The Toronto World,

An Independent Liberal Newspaper,

Published every morning at five o'clock at No. 4 King street east. Extra editions are published whenever there is news of sufficient moment to demand them.

SUBSCRIPTION PRICE:

Twenty-five cents a month, or $3 a year in advance, post-paid. Single copies, one cent. Sold on streets and by newsdealers in every city and town in Ontario, Quebec, and Manitoba.

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Address all communications to THE WORLD, No. 4 King street east, Toronto.

The Toronto World.

The Only One-Cent Morning Paper in Canada, and the Only Exclusively Morning Paper in the City of Toronto.

APPOINTMENTS.

ROYAL OPERA HOUSE—"Uncle Tom's Cabin"—Fred. R. Wren's company.

GRAND OPERA HOUSE—Haverly's Strategists—Joe Polk and company.

ALBERT HALL—Musical and literary entertainment—W. Ternent's farewell.

TUESDAY MORNING NOVEMBER, 8, 1881.

PRINCE BISMARCK has at length made clear that he is opposed to the Hebrew persecution, and will not encourage any proposal to deprive the Hebrews of their constitutional rights.

THE STATE OF NEBRASKA will not be fifteen years old until the 1st of next March, and yet to-day it has a population of nearly 500,000. In 1855, a year after the territorial organization, the population was less than 5000.

THE MAIL will have to meet the growing opinion in favor of Canadian independence by other arguments than saying only a few favor it, and that these are merely doctrinaires. Everybody is talking about it, and the Canadian and American papers are full of it.

THERE IS A SUSPICION abroad that Mr. Cox in his proposed amalgamation of the Toronto Nipissing, Toronto and Ottawa, Midland, and Grand Junction, is merely acting for the Grand Trunk, which is playing a big gobble game. Will he explain?

BRADSTREET'S says the year which is now within a few weeks of its close has been one of the most prosperous that the anthracite coal trade has ever experienced. Consumers are told that prices will remain on their present basis, though he who gets in his winter's supply early, is on the safe side.

THE UNITED STATES get along in their military schools without importing European instructors, and so ought we to do likewise in Canada. The Kingston college will never be a success till it becomes Canadianized. Surely if the commandment is an Englishman there is no reason why only one of his dozen assistants should be imported.

THE TRADE OF INDIA is immense. Her foreign commerce is $577,000,000 gold per annum. There are seven railways extending into different parts of the country, having an aggregate length of 4039 miles, and other railway lines are in process of construction. The telegraph lines extend 14,000 miles all over the empire. Land is abundant, and there is a great variety of climate; labor is cheap. The wheat fields are being extended, and, with increased rail facilities extending to the great northern wheat belt of the empire, there is a great future as a wheat-grower for western Europe. In 1861 there were in Europe 52 states, 15 languages, 108,014,432 population; while in British India there are 374 states, 23 languages and 212,483,274 people.

CLEANING THE STREETS.

It would be a waste of space to expatiate on the dirty condition of Toronto's streets, and it is much more pleasing to be able to announce that something is to be done to remedy this long felt evil. Street cleaning machines are now being used in many of the cities and large towns in the United States and England. In Brighton they do not wait a couple of weeks for the dirt to accumulate, but sweep the streets every night with a horse machine as regularly as the careful housewife applies the broom to her floors. Our mayor is now in communication with the authorities of New York as to the best kind of street-cleaning machine in use in that city, and he hopes when the spring opens to have them put on all the new streets. He also proposes to brigade the men employed for the purpose by the board of works—putting one brigade to work on street-crossings, another on boulevards, &c.

RELIGIOUS REVIVALS IN ENGLAND.

In view of the anticipated visit of Messrs. Moody and Sankey the medical press of England have issued medical warnings:

The Medical Press and Circular: We are concerned in the interests of impressionable females and weak-minded young men to notice the arrival in England of Messrs. Moody and Sankey, of explosive revival fame. Former experience of the pernicious influence of the hystero-religious mania with which these clever men were identified lead us to hope that most people will guard against an undue preponderance of the emotional passion.

