THE TORONTO WORLD.

A One-Cent Morning Newspaper.

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THURSDAY MORNING, MAY 28, 1885

Manhood Suffrage.

This is what we are coming to in Canada, and Sir John "missed it" badly in not going straight for it in his franchise bill this year. He complains that Mr. Mowat "stole his thunder," by passing a bill the main features of which were taken from the dominion bill, the latter having been already before the country in 1883 and 1884. In other words, the Ontario premier, knowing that Sir John's bill was or was to be, made his own just a little more liberal, and so got credit that was not really his due. So Sir John says, and we may reasonably enough suppose that the expectation of the dominion bill being passed this year had much to do with causing the Ontario bill to be hurried forward. But, seeing all this, why did not Sir John get ahead of Mr. Mowat by promptly amending his own bill, so as to make it still more liberal than the Ontario one? Had he done this, the laugh would have been on his side now, "by a large majority," and on the franchise question the opposition at Ottawa would have been left stranded high and dry. But how can a conservative minister propose so radical a measure as manhood suffrage, it may be asked? The answer must be that he may as well do it soon as late; better get the credit of taking the lead and "doing it up brown," than incur the reproach of opposing it and having been driven to it at last.

It goes to confirm this view of the matter that the Montreal Gazette, which is for the east the chief newspaper exponent of Sir John's views, now comes out in favor of manhood suffrage in dominion elections. Not yet, to be sure, as being immediately wanted, but as something that must come before many years. Between dominion and provincial voting qualifications respectively the Gazette draws this very proper distinction—that whereas the dominion parliament has control of personal rights, the provincial assemblies have charge of the rights of property. A property qualification for electors is, therefore, really more necessary, or at least more defensible, for the latter than for the former. Exactly the contrary idea prevails, however; it is a popular mistake that the qualification for dominion voters is or should be higher than for provincial voters. This is all wrong, the truth being that, as far as property qualification goes, the municipal franchise should be the highest of all, the provincial coming next, and that for the dominion being the lowest. On this point the Gazette says:

> Taxation is the true basis of the suffrage. Every man who contributes to the cost of government ought to exercise a vote, and if the sources of revenue of the federal and provincial governments are considered the character of the franchise which ought to prevail will be best understood. The dominion derives its income from customs and inland revenue duties, and toward this income every citizen contributes. The provinces derive their revenue from the federal subsidy, licenses, crown lands and law stamps, and toward that revenue the people, as a people, do not contribute one dollar excepting through the medium of the federal treasury. But the provincial legislatures are charged with distinct powers and privileges; they have exclusive jurisdiction in matters of civil rights and rights in property and of education; until, therefore, direct taxation is had, we see much force in the contention that the franchise for the provincial legislature should be somewhat restricted and based upon property. With the dominion it is different. Every citizen is a taxpayer and contributes to the maintenance of the central government, and may fairly ask that he shall be given a voice in the control of its administration.

And our contemporary thus concludes:

> Manhood suffrage, with registration, need not be dreaded by any class of people. It will come sooner or later, and judging by the liberality of the bill now before parliament, is already well-nigh reached. The conservative party in two provinces is formally committed to manhood suffrage, and in the direction thus indicated the whole party must ere many years follow. The franchise bill now before parliament is a long step toward it; as far as, having regard to the recent expression of opinion by the provincial legislature, it would be proper to go at this time. The discussion will have an educational influence which will bear fruit before many years.

Had Sir John boldly pronounced for manhood suffrage *this year* he would have been first in the race to-day, with Mr. Mowat nowhere. Hanging back on this question has cost him a good deal of popularity, and has inflicted upon his government a long and troublesome session, with some very important and necessary measures delayed in consequence. But Mr. Mowat does not appear to much advantage in the franchise business, after all. Some time back he gave votes to farmers' sons, but it was like drawing teeth to get him to consent to anything like a parallel extension of the franchise in cities and towns. And his bill of this year, not to come into force till the first of January next, is full of finical and farcical distinctions as if intended to make lawyers and judges as necessary as posible to explain it. There are far too many p's and q's about it—too many absurd and needless restrictions. The better opportunity, therefore, was there for Sir John to have put the Ontario measure into the shade by bringing forward a far more liberal one. And, from what the Gazette says, it may be conjectured that there are some influential supporters of his who take just this view of it, and who wish now that something like Hon. Peter Mitchell's plan of tax-paying manhood suffrage had been adopted from the start. Still, there is no saying yet how far Sir John may go with his bill ere he be done with it.

