. 79c 6d; C. P. R., 65¾, 65½; Montreal Telegraph Co., 116 114½; Richelieu, 52, 50; Passenger, 132½, 130; Gas, 196, 195; Canada Cotton, 85, 76½; Dundas Cotton, offered 65.

#### Trade Topics.

The sum of $8,000,000 is invested in American potteries, which employ 10,000 men.

There were 227 failures in the United States reported to Bradstreet's this week, against 208 last week, 222 in the first week in March, 1885, 211 in 1884, 208 in 1883, and 152 in 1882. Canada had 35 this week, against 27 last week and 38 last year. The total number of failures in the United States this year to March 5 is 2528, against 2977 in a like portion of 1885, a decline of 449 in nine weeks, or an average of about 50 per week since January 1. In a like portion of 1884 the total was 2507, or 21 less than in 1886; in 1883 it was 2371, and in 1882, 1582.

There is no material change in the wool markets, demand being light and prices rather in buyers' favor. In some instances sales at about 1c per pound lower than a month ago have been reported, but such transactions must be called exceptional, and the general range of prices holds steady.

Aside from the fact that some southern pig-iron receipts have been stored at New York this week, there are no new features in the pig iron market. The talk on the part of Philadelphia and other western pig-iron centres of an advance in quotations within a week or so is discredited at New York. The occasionally published quotation of $13 for No. 1 eastern pig has no foundation in fact. Bar iron is not weaker, but is quiet and in somewhat lessened demand at former figures.

#### The Farmers' Market.

The receipts of grain to-day on the street were small and prices steady. About 500 bushels of wheat offered and sold at 82c to 83½c for fall, 75c to 82½c for spring, and 69½c for goose. Barley steady, 300 bushels selling at 60c to 91½c. Oats firm, with sales of 200 bushels at 37c to 38c. One load of peas sold at 59½c, and rye is nominal at 60c. Hay in moderate supply, and prices steady; 25 loads sold at $11 to $12 for clover, and at $14 to $16 for timothy. Straw easier at $9 to $10 a ton for 6 loads. Hogs nominal at $6 to $6.50. Beef $3 to $4.50 for forequarters, and at $6 to $7.50 for hindquarters. Lamb $7 to $8.50, and mutton $6 to $7.50 per 100 lbs.

#### Grain and Produce Markets by Telegraph.

NEW YORK, March 8.—Cotton firm; uplands 9 3-16c, New Orleans 9½c. Flour—Receipts 18,000 bbls, firm; sales 14,500 bbls. Wheat—Receipts 12,600 bush; exports 167,000 bush, spot shade lower and dull; options opened strong, afterwards declined 1c to 1½c, closing heavy; sales 5,064,000 bush future, 104,000 bush spot; No. 2 spring 93½c, No. 2 red 93c, elevator. No. 1 white 94½c, No. 2 red March 94½c to 95½c, closing 94½c, April 95½c to 96, closing 95½c, May 95½c to 97½c, closing 96½c. Barley firm. Barley malt dull. Corn—Receipts 295,500 bush; spot shade and options ½c to ¾c lower, closing weak; exports 68,700 bush; sales 734,000 bush future, 340,000 bush spot; No. 2 49½c to 50c in elevator, 49½c afloat; No. 2 March 49½c to 50c, closing 49½c; April 49c to 49½c, closing 49c; May 48¾c to 49½c, closing 49¼c. Oats—Receipts 56,000 bush, quiet; sales 30,000 bush future, 76,000 bush spot; No. 2 38½c to 38¾c, mixed western 37½c to 43c, white do. 45c to 46c. No. 2 March 38½c, April 38½c, May 37½c. Sugar quiet, refining 5 1-16c to 5 3-16c, standard A 5½c, cut loaf and crushed 6¾c to 6¾c, powdered 6½c, granulated 6¼c. Molasses weaker.

CHICAGO, March 8.—Flour steady and unchanged. Wheat strong, early advancing ½c to ¾c, but weakened and closed ⅜c under Saturday; sales ranged, March 80⅝c to 81⅝c, closed 80½c; May 83⅝c to 83¾c, closing 83½c, June 86⅝c to 87⅝c, closed 87½c, No. 2 spring 80⅝c to 82½c. Corn weaker, ⅛c lower; cash 37½c to 38c, March 37½c, May 40½c to 40¾c, closed 40½c. Oats quiet and firm; cash 29½c, March 29c, May 29½c to 30⅜c, closed 30⅛c. Pork advanced 5c to 7½c, settled back 15c to 17½c, closing steady; cash $10.20 to $10.25, March $10.20 to $10.25, closed $10.20, May $10.32½ to $10.32½, closed $10.32½ to $10.35. Lard steady; cash and March $6.05, May $6.07½ to $6.12½. Boxed meats steady; dry salted shoulders $3.90 to $4, short rib sides $5.37½ to $5.40, short clear sides $5.70 to $5.75. Receipts—Flour 10,000 bbls, wheat 27,000 bush, corn 213,000 bush, oats 110,000 bush, rye 4000 bush, barley 36,000 bush. Shipments—Flour 10,000 bbls, wheat 17,000 bush, corn 113,000 bush, oats 75,000 bush, rye 10,000 bush, barley 17,000 bush.


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EMPEY & BALLARD,
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NOTICE TO CONTRACTORS.

Sealed tenders addressed to the undersigned, and endorsed "Tender for Infantry School, London," will be received at this office until MONDAY, 29th proximo, for the several works required in the erection and completion of

INFANTRY SCHOOL, LONDON, ONT.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the office of Messrs. Durand and Moore, architects, London, Ont., on and after Monday, 15th proximo.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures.

Each tender must be accompanied by an *accepted* bank cheque, made payable to the order of the Honorable the Minister of Public Works, *equal to five per cent.* of the amount of the tender, which will be forfeited if the party decline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,
A. GOBEIL,
Secretary.
Department of Public Works, Ottawa, 24th Feb, 1886. 27


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TORONTO POSTAL GUIDE

During the month of March mails close and are due as follows:

| | CLOSE. a.m. | CLOSE. p.m. | DUE. a.m. | DUE. p.m. |
|---|---|---|---|---|
| G. T. R. East | 6.00 | 6.45 | 9.20 | 10.45 |
| G. & O. Ry. | 8.00 | 6.45 | 8.50 | 10.00 |
| G. T. R. West | 8.20 | 3.00 | 12.50 | 7.20 |
| N. & N. W. | 6.30 | 4.00 | 10.30 | 8.10 |
| T. G. & B. | 8.00 | 3.45 | 11.00 | 8.30 |
| Midland | 6.00 | 3.30 | 12.45 | 9.35 |
| C. V. R. | 7.00 | 3.15 | 9.20 | 6.40 |
| | a.m. | a.m. | a.m. | p.m. |
| G. W. R. | 6.00 | 11.30 | | 2.00 |
| | p.m. | p.m. | 8.40 | 4.40 |
| | 2.45 | 9.30 | 10.30 | 1.20 |
| | | | | 11.35 |
| | a.m. | p.m. | a.m. | p.m. |
| U. S. N. Y. | 6.00 | 3.45 | 8.40 | 1.05 |
| | | 9.30 | 10.30 | 4.05 |
| U. S. Western States | 6.00 | 9.30 | 8.30 | 9.25 |
| | | | | 7.00 |

British mails depart as follows:
March 1, 2, 3, 4, 6, 8, 9, 10, 11, 13, 15, 16, 17, 18, 20, 22, 24, 25, 27, 29, 30, 31.
Time for closing English mails, 10 p.m., on March 3, 10, 17, 24, 31, and 9 p.m. on all other days.

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