The Weekly Despatch of the 23rd ult. remarks that the medical papers are very properly warning parents against allowing their silly daughters—the silliness of sons does not generally take this shape—to run the risk of losing their heads by attending the Moody and Sankey ministrations which are beginning again in England. But cannot something be done by our zealous home secretary to prevent the Moody and Sankey disease from being propagated? We try to prevent people from giving their neighbors small-pox or typhus fever. It is a worse crime for the "revivalists" to send thousands of weak-brained devotees into the mad-houses, as they do whenever or wherever they turn up.

Some of the prominent clergymen and denominational journals regret that the medical press have raised the opposition to Messrs Moody and Sankey as they contend that whatever may be said about a few hysterical females being for a time religiously insane, there is no doubt that these evangelists have done a good work.

The probability is that the so-called religious revivals of the "salvation army" have disgusted a number of persons, and this has led them to oppose the revivals of the American evangelists. The salvation army has become quite a nuisance in England. An opposition band has been formed, called the "skeleton army." This army parades the streets singing parodies of salvation songs, and generally wind up their work by creating a disturbance and breaking the windows of the building where the salvation army hold their services.

At Exeter the magistrates have recently prohibited the processions of the salvation army, on the ground that they would lead to a breach of the peace, but captain Dower, the leader of the "army," after communicating with his "general," has written to the magistrates denying their right to stop the processions, and stating that any corporation which attempted by force to interfere with the members of the "army" when taking part in such processions will be held responsible to the law. He denies the power of any home office officer to alter the law of the land, and states that though he has to fly in the face of the authorities, he must do his duty and preach salvation to the masses, and he should do it if all the world was against him.

The army has been very unfortunate in its officers. Another disgraceful case of a "captain" of the salvation armyh as recently been tried at the Surrey sessions. The prisoner pleaded guilty to embezzling small sums from his master, and it came out in the evidence that the "captain" used to preach at the services held at the "salvation head quarters." On whit-Monday last he met a young woman at one of the services and induced her to go to live with him under pretense of marriage. On the faith of his representation, she left a respectable home and lived with him for two months, and after he had pawned all her clothes to find him food he deserted her. A letter was read which the prisoner had written to the girls parents in which he wrote: "It was the Lord's wish we should be together; we have tied the knot, which shall not be untied by anyone on the earth. Praise the Lord it is finished." The magistrate said he was a hypocritical scoundrel and very properly sentenced him to eighteen months imprisonment with hard labor.

PUBLIC OPINION.

Port Hope Guide: We fully and firmly believe that Canada would rise like a giant refreshed from sleep if we were indeed a nation. Are we forever to remain attached to our mother's apron strings? Young Canada says no. Reader, what say you?

Ottawa Free Press: While we will yield to none in loyalty to the queen, we are not blind or insensible to the stronger sentiment of loyalty to ourselves. Many Englishmen take this common-sense view of the question, admit the full force of such reasoning and are prepared to grant complete independence so soon as the people of Canada declare in favor of it.

Chicago Tribune: Let Canada assert its independence; let it modernize itself; let it have a Canadian government knowing no higher allegiance than to the Canadian people. Let its governor-general be a Canadian representing his own people and his own country, and let the government be national, independent and entirely free of colonial weakness and independency.

New York Newspaper Reporter: The days of long-winded journalism are overpast. Brisk, spicy, paragraphic articles on all subjects that will possibly bear such pruning are what the people want, and hence it is that so many of the old-fashioned journals have died, or are dying out, simply from the enormously heavy pressure of their own columns. It is safe to assert that not more than one in ten of the mass of newspaper readers think of reading the long, labored, wordy articles paraded with so much pomp in some of the blanket sheets of the day.

PERSONAL CHIT CHAT.

John McHale, archbishop of Tuam, is dead.

Cardinal Geonelli, archbishop of Sardis, died at Rome yesterday.

A. T. Waterous, son of C. H. Waterous Brantford died on Sunday.

Henry Jackson of Nissouri township, a veteran of 1812 died on Friday, aged 102.

Rev. Mr. Lavallee, cure of St. Vincent de Paul, and a well-known priest of Montreal diocese, died Sunday night.