The Scott Act Not Being Enforced.

We see by the Parry Sound paper called the North Star that the Scott act is not proving a success in that district. The Ontario government officials say their jurisdiction does not cover it, and the dominion ones do not seem anxious to enforce it, so that the North Star is led to conclude: "We will have free trade in whisky in this district, for a time at least." It contends further that it supported the Scott act because it believed it would be for the public good, but unless it is better enforced than now that journal will do all in its power to have it repealed. The editor says further that he has lately made a visit to Midland, Penetang, Orillia, Barrie, and Allendale, and on all hands he heard the same complaint that the act is not being enforced. He concludes by asking the temperance people what they are going to do about it?

A New Kind of Sheep.

FREAK OF NATURE.—Recently a ewe belonging to Mr. Henry Lock, of Scugog, gave birth to three lambs. Two of them were perfect in form, but the other had no head and only very short fore legs. A clump of long wool had grown out where the head should have been, and, strange to say there were strong indications for supposing that it had lived for a while after birth, although dead when found.

We are pleased to place before our readers this morning the above item from the Port Perry Standard, a paper published every Thursday by Mr. Mundy, consequently a bi-weekly journal.

This lamb with no head and with very short fore-legs may be but the fore-runner of many of the same, or a constantly improving sort. For having no heads and living just by absorption from the atmosphere no food will be needed, and the cost of raising lamb for the market will be reduced to almost *nil*.

And the fact of the fore legs being shorter than usual may be taken as an indication that more attention will be paid to the development of the hindquarters; in fact, as there will be no head all the quarters will be sold as hindquarters, and justly so. This, we must remark, will be better by half than the present arrangement.

Stock farming will receive a great impetus as soon as it has been demonstrated that animals can be grown with four high priced hindquarters each. Speaking of stocks this freak of nature is highly suggestive of the other kind of lambs who, having no heads, go to the brokers and in a very short time through lack of head and consequently of brain skip at anything which to their powers of absorption (before referred to) seems good and very soon lose their wool, and are left as the Scugog lamb was found—dead, with the additional word of explanation, *broke*.

The Dominion Bank.

The strong and steady upward progress of the Dominion bank is something to make a note of. Yesterday the fourteenth annual meeting of the shareholders was held at the head office here, and a report of the same will be found in another column. From the statement submitted, it appears that the profits for the year ending April 30, after deducting charges of management, etc., and making full provision for all bad and doubtful debts, amounted to $203,496.51, a little less than three-fourths of which—$150,000—was applied to paying two semi-annual dividends of 5 per cent. each, or 10 per cent. for the year. The reserve fund was increased by $50,000, and now stands at $980,000, which is almost two-thirds of the paid up capital. In other words, $100 stock in the hands of an original shareholder has now grown to something over $160, after dividends paid regularly during the interval, and the same stock can be sold to-day for $187. From which it may be inferred that making a good investment in the first place, and then *holding it*, pays better in the long run than speculating on the fluctuations of the market. Dominion bank stock will surely ouch 200 "ere long," which will be double the original value.

The Channel Tunnel.

Although we are of opinion that this scheme to connect England and the continent of Europe and afford an all-rail route between London and Paris, will be ultimately accomplished, yet the feeling in England appears, at present, to be strongly against it. Sir Edward Watkin's motion in the house of commons to read the channel tunnel bill a second time was voted down. Sir Edward argued that as the enterprise was one for extending the British empire to mid-channel it ought therefore to be carried out at the national expense; and the London Times remarks that English coalowners and æronauts might put forth an equally sound claim upon the national purse on the ground that they extend the British empire toward the centre and the dog-star. But neither the fascinating idea of an underground extension of the empire, with Sir E. Watkin as viceroy, nor the advantage of having two holes fourteen feet wide for the nation to burrow in, in case of invasion, could induce the house of commons to pass the second reading of the bill.

