The Toronto World.

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Sunday Cars—The Situation.

The situation to-day is eminently satisfactory to the Sunday car advocates. After the splendid victory in the Trades and Labor arena on Friday night they feel that the game is now all their way. It has been admitted all along by each side that the workingman is the individual who will decide this issue. The workingman has made up his mind. He decides in favor of Sunday cars. And Sunday cars it will be. We have two-thirds of the citizens of Toronto to-day ready to vote for a natural as against an artificial and ascetic Sunday. During the coming five weeks we will constantly be adding to our forces. We are strong in numbers because we are strong in argument. It is the Presbyterian and Methodist clergymen principally who lead the opposition, but they make little use of argument. They pose as ministers, ordained to interpret the word of God, and as such they declare it is wrong to run the cars on Sunday. They don't go much into the why and the wherefore, but apply all the pressure they can squeeze out of their holy office to make the members of their congregations vote as they say. The ministers are attempting to drive their people to the polls like a flock of sheep. But this time they have taken a contract too big for them to carry out. The present agitation proves that they cannot control the people.

Let us see what the victory on Friday night presages. According to the misguided journal that is destined to suffer irreparable loss by reason of its jumping on the wrong side of the fence in a moment of folly, there are 30,000 workingmen in Toronto who can vote on this issue. If they vote in the same way as the Trades and Labor Council voted on Friday, then 20,000 of these men will mark their ballot in favor of Sunday cars and 10,000 against them. But the probability is that by August 26 the labor people will be practically unanimous in favor of a Nineteenth Century Sunday. Individuals who have hitherto been undecided will accept the decision of their representatives and line themselves on the winning side.

Even the vote of 30 to 16 does not represent the present attitude of the labor people towards the Sunday car issue. The various labor unions have pronounced and will pronounce still more forcibly in favor of the innovation. Wherever a vote of workingmen has been taken there is from 70 to 90 per cent. for and from 30 to 10 per cent. against Sunday cars. The World has published dozens of such votes taken in workshops and in labor halls, with the above result. But what vote have the antis been able to publish as indicating that a single trade or workshop was with them? In regard to the builders' laborers who met the other night, there is a dispute as to the vote. Each side claims a majority of one. We understand another meeting is to be held in a day or two, and we are credibly informed that a vote of 3 to 1 in favor of the cars will carry.

If the labor people view the question from a purely labor standpoint, they cannot do otherwise than favor it. As The World pointed out on Saturday, the working men of Toronto have now an opportunity of doing a signal service to their fellow toilers throughout Canada. They have it in their power to regulate the labor that is held to be necessary for Sunday. They can get an act of Parliament prohibiting seven days' labor in the Toronto street car service. This is, we admit, the thin end of the wedge, but of a wedge that every one wishes to see driven right through to the thick end. A public acknowledgment of six and only six days' labor for street car men ought to lead to an acknowledgment of the same sort in regard to all other kinds of labor, and not only in Toronto, but throughout Ontario and the Dominion of Canada. Everyone, even the ministers themselves, admit that Sunday cars will come in time. But it is less certain that their coming will always be conditioned with such favorable concessions to labor as exist to-day. These concessions are proffered now. The future will offer none better and perhaps not as good. Will it be surprising then to find the labor unions of the city tumbling over one another in their anxiety to secure them?

After August 26 super-sensitive people can perform their errands of necessity and mercy without a twinge of conscience to remind them that they are making seven day slaves out of their fellow-men. Rev. Mr. Macdonnell may ride to the Central Prison for 5 cents, without abusing a horse, or bribing the driver with 25 cents as a consolation for his having to cater to him on the seventh day of his week's toil. The seven days a week men will be called in, and instead of driving the ministers to church they may attend church themselves. And as for their horses, they will be enjoying a veritable Sunday in their stalls.

Now, we sincerely trust that our friends the clergymen will do for another class of toilers what The World is trying to accomplish for car and cab drivers. The servant girls ought to be considered. They are worked seven days a week. Even the ministers who talk loudest against seven days' work for man or beast keep their servants in the treadmill for the seven days. It is the ministers who ought to take the initiative here. It is they who are so conscientious in this matter, so careful of the rights of humanity. When they see the doctrine of six days of labor, one day of rest, practically carried out in the case of street car employes, as it will be after Aug. 26, they will no doubt take up the cause of the much-neglected servant girl, with whose hardships they are all personally acquainted. This Sunday street car agitation is going to lead to better things.

Fleming As a Democrat.