The statue of Lord Byron has been unveiled at Missoloughi where he died. The ceremony was attended by great popular enthusiasm.

Bismarck has brought an action for slander against Von Bunsen, secessionist, arising from a speech of Von Bunsen to his constituents.

The new dean of Westminster gave his inaugural sermon on Sunday. The abbey was the common inheritance of the citizens of the republic across the sea.

Rev. A. R. Simpson, of the Thirteenth street Presbyterian church, New York, preached his farewell sermon Sunday, and resigned his pulpit in the Presbyterian church.

Both of Queen Isabella's younger daughters are soon to be married—the Infanta Eulalia to an Austrian Archduke, Queen Christina's brother, and the Infanta Maria della Paz to the heir apparent to the crown of Portugal.

Six feet tall, broad shoulders, a broad, straight back without the slightest inclination to stoop and tapering toward the waist, a high forehead, blue eyes, prominent brows and cheek bones, a nose like an eagle's beak—Such are the physical characteristics of Jesse James, the notorious train robber, outlaw and general devil.

—Don't buy a sewing machine until you have seen the Wanzer new family "C" and "F" for dressmaking and tailoring purposes; all latest improvements, nickle-plated in all bright parts, simple, durable, noiseless, and guaranteed ten years. 84 King street west, Toronto. 246

SEE TO IT.—Chronic headache, sick headache, costiveness, wind on the stomach, pain in the side or back, distress after eating—all forms indigestion and liver troubles permanently cured with Zopesa from Brazil. Try a sample.

LITERARY ACTORS.

The Player who wrote Twelve Hundred Songs—The works of William E. Burton, Sol Smith and John Brougham.

(From the New York News.)

In a theatrical gathering last week the conversation turned on John Brougham, and one of the party remarked that it would be well for the profession if there were a few more actors who knew how to write a readable book. "Do you know how many actors there are who have written books?" demanded an old-timer, banging a volume he pulled from his pocket on the table with a violence that brought two waiters to the spot at once. "I guess you don't, or you wouldn't give yourself away like that. Here's a book written by an actor. His name is Lawrence Barrett, and the book is the life of Edwin Forrest. I bought it to add to my library, which contains some of the most interesting books I ever read, all written by actors. If you want to see what your profession has done in a literary way, sir, call on me some day when you're sober and patient, and I'll open your eyes for you."

The veteran spoke truly in defending his profession from the aspersions of the rash tyro. Actors have, since Shakespeare's time, made a vast addition to the world's literature, and left many works well worth perusing.

There are, for instance, few more entertaining volumes in the language than the "Cyclopedia of Wit and Humor," edited by our famous comedian, William E. Burton, and containing, among other original effusions of the editor's, that most rollicking conceit, the "Yankee Among the Mermaids." Burton was a facile and humorous writer, who would have done as much credit to literature as he did to the stage. Mrs. Anna Cora Mowat, his fair contemporary, was a voluminous and fluent creator of novels and plays, whose books are quite well worth reading, and whose plays, with a little alteration, would be equally well worth putting on the stage of to-day. If the productions of the pen of Fanny Kemble are not good reading, the writer is willing to acknowledge that he hasn't a mind above dime novels.

The heaviest portion of the contributions made by literary actors to the world's libraries are, of course, of a professional character. David Garrick wrote upward of fifty plays, most of which were successful, and poems enough to fill two volumes of sentiment and wit. Sam Foote was the author of plays, of which twenty are published, and of countless numbers of newspaper squibs. Foote had started in life as an actor, and failing to hit the public in parts written by other men, set to work to write plays, himself, and made a fortune. Chas. Dibdin, who left twelve hundred sea songs, forty-seven published dramatic pieces and a bushel of miscellaneous books; among them a "Complete History of the English Stage" up to 1795, in five volumes, was an actor all his life. Dibdin's brother, Thomas left more than one thousand songs and thirty-nine plays, and his son was an industrious and successful playwright and ballad composer; while Tom Dibdin's son Thomas Bagnall Dibdin, was one of the most eminent of English bibliographers, and the only one of the family who did not make a profession of the stage.