From Manitoba we hear that notwithstanding all the injury done by the rebellion farmers there are away ahead with their spring work, and harvest prospects are considered good—that is, as far as appears thus early in the season.

Rewards For the Brave.

Editor World: A few days ago a letter appeared in The World advocating a money grant from parliament to Gen. Middleton as a recognition of his services in suppressing the rebellion. No doubt the brave general is the right man in the right place, and every patriotic Canadian owes him a debt of gratitude for his noble resolve not to sacrifice the lives of his gallant volunteers unnecessarily, as well as for the masterly stroke that crushed out the hopes of the rebels. That, however, is no reason why we should in this Canada of ours perpetuate the reprehensible practice of the mother country. Rather let us show our pompous old grandmother that we do these things better in Canada. There the fortunate general who orders the battle is enriched and ennobled, while the soldier who fights it is magnanimously allowed to starve when his usefulness is gone, or his widow and orphans are doomed to go "over the hills to the poor house," if victory is bought with his life. Here, as yet, we are unacquainted with such acts of double refined cruelty. If our gratitute must have expression in a pecuniary form, let the widows and orphans or dependents of those who fell so gloriously be first provided with the means of support. If this is not done our doughty citizen soldiery may not be so anxious to hazard life or limb in future, and who can blame them? To heap honors and riches on those who have at least a competency of the good things of this life, while the crippled soldier, or the dear ones of the departed brave, are left to bemoan their sad fate perhaps in abject poverty, is a beggarly recompense for loyalty sealed with their blood.

ATHOL BROSE.

Guelph, May 26, 1885.

DOMINION BANK.

Proceedings of the Fourteenth Annual General Meeting of the Stockholders Held at the Banking House of the Institution in Toronto on Wednesday, 27th May, 1885.

The annual general meeting of the Dominion bank was held at the banking house of the institution on Wednesday, 27th May, 1885.

Among those present were noticed Messrs. James Austin, G. Boyd, Walter S. Lee, James Scott, Hon. Frank Smith, R. S. Cassels, Anson Jones, W. T. Dingle, Wilmot D. Matthews, R. H. Bethune, E. Leadlay, Aaron Ross, George Robinson, S. K. Dingle, Wm. Ince, E. B. Osler, etc., etc.

It was moved by Mr. G. Robinson, seconded by Mr. Wm. Ince, that Mr. James Austin do take the chair.

Mr. Wilmot D. Matthews moved, seconded by Mr. James Scott.

Resolved—That Mr. R. H. Bethune do act as Secretary.

The Secretary read the report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

Balance of Profit and Loss Account, 30th April, 1884		$8,632 63
Profits for the year ending 30th April, 1885 after deducting charges of management, etc., and making full provision for all bad and doubtful debts		203,496 51
		$212,129 14
Dividend 5 per cent., paid 1st November, 1884	$75,000 00	
Dividend 5 per cent., payable 1st May, 1885	75,000 00	
		150,000 00
		$62,129 14
Carried to Reserve Fund	$50,000 00	
Written off Bank Premises Account	10,000 00	
		60,000 00
Balance of Profit and Loss carried forward		$2,129 14

The alterations and additions to the Head Office which were in progress last year are now nearly completed, which the Directors trust will meet the approval of the Shareholders.

It will be observed that $10,000 has been applied to the reduction of the Bank premises account out of the profits of the year, a policy of writing off more or less every year as circumstances warranted, having been observed since the Bank commenced business.

A vacancy at the Board was caused in December last by the resignation of Mr. Crowther, which was filled by the appointment of Mr. Wm. Ince of the firm of Messrs. Perkins, Ince & Co. of Toronto.

Owing to the rapid growth of the City the Directors have thought it advisable to open an agency of the Bank at the corner of Queen and Sherbourne streets.

JAMES AUSTIN,
President.