It was not only as a tax-reducer that Mr. Fleming undertook to distinguish himself in the Mayor's chair. He entered the council chamber, and, looking about him, said he: "This business is too aristocratic; I will make the chamber democratic." He thereupon cast aside the Mayoral plug hat and the cutaway coat of tradition, did this man of the people. And in the Mayor's chair you beheld R. J. Fleming just about such as he was wont to be seen when patronizing a possible voter in the streets. To part company with the plug hat would have been excusable in the case of a man who had innate dignity of his own to back up the innovation. But not such a man was R. J. Fleming. With the advent of Fleming all the traditional dignity of the council vanished into thin air. We don't mean to say that a plug hat or even a privy councillor's uniform would have saved Fleming. They might, and probably would, have made him even more ridiculous than he is in his own purely democratic style. As it is Fleming cuts a sorry figure as the chief executive officer of the city of Toronto. At every opportunity he leaves the chair and circulates among the spectators, shaking hands and currying favor with every Tom, Dick and Harry in the building. His patronizing airs are rank, and the way he paws and claws people on the back and shoulders is repellant to sensitive people. Citizens with any idea of self-respect and of civic pride are simply shocked at the lack of dignity that characterizes Mayor Fleming in the council chamber. He has reduced our chamber to about the level of an inferior Texan tribunal. We know, at any rate, that the leading men of Toronto experience a sense of shame when they see R. J. Fleming sitting in the Mayor's chair.

Another Bad Break.

The News is the workingman's organ. The News says so and of course it ought to know. But somehow or other the organ has failed to interpret the workingman aright in regard to the Sunday car movement. The News says this city must not degrade itself by allowing cars to run on Sunday. And yet the workingmen declare in the ratio of 2 to 1 that they will have Sunday cars. Before the 26th of August the workingmen will be practically unanimous in favor of Sunday cars. But The News, which says it is the workingmen's organ, is opposing the change tooth and nail.

This is the second bad break that the organ has made within nine months. In the former case The News thought it was superior to its constituency of readers. When it dealt that ill-advised blow against its employes the organ did not know it was hitting all its readers square in the eyes. The boomerang, however, recoiled, and within 24 hours it was The News, and not the workingman, that was reeling from the blow. The News, having no other constituency to appeal to, soon found itself without a reason for its existence. This simply meant annihilation, sooner than which it bent its knee and submitted to the yoke being placed about its neck.

Again The News finds itself without a constituency and without a raison d'etre. It is fighting against a policy that the workingmen have approved. If ever there was a reform intended to benefit workingmen that reform is the movement in favor of Sunday cars. And yet the editor of The News poses as one of the restrictionists, denying workmen the privileges that are open to men of means. Before the 26th of August The News will realize the magnitude of its mistake. Already the organ must be groping around for some means of escape. But where it can find such is more than a puzzle for its editor.

Mr. E. B. Harper, in The North American Review.

We reprint in another column an able and conclusive article from The North American Review on "The Disadvantages of the Level Premium System," by Edward B. Harper, President of the Mutual Reserve Fund Life Association of New York. Mr. Harper handles his subject as only one who is really the master of all insurance theories can, and his paper will be read with interest by all insurance men. It will afford much food for thought by those seeking life insurance in any company.

Thousands of families are in want to-day because their old assessment life policy taking out a policy till it was too late. Get a double maturity policy, Manufacturers' Life.

The Sunday World.

The Sunday World of July 23, published at 9 o'clock on Saturday night, contained the following besides all the general news of the day and much miscellaneous matter:

Aggressiveness of France; Lord Dufferin, the British Ambassador, grossly insulted; Progress of Home Rule, by G. W. Smalley, specially and exclusively telegraphed to The Sunday World.
Result of the Hanlan-Gaudaur race.
Famous Yorkshiremen, Archbishop Benson and family, by Ebor.
Saturday night's hop at the Queen's Royal.
Lacrosse—Toronto and Cornwall, Capitals and Shamrocks, Toronto Junction and Brampton, Orillia and Collingwood.
Large purchase of Thoroughbreds in England for Canada.
Baseball and cricket news.
English and New York Society, a contrast, by Stinson Jarvis.
Toronto Canoe Club races.
Death of T. B. Griffith of Hamilton.
Summering in Muskoka and society gossip and movements, by Arachen.
Fashionable recreation, I.A.A.A., dance, Victoria Lawn Tennis Club tournament, lacrosse and cricket personalities.
On people who want to act, by Touchstone.
How W. S. Gilbert writes.
Four Parisian bicycle costumes, illustrated.
Special illustrations—Princess Louise's statue of the Queen, The Summer Girl.
The cost of Congress, showing the enormous sums spent for legislation at Washington.
EDITORIALS.—Canada's New Governor-General, The English in America, France and Siam, When People Marry, On Summer Reading, The Man Who Drinks, A Thunderer Dead.
From Day to Day, Note and Comment of passing events, by The Captious One.
Hanged His Own Father.
Queen Marie Louise of Prussia, by William Waldorf Astor.
Short Story—Striking Back.
What Women Wear; Of Women for Women; illustrated.
The Trotting Track, Suggested Improvements in Racing; Notes of Turf Matters, by Pop.
A Goodwood Catastrophe.
The Laying Up of Heats, by Hark Comstock.
Leading Sires of the Year.
A Visit to Orme, by a lady.
SERIAL STORY.—The Whistling Buoy, continued.