The Cibbers were another family of literary actors. Old Colley, who doctored Shakespeare, and whose garbling of Richard III holds the stage still, made his debut as an actor at 18. Cibber was one of the wittiest and most sprightly writers of poetry, lampoons, essays, and the like, of his day. His son Theophilus, who imitated his father in his intellectual as well as his immoral tastes, was an actor, author and dramatist, and Theophilus' wife, the sister of Dr. Arne, the composer, achieved some fame as the translator of various poetical works from the French. Betterton wrote a number of plays, and altered and adapted many others for the stage. The Kembles, with the exception of Roger, the head of the house, all run to literature. John Philip wrote plays, operas, poems, essays, and came very near being the most celebrated playwright, as well as the most celebrated actor of his time. John Philip's brother, Charles, wrote and adapted from the French and German a number of pieces. His wife, Marie Therese, was the author of four plays. Stephen Kemble, their brother, was a playwright. I have already alluded to the gifted daughter of Charles and Marie Therese, Frances Anne, or Fanny Kemble, as she is more widely known. She is a poet, dramatist and memoir-writer, and is one of the most remarkable women who ever handled a pen. Altogether six of the Kemble family are known in literature, Fanny's only brother, John Mitchell Kemble, being the only one who was not on the stage professionally. He was an eminent scholar in Anglo-Saxon history, a graduate of Cambridge, and his works are standard.

Charles Mathews, the elder, left an autobiography gorged with some of the keenest, shrewdest and wittiest character drawing ever penned. His wife, who edited the memoirs, was herself the author of some most entertaining works, and their son wrote many plays and farces for his own and other uses. Macready's father was a theatrical manager and playwright, and Macready's own memoirs need no comment here. Quin became a literary man in virtue of one book. It was called "Quin's Jests; or, The Facetious Man's Pocket Companion," and was funny enough to be worth any one's pocket room. The father, mother and grandfather of Richard Brinsley Sheridan were literary people, though the two latter did not figure on the stage. His father, Thomas Sheridan, was actor, manager, essayist, playwright, etc. His mother wrote several poems, novels and plays, from one of which, called "The Trip to Bath," her son is believed to have stolen largely in "The Rivals." His sister, Mrs. Lefanu, was a well-known playwright two generations back. His elder brother Charles was a historian of some note, and both his sons handled the pen with more or less felicity and success. Henry Siddons, an actor, and a son of the great Mrs. Siddons, the "Tragic Muse" of Sir Joshua Reynolds, was the author of several dramatic places, of a memoir of his mother, and of a once popular work on rhetoric.

These are but a few of the actors who have made their mark on paper as well as on the boards. The list might be amplified to fill a page of the News. Almost all the old actors of any note dabbled in play-writing, and though their works are forgotten by the stage, they enjoy at least the honor of curiosities in the connections of the bibliophiles.

Some of the raciest and most readable books ever published in this country are those written by Solomon Franklin Smith. He was a comedian of repute, born at Norwich, New York, in 1801. His son is now a member of a company at a leading local theatre. James E. Murdock's autobiography is a valuable work of its kind, and the memories of Ludlow; the veteran actor and manager, are valuable and entertaining papers. Some years ago a readable book on the stage was published here by the comedian Davidge. Sothern left a work which, though it was eagerly edited by a literary friend, still had the ear-marks of Dundreary all through it.

The New York stage of the present day is not without its claim to rank in the roll of authorship. Ned Harrigan may not be another Dibdin, but he is a clever, bright and spirited wielder of the pen for his professional uses. Lester Wallack has tried his hand at authorship, as "The Veteran" will attest. The wife of the manager of the Standard theatre is as able an authoress as she is an actress, and one of her works, "Almost a Life," after a successful run here two seasons ago, is to find a place upon the London stage next month. Some of the cleverest and sharpest satires in a leading dramatic paper, a couple of years back, were penned by Miss Laura Don, well known as an actress of ability, and an artist of undeniable skill as well. A vigorous and original writer for the press, during his summer leisure, is John W. Thompson, a young actor who lately played here in the company of Mr. Lawrence Barrett; and the leading lady of the Union square company frequently drops into poetry and the magazines over the signature of Sarah Jewett.

