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WORLD WAIFS.

A correspondent of Forest and Stream gives the following anti-mosquito receipt: Three ounces sweet oil, one ounce carbolic acid. Rub in every half hour until the pores have thoroughly absorbed it.

A correspondent writes that the daughters of the Prince of Wales are models in simplicity of attire. In summer a simple white muslin frock for evening, and washing prints for morning; in winter a day dress of fine serge.

The board of health of Cleveland, Ohio, has established a system of inspection of irregular houses and registry of their inmates. This was once done in St. Louis, but howled down by the "unco guid" as legalizing vice.

The Rev. Thomas Harrison, the "boy evangelist," is now not only a man in years, but quite able to manage his own worldly affairs. Being invited to a camp meeting at Acton, Ind., he demanded $100 in advance for four days' services.

There is a pastor in Maine who, if the Congregationalist describes him correctly, runs three churches, a salmon fishery, a large farm, a coal office, a teamster's route, a stage line, a public bath, and a mineral spring, besides holding several public offices.

John Hunnell opened a bar-room at Evansville, Ind., and one of his first and heaviest drinkers was his youthful brother Tom. This grieved John, and he refused to sell any more whiskey to Tom; but Tom resented this prohibition, and shot John dead behind his bar.

Dr. Barthelness of Nuremberg makes the extraordinary announcement that recent analyses have discovered and scientifically determined the presence of coral formations in meteorolites, and evidence, therefore, of animal-vegetable life in other celestial bodies than our earth.

Lord Beaconsfield's executors have evidently exercised sound discretion in turning as soon as possible into money all he left convertible. That there was no time to be lost in taking advantage of the sentiment of the hour is shown by the fact that the whole of the British empire has only subscribed $25,000 for a memorial to one who three years ago achieved the zenith of his fame, and who was the idol of the day.

The anti-mendicity is one of the oldest and most valuable of the charitable societies of London. Subscribers can give tickets to beggars, and they are relieved if deserving. The begging letter department is a special feature of the institution. The records include a copious collection of such letters indexed. The company has a venerable officer of marvellous memory, who is a perfect terror to the insidious begging letter writer, having "spotted" hundreds of them.

The Largest Farm in the World.

A correspondent of the Chicago Inter-Ocean has been visiting Mr. Dalrymple's big wheat farm in Dakota, and gives the following account of it: Can you imagine a single wheat field of 30 000 acres? If the farm was stretched out like a ribbon half a mile wide it would reach as far as from Chicago to Milwaukee. If it were in a single rectangular piece, a mile in width, it would be forty-five miles from end to end. About three train loads, or 30,000 bushels, are sent every day to Duluth. This year's crop will be about 600,000 bushels, besides 90,000 bushels of oats, which are kept to feed to 800 horses and mules employed on the farm. During harvest time 200 self-binding harvesters and 30 steam threshers are employed. The harvesters cut an acreage of 2800 acres a day, and the threshers turn out some 30,000 bushels a day. Eight hundred men are employed and boarded at the establishment.

Mr. Dalrymple explained at length how this enormous business is conducted. The 30,000 acres under cultivation are divided into five divisions of 6000 acres each, under superintendents who are responsible directly to Mr. Dalrymple, the commander-in-chief. Each of these regiments is divided again into battalions, with a foreman or major, who has charge of 2000 acres. Under him are three companies, each having a captain and cultivating a section, which is 640 acres of land. Each superintendent plants his crop and harvests it, reporting from time to time to Mr. Dalrymple, who directs and oversees the whole. When the plowing commences in the spring the men go out in gangs, each taking 640 acres, under the direction of a foreman, who rides along on horseback to see that the work is done properly. Everything is in military style. It is a battery of plows instead of artillery, and before starting they are drawn up in line and thoroughly inspected by the foreman and machinist, to see that they are in good order. The plows are all double, and are drawn by four horses. At the word of the captain they start, and go around a field of 640 acres, which is exactly four miles in distance, ten or twelve plows abreast. At the end of the second furrow, eight miles, the plows are left in the soil, the men mount their horses, and ride to headquarters for dinner. After the horses are fed they remount, return to the plows and go around the 640 acres two or three times more before supper time. At the close of the day the horses, plows and harness are inspected again, and, if any repairs are necessary, the blacksmith, saddler or farrier makes them during the night. The same routine is followed at seeding time and during the harvest. The self-binding harvesters throw the bundles of ripe grain upon the ground, where they are picked up and placed in huge shocks to await the waggons which transport them to threshers, which are always placed as closely as possible to the cars. After threshing the straw is carried away and burned. It sounds very large, but it is nevertheless a fact, that the ploughs and harvesters regularly make a trip four miles long without stopping. A furrow eight miles in length is considered a fair morning's work, but ten miles is nothing for an afternoon's diversion. The net profits of the crop this year—which is said to be a "poor year"—will be $390,000.

Grant and Gould.

(From the Atlanta Constitution.)