The Sunday World is published every Saturday night at 9 o'clock, and is mailed or delivered free on the following terms: $2 a year, 50c a quarter, 20c a month, 5c a copy. Buy of the newsboys or order of your newsdealer or at the office, 83 Yonge-street, Toronto.

No family living in a bilious country should be without Parmelee's Vegetable Pills. A few doses taken now and then will keep the Liver active, cleanse the stomach and bowels from all bilious matter and prevent Ague. Mr. J. L. Price, Shoals, Martin Co., Ind., writes: "I have tried a box of Parmelee's Pills and find them the best medicine for Fever and Ague I have ever used."

Pitchin at Parkdale.

At 6.30 Saturday evening two freight trains collided near South Parkdale, smashing seven or eight cars and spilling a large quantity of corn, with which one car was loaded. The consequences would have been more serious had it not been that one train was already stopped and the other was slowing up.

The Manufacturers' double maturity policy is no experiment, but a provision which no sensible man will neglect. From it a man will always get more than he gives.

Cholera and all summer complaints are so quick in their action that the cold hand of death is upon the victims before they are aware that danger is near. If attacked do not delay in getting the proper medicine. Try a dose of Dr. J.D. Kellogg's Dysentery Cordial and you will get immediate relief. It acts with wonderful rapidity and never fails to effect a cure.

FIERY SPEECHES IN CHURCH.

[Continued from first page.]

enjoyment of worship by families? With a city that has doubled its population in ten years, with beautiful streets lined with palatial residences, that has attained a fame for religion, for morality, for education, for taste and for enterprise, of which any city might be proud to attain, are Sunday cars necessary for the maintenance of its fame among the cities on the continent? My judgment answers no. If not necessary the innovation is to be avoided. The roar of traffic, the disturbance of Toronto's Sunday quiet, the danger to children, the requirement for work both among the street car employes and other related callings should not be tolerated unless the introduction of Sunday cars is a matter of patent necessity.

Mr. Henderson Keeps His Own Counsel.

Carlton-street Methodist Church was crowded to the doors yesterday evening to hear the Rev. James Henderson preach on the text, "These be thy gods, oh Toronto!" At the close of a powerful discourse the rev. gentleman said, "I know that many of you have come here this evening to hear my opinion on Sunday street cars, but you are not going to."

The Churches Now Using Electricity.

There are many organs in the city churches that are operated by electric motors. Among them may be mentioned Elm-street Methodist, Central Methodist, Westminster Presbyterian, Jarvis Baptist, and so on. The running of these motors occasions work on the part of the men who attend to the dynamos and engines in the electric power houses. An electrician who ought to know says the church organs in Toronto involve as much of this kind of work as is necessary to furnish power for the whole street car system. If it is right to employ men to make electricity to operate church organs it ought to be equally right for them to produce the current to bring people to church. This is another of the inconsistencies that the clergy are invited to straighten out. And as for the incandescent light, the churches could substitute coal oil and thus cut off another cause of Sunday labor. Will they do it?

How the Spiritual Lords Regard It.

At a recent convocation of Canterbury in the House of Bishops the following Sunday resolution was carried unanimously:

The Religion of Christ has nothing to fear from the reasonable and careful extension of the Sunday opening of libraries, art galleries, museums and industrial exhibitions.

Another Australian Speaks.

Editor World: A great many people are at present saying: "If Sunday cars are run in Toronto it will be a very short time before all kinds of labor will be forced upon the workingman." Now, sir, I have lived in the three chief cities of Australia, viz., Sydney, Melbourne and Adelaide, and I know that, with the exception of Sunday cars, there is no more Sunday labor in any of these cities than there is in Toronto, and, furthermore, the workingmen of Australia work shorter hours than do the workingmen of any other country in the world. TRAVELER.

The Insult to the Germans.

Editor World: Some of the opponents of Sunday street cars say that an attempt is being made to Germanize this city. I say such a statement is an insult to the German race. I am a German, and am proud of it, and I think I can say that Germans are as law-abiding as any other class of the community. If this city was a little Germanized than it is there would be less people leaving it. What is more, as we have only one church in the city it would be a great convenience, as we Germans could come from all parts of the city to attend worship if we had the street cars. Then again, we would have to build a larger church and Sunday school to accommodate the adults and children who would attend if street cars run. I am surprised at people who profess to be Christians trying to slander the German race when there is no reason for it. We work hard for our living, and we would like to have a little fresh air in some of Toronto's beautiful parks. I have been a great deal in France and Germany, and I can say that Toronto for beauty cannot be excelled by any of the principal cities in Europe. I only had the chance once of seeing High Park in 18 years and I admired it very much. I would go there quite often if cars were running. I am shocked at the way Good Friday is kept in Toronto. In Germany, by order of the Government, no soldier or other citizen is allowed to use a musical instrument on that day, and yet some people are afraid of Germanizing Toronto. Good Friday is observed more sacredly in Germany than in this so-called city of churches. Thanksgiving Day is revered more there than in Toronto. GERMAN.