THE RESURRECTION OF THE BODY.

J. L. F. Criticises the Position of Dr. Wild—He Thinks the Material Body Will be Revived.

To THE WORLD.—Dr. Wild's answers to correspondents are always oracular. They were specially so on Sunday evening, October 30. He tells us that "Freethinker" ought to have signed himself "Swedenborgian." How does he know? Will Dr. Wild inform us where he gathered the news that Swedenborg teaches "men are born with their spiritual bodies outside of their other material bodies?" If "Freethinker" told him this, and Dr. Wild believed it, then neither he nor Dr. Wild have ever read Swedenborg's works. Swedenborg teaches that the spiritual body is the raison d'etre of the physical body. The spiritual body is within—not outside of—the physical body.

Dr. Wild asserts his belief in the resurrection of the material body. Now, if men are to get back those physical bodies which they have worn in this world, the question arises, which of them are they to get? For it is a scientific fact—which Dr. Wild will hardly dispute—that the minerals, fluids and gases of which our physical bodies are composed, are so rapidly absolved and so rapidly pass off into other forms, that not one partacle of the body I now wear will be in the body I will have in three years and a half from to-day, should I have any physical body at all at that time. If a man lives in this world for seventy years he will have used up twenty complete bodies. Which of these is he to have at the resurrection? Or, is he to have them all and become a veritable giant—clogged with matter? If we take the average age of each generation at thirty one years, then each individual of each generation must have had nine bodies. If even one of these is to be raised, is there matter enough in all this material world to supply material bodies, and as men now have, for one-tenth, or even one-hundredth part of the myriads of spiritual beings who have once worn a covering of glory upon its surface? Is it not wiser and more rational to conclude that, once shed, this material covering is shed forever? I devoutly acknowledge that "with God all things are possible." But God is infinite wisdom as well as infinite love, and his plans, the more they are understood, will be found never to necessitate any belief in what is irrational and absurd. "His tender mercies are over all his works." Had we to wait as formless bodiless essances till some indefinite period in the far future before we could resume form and active life, it would show a decided defect in the order of our creation. It is impossible for the human mind to conceive of substance without form. Substance which has no form is simply "nothing." To reduce us to that at death is to annihilate us. Hence it is destructive of all belief in immortality to assert that man at death loses all form. Dr. Wild has only to try to depict to himself or to an audience, a "somewhat" which has, or is, substance without form, to become convinced to read Swedenborgs works might possibly prove useful to him. If he objects to that, he will find the same truths distinctly taught in the 15th chapter of 1st Corinthians, where St. Paul says "If there is a material body there is also a spiritual" after laboring all through the chapter to show to every order and degree of creation a body is given and also to the manifestation of its inherent life—"to each and a body of its own." J. L. F.

REST AND COMFORT TO THE SUFFERING

"Brown's Household Panacea," has no equal for relieving pain, both internal and external. It cures Pain in the Side, Back or Bowels, Sore Throat, Rheumatism, Toothache, Lumbago, and any kind of a pain or ache. "It will most surely quicken the Blood and Heal, as its acting power is wonderful." "Brown's Household Panacea," being acknowledged as the great Pain Reliever, and of double the strength of any other Elixir or Liniment in the world, should be in every family handy for use when wanted, "as it really is the best remedy in the world for Cramps in the Stomach, and Pains and Aches of all kinds," and is for sale by all Druggists at 25cents a bottle

Mothers! Mothers! Mothers!!

Are you disturbed at night and broken of your rest by a sick child suffering and crying with the excruciating pain of cutting teeth? If so, go at once and get a bottle of MRS. WINSLOW'S SOOTHING SYRUP. It will relieve the poor little sufferer immediately—depend upon it; there is no mistake about it. There is not a mother on earth, who has ever used it, who will not tell you at once that it will regulate the bowels, and give rest to the mother and relief and health to the child, operating like magic. It is perfectly safe to use in all cases, and pleasant to the taste, and is the prescription of one of the oldest and best female physicians and nurses in the United States. Sold everywhere at 25 cents a bottle.