Messrs. R. S. Cassels and Walter S. Lee were appointed Scrutineers.

Mr. James Austin moved, seconded by Mr. Edward Leadlay, and

Resolved,—That the Report be adopted.

It was moved by Mr. Aaron Ross, seconded by Mr. Anson Jones, and

Resolved,—That the thanks of this meeting be given to the President, Vice-President and Directors for their services during the year.

It was moved by Mr. Walter S. Lee, seconded by Mr. Boyd, and

Resolved,—That the thanks of this meeting be given to the Cashier, Agents and other officers of the Bank, for the efficient performance of their respective duties.

It was moved by Mr. W. T. Dingle, seconded by S. K. Dingle, and

Resolved,—That the poll be now opened for the election of seven Directors, and that the same be closed at 2 o'clock in the afternoon, or as soon before that hour as five minutes shall elapse without any vote being polled; and that the scrutineers, on the close of the poll, do hand to the Chairman a certificate of the result of the poll.

Mr. Aaron Ross moved, seconded by Mr. G. Robinson, and

Resolved,—That the thanks of this meeting be given to Mr. James Austin for his able conduct in the chair.

The Scrutineers declared the following gentlemen duly elected Directors for the ensuing year:—Messrs. James Austin, Wm. Ince, E. Leadlay, Wilmot D. Matthews, E. B. Osler, James Scott, and Hon. Frank Smith.

At a subsequent meeting of the Directors Mr. James Austin was elected President and the Hon. Frank Smith, Vice-President for the ensuing term.

GENERAL STATEMENT.

Liabilities.

Capital Stock paid up		$1,500,000 00
Reserve Fund	$980,000 00	
Balance of Profits carried forward	2,129 14	
Dividends unclaimed	814 00	
Dividend No. 28, payable 1st May	75,000 00	
Reserved for Interest and Exchange	61,222 13	
Rebate on Bills Discounted	22,288 33	
		1,141,453 60
		$2,641,453 60
Notes in circulation	$ 981,500 00	
Deposits not bearing interest	855,760 45	
Deposits bearing interest	4,327,914 61	
Balances due to other Banks in Great Britain	143,709 49	
Balances due to other Banks in Canada	242 66	
		6,309,127 21
		$8,950,580 81

Assets.

Specie	$149,167 36	
Dominion Government Demand Notes	557,740 00	
Notes and Cheques of other Banks	160,309 54	
Balances Due from other Banks	545,288 10	
Government Securities	462,753 49	
Municipal and other Debentures	922,278 16	
		$2,797,536 65
Bills Discounted and Current (including advances on call)	$5,985,497 72	
Overdue Debts secured	34,968 34	
Overdue Debts not specially secured (estimated loss provided for)	36,285 81	
Real Estate	9,745 41	
Bank Premises	133,303 88	
Other Assets, not included under foregoing heads	3,243 00	
		6,153,044 16
		$8,950,580 81

R. H. BETHUNE,
Cashier.

DOMINION BANK,
Toronto, 30th April, 1885.

WHOLESALE MARKET REVIEW OF TORONTO.

From the Merchant of this month.

Navigation is open, and money is expected to circulate more freely as the result of a freer movement of produce, but shipments thus far have been small, and wholesale trade continues quiet. The elimination of the possibility of a foreign war from the business status brings us back to the fundamental conditions previously existing. A large part of the advance in the price of grain has naturally disappeared, but there is little danger that values will again sink as low as they have been, at least not until the question of the next crop is settled. The volume of business is generally equal to that of the like period last year, but profits are in some cases smaller. Owing to the backward weather, the demand for summer goods has been slow, but collections from the interior are generally satisfactory. The situation may be called one of healthful soundness rather than of irregular growth; no particular "boom" is expected to characterize the business of 1885, which probably will rather be of steady development, with average results. This undoubtedly is better for the trade of the country than oscillating periods of feverish prosperity and depression.