Objects to Being a Committeeman.

Editor World: In your issue of to-day a communication appears in re Sunday street cars over the signature of "Consistency," in which the statement is made, referring to myself, "This esteemed gentleman's family have often been seen out driving on Sabbath afternoons with his coachman driving the reins." In reply I would say that this statement is absolutely untrue. Neither my family nor myself have ever been seen driving on Sabbath afternoon, either in my own conveyance or in any other. I would further say that my name was placed on the anti-committee entirely without my knowledge. JAMES BRANDON.

The Anglican Clergy and Street Cars.

Editor World: I earnestly trust that when the clergy of this city who are of the Church of England in Canada meet this morning to discuss the Sunday car question, they will manifest that Christian liberality coupled with true piety, which is their most praiseworthy characteristic. And I further trust that what they know to be the practice in the large British cities they will not oppose here. We are, I trust, as English as the people of Manchester, Glasgow and Belfast, and if these cities have tramcars, with the approval of our bishops and clergy, surely our ministers will not oppose them here. The Church of England does not take its views on the observance of Sunday from the dissenters, but from the regular and time-honored practice in England for centuries back. I trust that our clergy are more tolerant in this regard than are the Methodists and Presbyterians. To my mind this question of Sunday cars is more of a social than a religious issue, to be determined by practice and conditions and not by appeal to Mosaic institutions. SURREY.

Work For More Men.

Editor World: In your admirable editorial in to-day's World entitled "Labor's Standpoint," you have omitted one very strong point, viz., in the event of Sunday cars being run here one-sixth or 150 more men, will get employment. As you say so forcibly, Toronto workmen have now a chance they may never have again of securing a binding agreement from the company that no man will work more than six days in the week, and remember workmen, this, 150 more men will find employment. 126 MCAULT.

The Cars and the Drummer.

Editor World: Nearly every commercial traveler in this city favors Sunday street cars, and they will be in town August 26 to mark their ballots. H. C. COACH.

It's a Workingman's Question.

Editor World: The question of only six days' work for the street railway employes has now been definitely settled. The company have executed a written agreement by which their employes will be prohibited from working more than six days a week even if they desire to do so. This will give a chance to those in the company's service who do not make full time, of whom there were 163 last fortnight, and probably 100 additional men will have to be trained to the work for next season.

This is a workingman's question, and one of my reasons for thinking they want Sunday cars is that when the question was raised before the majorities in favor of a Sunday service were given in the working class districts, while the large majorities against the cars were given in places like St. George-street, Rosedale, Sherbourne-street, Jarvis-street, the upper part of St. James' Ward and Parkdale. Some indication of the popular sentiment can, I think, be got from votes which have been taken this week in different shops and factories. Doty Engine Works, 140 for to 10 against; P. W. Ellis & Co., 74 for to 6 against; Operative Plasterers International Association, 64 for to 16 against. July 21. W. F. SUMMERHAYES.

How the Vote Should Be Taken.

Editor World: The vote should be: "For Sunday Cars" on the one side, and "Against Sunday Cars and Carriages" on the other side.

The names on the anti-Sunday car committee of gentlemen who keep and drive their carriages on Sunday is very anomalous. The sincerity of these men should be put to the test by obliging them to vote down their private carriages when they vote against Sunday cars. Their refusal to accept this will show that their opposition is not the outcome of conscientious scruples against vehicular traffic on Sunday, but is based on the selfish desire to keep the streets clear for their own use, as they now have them on Sunday. On hearing that this may be done look out for a deputation of these anti-car men going to the City Council to plead for their Sunday carriages. Besides, the people conscientiously opposed to all Sunday traffic should be allowed to vote against Sunday carriages when they vote against the cars. The vote otherwise taken, leaving the door open for private carriages, would be manifestly unjust, and would give the private carriage men the advantage of the fox had when he invited the stork to dinner. D. A.

A Gerrard-Street Nuisance.

Editor World: Within the last few days I have almost wished that eternal silence might be imposed upon humanity. The reason is this: In the street in which I reside a man—call him rather a fiend—has of late been emitting hideous noises by means of some brazen instrument, less brazen I fancy than his visage, though I have never seen it. From morn till night he blows away without pause, save for meals. He has no mercy. Although it has been signified to him plainly that he is causing great annoyance he continues sending forth diabolic sounds. Indeed, he seems to have determined to clear the street of its inhabitants.

This grievance I relate to you may appear paltry in the extreme, but, believe me, were you compelled to bear it, as I am, you would change your opinion. GERRARD-ST

"Go to Sleep," sure cure for sleeplessness, nervousness and headache. "Contains no Narcotics," gives sweet refreshing sleep in every case. This splendid sedative is especially efficacious in cases of insomnia from overwork, excitement or alcoholic excess. Guaranteed safe, sure and effectual. In bottles 25c at all drug stores.