—The causes of colds are getting overheated in hot rooms or crowded assemblies, sitting in a draught, or cooling too rapidly after exercise, muffling up warm and changing to lighter wrappings, cold and damp feet. No matter what is the cause Hagyard's Pectoral Balsam is the cure for all throat and lung diseases that induce consumption.

—Hagyard's Yellow Oil.—Will be found invaluable for all purposes of a family liniment. Immediate relief will follow its use in all cases of pain in the stomach, bowels or side; rheumatism, colic, colds, sprains and bruises. For internal and external use. It has no equal in the world for what it is recommended. For sale by all dealers at 25c per bottle.

—No article ever attained such unbounded popularity in so short a time as Burdock Blood Bitters, and that too during the existence of countless numbers of widely advertised bitters and blood purifiers. It is evident that this medicine begins its work at once, and leaves no desirable effect unattained.

—To prevent or reduce fever use Fruit Salt: for sale by the ounce or pound at Osgoode hall pharmacy, 107½ Queen street west. 246

A police court is a very accommodating place to transact business. If you haven't the money to pay cash, the judge generally gives you time.

An exchange inquires, "Does hanging prevent crime?" It certainly does. Who ever heard of a man committing murder after he was hanged

HOTELS.

ROSSIN HOUSE

IS THE LARGEST, COOLEST IN SUMMER. Unequalled in Cleanliness, Best Ventilated, best Furnished, and the best managed Hotel in Canada. Graduated Prices.
HENRY J. NOLAN, Chief Clerk. MARK H. IRISH, Proprietor. 135

POWER HOUSE,
Corner of King and Brock Streets,
the New and Commodious
WEST END HOTEL.
First-class two-horse carriages for hire. Orders taken for them day and night.
J. POWER.

HOTEL BRUNSWICK
56 KING STREET WEST, (Next Mail Office).
Choicest Selected Lot of the Celebrated
CANADIAN MALPEQUE OYSTERS,
Just received this day from Prince Edward Island; served on the shell; try them.
GEO. BROWN, Late of the American Hotel.

SIMCOE HOUSE,
Cor. Simcoe and Front Streets,
TORONTO, ONT,
Convenient to Union Station. Terms $1 and $1.50 per day, according to location of rooms.
246 W.M. HANCOCK, Proprietor.

BRIGHTON TEMPERANCE HOTEL,
92, 94 and 96 Bay street, Toronto.
First-class board; well furnished apartments, splendid drawing-room; all home comforts; good attendance. 36
Most Moderate Charges.
E. SMITH. - - Proprietress.

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RESTAURANT FRANCAIS,
U. E. CLUB BUILDINGS, KING STREET WEST
NOW OPEN. EUROPEAN STYLE.
MEALS AT ALL HOURS.
Neatly-fitted Ladies Dining-room with private entrance.
J. QUINOLLE & F. ARNOLD, PROPRIETORS. 246

SHELL OYSTERS! SHELL OYSTERS
First of the Season. Fresh and Fat at the 246
ST. CHARLES RESTAURANT
70 YONGE STREET.

EL PADRE
BREAD &C.

BREAD
WANTED,
A few more Customers to
BUY BREAD
At Crumpton's Bakery,
171 KING STREET EAST.
DELIVERED DAILY.

The New Confectionery Store
AT
No. 90 Queen St. west,
is fast growing in popularity and is already doing a first class business. All orders promptly attended to. Entire satisfaction guaranteed in all instances. We invite the patronage of the public
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T. FISHER'S EXPRESS LINE
CHEAPEST EXPRESS LINE IN THE CITY
5 Cent Parcel Delivery in Connection.
Arrangements made with merchants for delivery of parcels in large quantities.
T. FISHER, Proprietor.

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All Orders Personally and Promptly Attended To. 246

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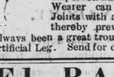

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All Legs made by me have the Improved Take-Up Joints, and the Wearer can always tighten the Joints with a small Screw Driver, thereby preventing the noise that has always been a great trouble to the Wearer of an Artificial Leg. Send for circular. 246

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$500 REWARD!
For an Ache, Cut or Sore on Man or Beast that Kennedy's Lightning Remedy will not cure, if the Directions with each bottle are followed. It cures Sick Headache in 5 minutes; Toothache in 1 minute; Earache in 5 minutes; Neuralgia in 5 minutes; Rheumatism in from 1 to 10 days. Sold by all Dealers in Medicine. Office: 116 King Street West, Toronto.