Breadstuffs.—Since the prospect of peace between the contending nations in Europe became evident, the local flour and grain market has ruled very dull, with prices declining. Flour merchants, bakers and others had some weeks ago bought large stocks on speculation, and are now forced to work off these surplus quantities, while millers and wholesale dealers, in the absence of demand, are piling up stocks. There is, however, little business being done in either flour or grain; holders are willing to make concessions, but regular buyers hold off and there is no speculation whatever. The future course of the market will depend very largely upon the crop prospects, which are being closely watched; a June frost would, doubtless, check the decline, and cause a turn upward. In the absence of quotable transactions, we can only refer to the revised table of quotations on another page. Stocks of grain in store are 307,325 bushels, compared with 411,237 bushels a week ago.

Boots and Shoes.—Business is not specially active, but the older, larger manufacturers are as busy as usual at this period, executing sorting-up orders received per travelers now out. Stocks are not excessive, either at wholesale or retail, and country merchants' first purchases this season being rather small, they are compelled to place rather larger sorting up orders than usual. There are no special features to note; remittances are reported quite satisfactory for the time of year, and the price list remains unchanged.

Drugs and Chemicals.—The demand for all lines of goods is reported only moderate, and with no quotable change in the price list, there is little of interest to chronicle. In heavy chemicals there is some prospect of a decline in values owing to the larger receipts expected now that navigation has reopened.

Dry Goods.—This staple branch of trade, which depends more largely upon the weather than any other, perhaps, rules generally quiet. There has been a lack of spirit or animation in business at both retail and wholesale; during the last few days of warmer sunshine, however, retailers have realized an improvement, but too late, doubtless, to recover the lost portion of their usual spring trade. The sorting-up demand is not large, and already travelers are calling for their fall samples. Fancy goods and millinery are commencing to move more freely. Canadian cottons are again reported slightly easier, as the mills are overtaking their orders for staples generally. Payments fair, and expected steadily to improve.

Groceries.—The business generally is inactive, but the "boom" in sugars during the last fortnight seems to have caused a better feeling among wholesale grocers. Sales have been large, on a steadily rising market, and granulated have advanced fully ¼c.; yellows of all grades in proportion. The "boom" has been caused by the shortage of about 30 per cent. in the plant ing in the best root crop in Germany, and stocks are now reported light. Standard granulated are quoted at 7c. to 7¼c., and there are no yellows, not even the darkest, to be had at under 5c.; medium quoted at 5c. to 5⅜c.; low grades at 5¼c.; brights at 5½c. to 6c., and Paris lumps at 8½c. to 8¾c. Raw sugars are worth about 5¼c. to 5⅜c. Teas quiet and firm, without change in values. Low grades are becoming scarcer every day, and low-priced Congous and Young Hysons are much wanted. Fruits quiet and firm also, for all kinds; good qualities are wanted, but we note no change in prices. Tobaccos active; country merchants buying rather freely, owing to the anticipated increase of duty, which would of course advance prices. Tapioca and sago have slightly advanced, in view of impending scarcity brought on by drouth; there is an advance here of ⅜c. on the cost of importation. Coffees, rice, spices, etc., steady and unchanged. Remittances fairly satisfactory.

Hardware and Iron.—Trade gradually improves as the season advances, but the market presents no special features. Shelf hardware and harvest tools are moving out more freely, and the trade expect to be quite busy next month. Spades and shovels are being called for at the moment, and a good many tin plates are sold for fall delivery. Prices generally steady and unchanged, but in certain lines of heavy goods they favor buyers, and importers still complain of the absence of profits. Window glass and zinc rule firmer, owing to the loss per the wrecked steamer Helvetia from Antwerp. Payments fairly good, renewals not being as frequent this season as usual.

Hides and Skins, Tallow, etc.—The supply of hides is fair for the time of year, and continues about equal to the wants of dealers, while prices remain steady and unchanged. The local opposition referred to at our last reference still compels the trade to sell cured and inspected hides at a loss; butchers are receiving 8½c. for No. 1, and car lots of cured hides have changed hands at that figure. Lambskins have advanced 5c. this week, and now command 25c. The season for woolskins is about over, but the few coming in find ready sale at about $1 and $1.40 each. Calfskins are plentiful, but all offering are readily taken at 13c. for green, and 15c. for cured No. 1. Tallow quiet, steady and unchanged for both kinds.