Another Ocean Record Broken.

NEW YORK, July 23.—Arrived, steamer Etruria, from Liverpool. Time of passage 6 days and 40 minutes. The Etruria beats her previous best record made in September, 1889, which was 6 days 1 hour and 50 minutes.

Dr. Fowler's Extract of Wild Strawberry cures cholera, cholera morbus, diarrhœa, dysentery and all forms of summer complaint, looseness of the bowels, etc. Price 35 cents.

Through Wagner Vestibule Buffet Sleeping Car Toronto to New York via West Shore Route.

The West shore through sleeping car leaves Union Station, Toronto, at 4.55 p.m. daily except Sunday, arriving in New York at 10.10 a.m. Returning this car leaves New York at 4 p.m., arriving in Toronto at 10.35 a.m. Sunday leaves Toronto at 12.50 p.m.

TOTALLY DEAF.—Mr. S. E. Crandell, Port Perry, writes: "I contracted a severe cold last winter, which resulted in my becoming totally deaf in one ear and partially so in the other. After trying various remedies and consulting several doctors without obtaining any relief I was advised to try Dr. THOMAS' ECLECTRIC OIL. I warmed the Oil and poured a little of it into my ear, and before one-half the bottle was used my hearing was completely restored. I have heard of other cases of deafness being cured by the use of this medicine."

The World on the Island.

The World is now delivered on the Island. New subscribers or changes of address left at The World Office, 83 Yonge-street, will be attended to.

There are five prime conditions of happiness. The fifth is bodily health. This is promoted by the proper use of health-giving fluids. For breakfast drink the Royal Dandelion Coffee, which contains a proportion of German dandelion root and fine coffee as a basis. It combines the medicinal virtues of this well-known plant with the refreshing and dietetic properties of coffee. Prepared by Ellis & Keighley, Toronto.

Mrs. H. Hall, Navarino, N.Y., writes: "For years I have been troubled with Liver Complaint. The doctors said my liver was hardened and enlarged. I was troubled with dizziness, pain in my shoulder, constipation and gradually losing flesh all the time. I was under the care of three physicians, but did not get any relief. A friend sent me a bottle of Northrop & Lyman's Vegetable Discovery, and the benefit I have received from it is far beyond my expectation. I feel better now than I have done for years."

Are You Going Out of Town?

If you are, don't omit to have The Sunday World sent to you. It contains more and better reading matter than any other weekly paper. A page is devoted to society gossip and the latest fashions. Numerous short stories are published. In fact the paper contains 56 long columns of all that is brightest and best of current light literature, as well as the news of the day and many special features. Subscription price 20c. a month, 50c. a quarter. Mailed free every Saturday night. ed

Severe Abscess Cured.

DEAR SIRS,—I had an abscess just behind my right ear in August, 1891. After suffering for three months I began to take B.B.B., and after one month's use of it I was very much better, and the abscess entirely disappeared in four months. I am certain that Burdock Blood Bitters is an excellent remedy.
FLORENCE M. SHAW, Solsgirth, Man.

Public Attention.

Public attention is called to the fact that by improved methods of manufacturing the different materials contained in the Empire Baking Powder—the whole being scientifically compounded—a first-class article can be sold at a moderate price. The powder is manufactured by Ellis & Keighley, Toronto, and sold for 25 cents a pound tin. It is guaranteed equal to any in strength and wholesomeness. 1

And the fact must not be lost sight of that the man who is insured in the Manufacturers' has always got an available asset to fall back on.

A married man should know that for three and a half cents a day he may have $1000 of insurance in the Manufacturers' Life.

A team driven by Dr. W. H. Graham, 198 King-street west, ran away a few days ago. Dr. Graham jumped out of the rig, broke his leg and dislocated his shoulder. He was on his way to Keswick with some friends.

Money secured to your family by the double maturity plan of the Manufacturers' Life will go to them without fear of interruption in the event of your death, and it will be paid to yourself without delay or discount at its period of maturity.

THE DISADVANTAGES OF THE LEVEL-PREMIUM SYSTEM.

By Edward B. Harper, President of the Mutual Reserve Fund Life Association.

[From The North American Review.]

The principle underlying all insurance is that the insured are themselves the insurers, the losses or misfortunes of the few being partly made up to them by the payments of the many. The ancient Romans had their clubs, each member of which bound himself to contribute his proportion of the amount necessary to indemnify a fellow-member for the loss which he might sustain; the Britons had their trade or craft guilds, by means of which the same purpose was served, the principle being extended in many cases to furnishing the necessaries of life for a member in sickness and the money to defray funeral expenses. This gave way to the Friendly Society, which was a still further extension or application of the principle, the widow and the orphans of the deceased member being included in the benefits distributed.