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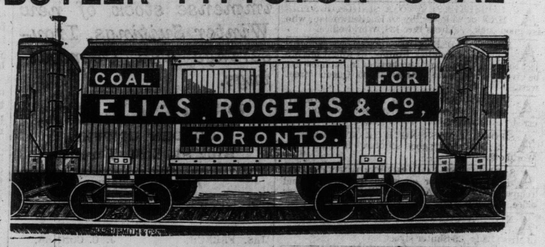

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INSURANCE

TEN YEARS' RECORD.

In a Life Insurance Company, conducted on the mutual principle (such as the Mutual Department of the ÆTNA LIFE), all the money paid in will, substantially, come back to the insured, with compound interest—except that portion disbursed for working expenses. Some expenses are necessary, even in charitable operations. Other things being equal, those companies are usually found among the best—and live the longest, and return most value for the money they receive—which are most economically conducted.

Only those old companies (and they well grown previous to 1850) have shown better record in this respect than the ÆTNA LIFE. The following table, carefully compiled from the official reports, embraces all the other leading U. S. companies, also those of Canada, and lastly three British companies doing business in Canada:—

COMPANIES.	Average Annual Income during past ten years.	Average Annual Working Expenses.	Per ct. Work'g Expenses to Income.	Expenses saved over other Companies on equal Income.	SAVING in ten Years by the ÆTNA LIFE.
Ætna Life	$5,241,638	$ 474,365	9.05	.....	.....
New York Life	7,334,403	803,804	11.03	$ 103,784	$1,037,840
Equitable, N.Y.	3,355,873	1,212,309	13.69	243,212	2,432,120
North-wes' Mutl.	3,669,747	449,494	12.25	167,732	1,677,320
N.E. Mutual Life	2,228,134	297,097	10.15	57,658	576,580
Phœnix Mutual	2,683,152	369,111	13.37	226,439	2,264,390
Manhattan, N.Y.	1,926,357	277,821	14.42	281,476	2,814,760
Union Mutual	1,928,118	383,016	19.86	566,621	5,666,210
Mass. Mutual	1,363,430	205,483	15.07	315,547	3,155,470
Canada Life	587,229	*103,572	17.63	449,732	4,497,320
Confederation*	123,610	36,140	29.23	1,057,762	10,577,620
Sun, Montreal*	24,286	31,834	33.76	1,282,681	12,826,810
Mutual, Hamilton*	46,147	15,942	43.21	1,790,543	17,905,430
Ontario Mutual*	43,153	13,281	30.77	1,138,483	11,384,830
Standard, Scot'nd	3,910,548	523,511	13.38	236,992	2,369,920
L. & Lancashire	274,025	81,450	29.73	1,083,970	10,839,700
Briton, London†	53,291	45,628	86.38	2,585,700	25,857,000

* Nine years. † Five years.

The figures in the two last columns command attention by their magnitude. They show the amount that the Officers of the ÆTNA LIFE might have used in the mere running expenses, more than they have done, without exceeding the rate indulged in by other companies. For instance, by confining its working expenses to $9 05 instead of $15 07, the rate of the Massachusetts Mutual (9th in the list), it has saved the difference of $6 02 per $100, which upon the ten years' receipts of the ÆTNA comes to $3,155,470!

When it is considered that the real cost of being insured is NOT the premium paid, but the portion of that premium used up in expenses, it will be understood how large an interest the insuring public have in a table like the above. Such a table exerts a powerful influence in favor of economy. After examining it no one will be surprised to learn that the most expensive of the mutual companies has not yet declared any dividend to its members, and a stock company, the last one, has been obliged to write off half its capital, originally 250,000 sterling.

"The public cannot be misled if, when seeking an office in which to effect an insurance, they select one which transacts its business at a small per centage of working cost."—*British Board of Trade Report.*

WILLIAM H. ORR, Manager, Toronto.

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