Leather.—This market continues quiet and featureless. Orders are reported to be of a hand-to-mouth character throughout, yet the volume of business, while very steady from month to month, generally compares favorably with what it was at like periods in other years. Harness leather has moved off rather more freely since the spring opened, but the demand thus far has not developed anything special. Prices rule remarkably steady, and payments fulfil expectations.

Provisions.—Business reported fair for the time of year, and remittances improving. The butter market is demoralized; stocks held are almost entirely on consignment, and are offered at any price without finding buyers. Choice old butter is nominally worth 15c., but none to be had; sales of common to inferior have been made this week at from 5c. to 10c. per lb. Very little, if any, new butter has come in by rail yet; small lots of new rolls have sold at 10c., but no tubs yet offering. Cheese—A fair jobbing demand exists, at about 11c. for fine, and 8c. to 9c. for inferior to common qualities. It is too early to anticipate the market for new cheese. Hog products rule quiet and steady, under a moderate demand. Hams, smoked, are firm at 11½c. for round lots, and 12c. for smaller quantities. Lard quiet at 9c. for tierces, and 9¼c. for tubs. Bacon quiet and unchanged. Mess pork worth about 15c., but nothing doing. Eggs—Market is well supplied, and sales of fresh laid reported at 13c.; no other kinds. Prices are fairly sustained, owing to large stocks being stored away for winter use. Evaporated apples worth 7½c. to 8c. per lb.

Wool.—A fair demand is being experienced from manufacturers for all grades of low-priced stock in both fleece and pulled; but selected fleece, combing, and the dearer kinds of pulled and neglected. Owing to the near approach of the season, fleece is decidedly weaker, the old stock being offered at a cut of 1c to 2c per lb. Quotations cannot be altered yet, however.

Grain and Produce Markets by Telegraph.

NEW YORK, May 27.—Cotton weak; middling uplands 10 15-16c, Orleans 11⅛c. Flour—Receipts 29,000 brls., heavy; sales 9000 brls.; common $3.50 to $4.20; extra Ohio and St. Louis $3.50 to $5.60; double extra $5.50 to $5.70; rest unchanged. Rye flour and cornmeal unchanged. Wheat—Receipts 4900 bush.; spot ¼c to ⅜c. options ⅛c to ¼c lower, closing heavy; sales 3,712,000 bush., future, 142,000 bush. spot; exports 15,000 bush.; No. 2 Chicago 93c. No. 2 red $1.01½ cash, 99c May, 99½c June, No. 1 red state $1.10, No. 1 white $1.01. Rye, barley and malt nominally unchanged. Corn—Receipts 17,000 bush; spot shade lower; options steady; sales 1,616,000 bush. future; 185,000 bush. spot; exports 112,000 bush. No 2 53c to 53⅛c for cash, 53⅛c June. Oats—Receipts 14,000 bush.; steady; sales 280,000 bush. future, 70,000 bush. spot; No. 2 37c to 37½c for cash, 37¼ June, mixed western 38c to 40c, white state 43c to 44c. Hay and hops unchanged. Coffee fair, rio firm at 8½c. Sugar firmer; standard A 6⅞c, cut loaf and crushed 7⅝c, granulated 6 15-16c to 7c. Molasses firm at 50c, test 20c. Rice steady. Petroleum—Crude 6½c to 7c, refined 7½c. Tallow steady at 5 11-16c to 5¾c. Potatoes and eggs unchanged. Pork dull; mess and spot $11.00 to $11.75. Cut meats weak; pickled bellies 5½c to 5¾c. Lard weak at $7.50. Butter dull; state 13c to 19c. Cheese quiet; new 4½c to 7½c.