In the modern insurance company the principle is reduced to a science; the careful observation of its operations having furnished data which demonstrate that the cost of the benefits which are provided can be approximated with an accuracy which practically amounts to a certainty.

This is especially true as applied to fire, life and accident insurance; if it were not so, insurance companies would still be in their experimental stages, and their promises, or contracts, mere speculations, which might or might not be fulfilled. The absurdity of such a theory is self-evident.

Being more familiar with the history and operation of the principle already referred to as applied to life insurance, I shall confine myself to that branch of the business.

An examination of the most reliable documents on the subject reveals the fact that the total amount of life insurance in force throughout the entire civilized world, fifty years ago, was less than our American companies now issue in one year. The following table shows the amount which old-system companies had in force in the whole world for each of the four decades:

Year.	Insurance in force.
1841	$1,195,000,000
1871	4,247,000,000
1881	5,597,000,000
1891	9,893,000,000

On December 31, 1892, the amount of insurance in force in the whole world, held by old-system companies, was $10,680,000,000. At the close of the same year assessment companies and fraternal orders had outstanding insurance to the amount of over $7,000,000,000, ninety per cent of which was on the lives of persons residing in the United States.

In 1878 the total insurance in force on the assessment plan was a little over $125,000,000, and as the amount in force is now more than $7,000,000,000 the increase during the fifteen years exceeded 500 per cent. The new business written by assessment associations and fraternal orders alone in 1892 exceeded the total amount of insurance in force in the whole world fifty years ago. Less than fifty years ago friendly societies were not only without the protection of law, but were maligned by both pulpit and press, articles having frequently appeared in The London Times and other influential papers grossly misrepresenting such world-renowned and beneficent institutions as the Manchester Unity of Oddfellows and the Ancient Order of Foresters.

An idea of what friendly societies have accomplished may be formed from the fact that within a period of less than fifty years over 350,000 widowed families have been assisted, to an extent of nearly $40,000,000, by the Odd Fellows and Foresters alone. The payments by such organizations now amount to many millions of dollars every year, and instead of being denounced as they were formerly, friendly societies, life insurance companies and associations are to-day heartily supported by the representatives of all civilized countries, pulpit and press alike uniting in advocating their claims to public confidence.

In the year 1891 alone level premium and assessment organizations paid policy-holders nearly $150,000,000. In order that the reader may be able to form some idea of this amount of money I have reduced the calculations to the sum paid weekly, which is $2,884,615. The amount paid daily is $411,058. The amount paid by life insurance companies in death claims averages from three to four hundred per cent. in excess of the money which the representatives of the deceased would have received had they invested the amount with banks or other financial institutions.

Another point of great importance in connection with life insurance is that the small payments required to keep the policy in force, if not expended in this way, would go for luxuries in the way of clothing, in traveling or other expenses, and would therefore not be to the credit of the estate at the death of the assured. In all such cases it is self-evident that the money paid by the insurance company is clear profit so far as the representatives of the deceased are concerned. Who can estimate the good which the hundred millions paid in death claims in America alone, each year, accomplishes? Let the tens of thousands of widows and the hundreds of thousands of orphans answer. The life insurance policy, in far too many cases, is all that the widow has for her own and her orphaned children's support.

In 1843, when friendly societies were looked upon in England as objectionable institutions and were opposed by the pulpit and the press, no less than 1,546,000 persons, i.e., nine and one-half per cent. of the then population, received relief through the Government. In 1885 the paupers of the United Kingdom of Great Britain and Ireland only numbered 982,000, or only about two and one-half per cent. of the population. There can be no doubt that the change was due, to a very large extent, to the influence which life insurance had in educating the people to provide for their loved ones, and in teaching them to practise economy and self-reliance—a conclusion which is confirmed by the statement made by the Registrar-General for Great Britain and Ireland a few years ago, viz., that "Friendly societies saved the nation over $10,000,000 annually in poor rates alone."

There are advantages other than the protection of the widow and the orphan which have been indicated by other articles in this series.

Of course the history of insurance has its seamy side, but reviewing the facts, and taking into consideration the progress which life insurance has made, and the safeguards with which it is now surrounded, there is every reason to believe that the next half century will witness a degree of prosperity and progress far beyond anything which we can anticipate. The field force of life insurance companies is of comparatively modern origin and is now a mighty power in advocating its claims; while the literature, which is being circulated, is educating the public and will in time produce great results. The social demands which are made upon the business men of to-day are such that life insurance has become an absolute necessity, and its benefits are being more fully appreciated every year. All classes are now interested in the subject, a result which has been brought about to a very large extent by the rivalry which exists between the representatives of level premium and assessment companies. The field of operation is large enough to tax the energies of both systems; there has therefore been no necessity for conflict. The men controlling the level-premium companies, who have waged the war, have been their own worst enemies. Their system, if properly conducted, can join hands with the assessment or natural-premium system, and the two unite in the work of providing for the widow and the orphan and in the encouragement of thrift, economy and prudence.