CHICAGO, May 27.—Flour dull, unchanged. Wheat—Bears were in high feather to-day, their predictions of a break in wheat, owing to large stocks in sight, finally bore fruit, and at one time prices were 3⅜c under those current two days ago. The downward movement brought great quantities of "long" wheat upon the market, and short selling was also rampant, short interest having been largely increased. Argument of a large stock here and at Duluth was employed as reason for decline. The market opened weak, ⅛c to ¼c lower, declined ¾c, fluctuated and closed 1⅛c under yesterday; May closed at 85¾c, June 88¼c, July 88c. No. 2 spring 85¾c. Corn—Shade lower; cash 46¼c, May closed 46⅛c to 46¼c, June 45⅝c. Oats—Shade lower; cash 33c to 33½c, May and June 32½c. Barley nominal. Rye lower; No. 2 72c. Pork lower; cash $10.50 to $10.62½, June closed $10.52½ to $10.55, July $10.62½ to $10.65. Lard quiet; cash $6.47½ to $6.52½, June closed $6.45 to $6.47½, July $6.55 to $6.57½. Boxed meats slow; shoulders $3.95 to $4.00; short ribs $5.25; short clear $4.80 to $5. Whisky firm, $1.15. Receipts—Flour 21,000 brls., wheat 81,000 bush., corn 360,000 bush., oats 331,000 bush., rye 5000 bush., barley 25,000 bush. Shipments—Flour 13,000 brls., wheat 184,000 bush., corn 147,000 bush., oats 209,000 bush., rye 2000 bush., barley 4000 bush.

Afternoon Board—Wheat firmer, ⅛c to ¼c higher.

CANADA LIFE
ASSURANCE CO.

Established 1847.

A single company, the Canada Life, has a larger amount of policies in force than the eighteen British companies together, and omitting the Ætna, than all the American companies, the policies of the Canada Life reaching $31,770,736.

More than one-sixth of the new business effected in 1884, or $4,160,700, was taken by the Canada Life, whose premiums were $866,707 and death claims $243,162.

Extracts from article on Life Assurance in Montreal Gazette of May 8, 1885. 246

Cheapest and Best.

In the literature of assessment life insurance societies will generally be found a comparison showing the difference between their cost for the first few years and the highest with profit rates of some old line company. But the comparison ought always to be with the lowest short-term rate.

THE ÆTNA LIFE'S
RENEWABLE TERM PLAN

Furnishes very cheap life insurance for a ten-year term, and the policy can be renewed each ten years without medical re-examination, and has always been so renewed for seven years past, at the same low rate originally paid. No assessment, or mutual benefit, or society insurance can be had of so reliable and durable a character at so low a cost.

The following shows the cost per $1000 of the mere death calls in five of the most carefully conducted benefit societies of the United States and Canada, ten years in existence:

Name. Address.	1874.	1878.	1883.
Temp. Mut Ben. Easton, Pa.	$4.27	$13 08	$20.40
Oddfel's Mut. Montrose, Pa.	6.31	15.27	46.09
Uni. Bre. M. A. Lebanon, Pa.	8.24	18.51	23 15
Sou Tier Masons. Elmira, N.Y.	6.50	13.90	16.70
Mason. Mu. B., London, Ont.	8.04	12.40	17.40
Average of the 5, per $1000	6.72	14.23	25.75
Adding $3 for expenses	9.72	17.23	28.75
The Ætna's premium, age 35, is $17.36, but the return value at the end of 10 years has reduced the net cost to	9.47	9.47	9.47
Ætna policy holder saving As compared with having been in the five societies	0.25	7.76	19.28

Drop a postal card to the undersigned for table of rates and other information respecting life insurance—

WM. H. ORR, Manager,
TORONTO.

FARMERS'
Loan and Savings Company
DIVIDEND NO. 26.

Notice is hereby given that a dividend of three and one-half per cent. upon the paid-up capital stock of this Company has this day been declared for the half year ending 30th inst., and that the same will be payable at the Company's office, 17 Toronto street, on and after Friday, the 15th day of May next.

The transfer books will be closed from 1st to 14th May, both days inclusive.

By order of the Board.
GEO. S. C. BETHUNE,
Sec. and Treas.

Toronto, 18th April, 1885.

GARVIN & CO.,
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