But it seems to me that it is absolutely impossible for companies furnishing life insurance under the level-premium system to combine security and economy. The law under which they are doing business compels them to have to the credit of all existing policies about fifty per cent. of the premiums which have been paid on them, and which must earn at least four per cent. interest. The money so held is called the "Legal Reserve." No part of the reserve belonging to existing policies can be used in the payment of current death claims; and should the death rate be excessive or the company unfortunate in its investments and the "Legal Reserve" impaired the company would be declared insolvent and it could not legally write any more new business while the impairment lasted.

During the past 20 years policy-holders have lost millions of dollars of "Legal Reserves" through the failure of companies which, at the time of their failure, had an income of nearly $3 to every $1 required for current expenditure. The "Legal Reserve" of such companies, however, had become impaired, and therefore they were technically and legally insolvent and had no alternative but a receiver. The history of the Old Charter Oak is an example of the danger which menaces all companies subject to the "Legal Reserve" regulations. The investment and careful management of the enormous sums which level-premium companies are now carrying is already becoming a matter of grave consideration, and it requires no profound wisdom to see that the time will come when the "Legal Reserve" requirements of the level premium system must be modified. Level premium companies are, by reason of the "Legal Reserve" requirements, self-destructive—the larger they become the greater the danger of insolvency.

It appears, from the New York insurance report for 1891, that the level premium companies doing business in the State of New York had on the 31st of December, 1891, $711,281,782 in "Legal Reserves," and a total of $8,861,584,383 of insurance in force. If $8,861,584,383 of outstanding insurance requires $711,281,782 of reserves, it follows that it would require at least $7,009,000,000 to carry $40,000,000,000 of insurance.

In a little over 30 years the insurance in force has increased from less than $2,000,000,000 to over $47,000,000,000. If a like increase is experienced for the next 30 years, the insurance in force will then exceed $130,000,000,000.

The safe investment, at the standard rate of interest, of the "Legal Reserve" necessary, under the level premium system, to carry such an enormous amount of insurance is practically impossible, and therefore it could not be furnished by level-premium companies alone, circumscribed in their operations as they are by "Legal Reserve" requirements.

The superiority of the natural premium or assessment system lies in the fact that while it furnishes insurance at about one-half the rates which old system companies are compelled to charge, it also provides absolute security for the payment of its death losses. Every policy-holder, so long as he continues to profit by the protection furnished, must contribute his proportion of the amount required for death losses and expenses. Consequently, the greater the amount of insurance in force the greater the security; if the premium is not paid when due the policy lapses and the liability ceases. The reserve of companies conducted upon this system is therefore practically unlimited, it entails no expenses for management and can never be squandered in the payment of high salaries or lost in unprofitable investments. In many respects the reserve of the natural premium or assessment system is like the reserve force of a nation such as the United States, where there is practically no standing army, but where the State has the power, in case it is required, to call out every man who is over eighteen and under forty-five years of age. That such a reserve is amply sufficient for the protection of the American people history has most satisfactorily demonstrated.

A natural premium or assessment company having a sufficient number of members to take advantage of the law of averages, as applied to its mortality experience, and which makes all its premiums payable within fixed dates, say bi-monthly or quarterly, and has a greater amount of surplus funds than the maximum sum which experience shows will be required for the payment of its death losses, between the dates on which its premiums are payable, furnishes security for the payment of its death losses unsurpassed by any other system of insurance in existence. EDWARD B. HARPER.

Common Sense in Kansas.

President Harper has just scored a great triumph in establishing his company in Kansas, where for years he has been kept out, by the determination of the State Superintendents of Insurance to prohibit all fraternal and assessment societies from doing business there—a discrimination which had its origin in the jealousy of the old line companies, which found a large volume of their business drifting into the office of the more progressive Mutual Reserve Fund Life Association. Mr. Harper's fight began seven years ago when D. W. Wilder was the State Superintendent. In the beginning he invited Mr. Wilder to come to New York, or send his deputy, with all the necessary clerks, at his expense, to learn from the books of the company that it was a strong, substantial one, and was doing business on a solid foundation. But, as such an examination would inevitably have taken away the last excuse for keeping the company from taking the cream of the business in Kansas, the proposition was not accepted. The same proposition was received no more frankly by Mr. Wilder's successor, W. H. McBride. But the present Superintendent, Judge S. H. Snider, recognizing the fairness of the proposition, and not seeing why the citizens of Kansas should not have the opportunity of getting insurance at about half the usual rates if a strong company stood ready to offer it, sent on his assistant, Mr. Charles A. Taylor, to make the examination requested. He investigated the financial condition of the company and found it solvent and prosperous; he examined its system and reported it to be founded on a sound basis insuring permanency; he investigated its management and found it honest and intelligent; he examined its securities and found them all there and gilt-edged, and its loans averaging less than 60 per cent. on a conservative estimate of the properties; he investigated its contested claims and found none contested except frauds, and he found ample precautions for insuring only the best class of lives and the methods of admitting members so conservative that the company rejected a higher percentage of applicants than any other first-rate company, thus more certainly protecting the insured.

What wonder that he immediately rendered a report to Judge Snider recommending the admission of the Mutual Reserve Fund Life Association to do business in Kansas as a Natural Premium Company! and what wonder that on the very next day the superintendent did so admit it! and what wonder that a company that can score such an immediate victory as soon as its affairs are thoroughly examined should have received nearly $39,000,000 of new business in the first six months of 1893, should have nearly $250,000,000 of insurance in force, having saved to members in premiums over $35,000,000, paid nearly $17,000,000 in death claims and rolled up a Reserve, or Emergency Fund, of $3,500,000? The public appreciate the advantages of the National Premium plan of the Mutual Reserve Fund Life Association, and it is a good thing that Kansas is to have the opportunity of benefiting by this great improvement on the inequitable system still adhered to by the old line companies.

"Hotel Vendome," New York.

Toronto people visiting New York should make their home at the well-appointed and handsome "Hotel Vendome," corner of Broadway and Forty-first-streets. The "Hotel Vendome" is a short distance from the Grand Central depot, and has also direct car service from the West Shore and Erie Railway ferry docks. The "Vendome" is almost opposite the Metropolitan Opera House, and street cars pass the door from all theatres. Its appointments are perfection. Newly furnished and equipped from the ninth story down; it is the *par excellence* of comfort. The hotel contains two hundred and fifty rooms, single and *en suite*, with or without baths, and is conducted on both the European and American plan. The cafe is one of the handsomest in New York, and the dining-room, situated in the ninth story, cannot be surpassed in New York. The "Vendome" is the most home-like hotel in New York.

A Town Destroyed By Fire.

TOLEDO, July 23.—The entire business portion of Edgerton, a small town of 1200 in Williams county, was destroyed by fire late last night. The loss is about $12,000, with about two-thirds insurance.

To Columbian Exposition

Via the Wabash vestibuled trains running to Chicago every day in the year, are the finest known to the railway service. They are complete and solid vestibuled from end to end, the entire train being a moving palace of connected apartments. All Wabash trains stop at Englewood, near 60th-street entrance to the World's Fair; electric cars direct to grounds every five minutes. Get your tickets via Detroit and the banner route. J. A. Richardson, Canadian Passenger Agent, northeast corner King and Yonge-streets, Toronto.

The Pope and the Heat.

ROME, July 23.—Owing to the extreme heat the Pope has suspended for a time the granting of audiences.

Holloway's Corn Cure destroys all kinds of corns and warts, root and branch. Who, then, would endure them with such a cheap and effectual remedy within reach?

BOUGHT TOO LARGELY.

A YONGE-STREET STORE IN TROUBLE.

Difficulties Accumulating.

We are tempted to ask: "When will the merchant learn to buy no more goods than he can easily handle?" Every day we hear of cases where failure has followed from reckless buying, from over-loading with stock that can not be realized on, and no one seems to profit by the lesson. Each man seems hopeful in his own case and inclined to believe that he shall escape the fate that has overtaken so many, and keeps on buying till the crash comes. Rumors are not always trustworthy, but from facts in our possession we know it to be certain that the firm of

Guinane Bros., 214 Yonge-street,

who have lately been advertising extensive alterations to their store, find themselves in serious trouble. Owing to certain negotiations which they have not been able to push through as quickly as they expected, they cannot begin the alterations for some time yet. Unfortunately, having been morally certain that by this time their store would be three times as large as it is, they ordered just three times the quantity of goods that they can handle in their present premises. Hence they are

In Trouble.

Their cellars, storerooms and every available space is crowded with cases of goods of every description, piled from floor to ceiling so that it is almost impossible to move amongst them and really impossible to bring before the public one-third of the beautiful and unique styles in shoe-wear they have on hand. There is only one thing to be done under such circumstances, sacrifice the stock, sell it at any price, clear it away regardless of loss and trust to better luck next time. This firm, though caught this time through no fault of its own, is too wise to hesitate in such a case and is prepared to adopt the only feasible plan to free itself from its increasing difficulties. Therefore for the next thirty days they are bound that the citizens of Toronto will be able to get such bargains in shoe-wear that it will be constantly a subject to them whether the city fathers make the tax rate 16 or 18 mills. When a person can buy men's tan Morocco lace boots for $1.25 what does he care for one mill more or less on the dollar, and no one will be without the best and latest when they can buy ladies' white kid strap walking shoes 65c, ladies' grey, light and dark tan, sage green, brown, slate blue and pink ooze walking shoes trimmed with kid of same color 75c, $1, $1.25 and $1.18. One thing is evident from this, that the public will gain by the forced postponement of the alterations at