LONG BRANCH, Aug. 15.—Every day about 4 o'clock Gen. Grant comes dashing along Ocean avenue behind a fine team of bays that draws his heavy T cart. Ordinarily he drives alone; sometimes his son Ulysses is with him. Grant is now in the financial vortex. He haunts Wall street, although not as a general speculator, talks stock and Mexican railroad prospects continually, has become brusque in manner, more slashing in dress, and more talkative than ever before. Sometimes he wears a blue necktie with a red dot in it, and occasionally I notice the plaid pattern of his trousers is very large as to squares and sensational as to effect. They say he is making money, and is now worth a clear three-quarters of a million, made in conservative stock speculations, in which he was guided, and is yet, by Jay Gould. He remains the lion of the Branch, notwithstanding the counter attraction of Jay Gould, who lives up toward Atlanticville, and about three miles from Grant's cottage, toward the north. Gould, however, is rarely seen. Sometimes a glimpse of him may be had as one whirls along Ocean avenue, as he rocks himself in a red chair in a vine-shaded corner of the veranda of his splendid cottage. Again at dusk there is sometimes a clatter of hoofs and rattle of wheels on the avenue, and, as a splendid team of blacks dart by, one catches sight of a solitary figure on the high box seat.

The Pulse.

Every one may not know what a "normal pulse is. To such the following table may be interesting:

Pulse in the newly born infant	130 to 140
Pulse during 1st year	115 to 130
Pulse during 2nd year	100 to 115
Pulse during 3rd year	95 to 105
Pulse during 7th to 14th year	80 to 90
Pulse during 14th to 21st year	75 to 85
Pulse during 21st to 6.th year	70 to 75
In old age	75 to 80

In inflammatory or acute diseases the pulse may rise to 120 or even 150 in the adult, and become so frequent in the child that it cannot be counted. Muscular exertion, mental excitement, digestion, alcoholic drink, and elevation above the sea level accelerate the pulse, and as a general rule it is more frequent in the morning than in the evening. It is slower in sleep, and from the effect of rest, diet, cold, or bloodletting. The pulse of a grown woman exceeds that of a man of the same age as much as 10 to 14 beats a minute, and according to some authorities is less frequent in the tall than in the short person, the variation being about 4 beats for each six inches of height.

Spiders on Telegraph Wires.

One of the chief hindrances to telegraphing in Japan is the grounding of the current by spider lines. The trees bordering the highways swarm with spiders, which spin their webs everywhere between the earth, wires, posts, insulators and trees. When the spider webs are covered with heavy dews they become good conductors and run the messages to the earth. The only way to remove the difficulty is by employing men to sweep the wires with brushes of bamboo; but as the spiders are more numerous and persistent than the brush users, the difficulty remains always a serious one.—Scientific American.

Cutting Both Ways.

A female boarder at one of the Long Branch hotels, who had made herself very disagreeable by her ill-natured remarks about some of the lady guests, met her match in a Boston woman, who, in the presence of a large company, boldly said:

"Excuse me, madame; is that hair all your own?"

"Whose do you suppose it is?" was the answer.

"Pardon me," returned the other, glancing at the offender's husband, a little, bald-headed man, "I thought it might be Mr. C.'s."

A sheep dairy for the manufacture of cheese has been started near Chattanooga. Sheep cheese is a popular article of food in Austria, and this enterprise, beginning with 1000 sheep, is under the management of an Austrian.

MONEY AND TRADE.

W. W. FARLEY. WM. MARA.

FARLEY & MARA,

Stock Brokers, Commission and General Agents, No. 26 Toronto street, Toronto, buy and sell on commission Canadian and American stocks; also grain and provisions on the Chicago and Toledo Board of Trade for cash or on margin. Representatives of Prince and Whitely, members of the New York Stock Exchange; MacDougall Bros., of the Montreal Stock Exchange; D. Eggleston & Son, of the Chicago Board of Trade; W. H. Moorhouse & Co., of the Toledo Board of Trade.

Toronto Stock Market.

TORONTO, Aug. 25.—Banks—Montreal 198¼ and 198, transactions 10 at 198¼, Toronto 155¼ and 154¾, trans. 2 at 155, Ontario 78 and 77¾, Merchants bank 126 and 124, Bank of Commerce 143¾ and 143¼, Dominion bank 176 and 175¼, trans. 20 at 176, 30 at 175¾, Hamilton buyers 120¼, 50 per cent. buyers 110¼, Standard 109 and 107, trans. 15 at 103, Federal bank 146¼ and 145¾, trans. 50 at 146, Imperial 128 and 127, British America Insurance sellers 147, Western Assurance Co. 312 and 210, trans. 50 at 210, Canada Life buyers 350, Confederation Life Association buyers 215, Consumers' Gas Company 142 and 141¼, trans. 20 and 10 at 141¼, Dominion Telegraph Company 100 and 96, Montreal Telegraph Co. 130 and 129¼, Globe Printing Company sellers 100, Canada Permanent Society buyers 204, Freehold Loan and Savings Co. buyers 163, Western Canada Loan buyers 169, Union Loan buyers 134, Canada Landed Credit buyers 135, Building & Loan Ass'n 104 and 105, Imperial Savings & Investment Company sellers 118, Farmers' Loan and Savings Company 130¼ and 129, London & Canadian Loan Ass'n 155 and 152½, National Investment buyers 110, People's Loan buyers 110, Manitoba Loan buyers 117, Huron and Erie sellers 156, Dominion S. and L. Co. sellers 123, Ontario Loan and Debenture Co. 134¼ and 133¾, Canadian Savings and Loan buyers 137, Hamilton Provident Co. 134 and 132, trans. 10 at 133¾, Real Estate Loan and Debenture Co. sellers 103, Brant Loan & Savings Society sellers 103, London & Ontario buyers 118, Toronto House Building Society buyers 153¼, Ontario Investment Association buyers 125, Manitoba Association buyers 106¾.

E. STRACHAN COX
STOCK BROKER.
No. 88 KING STREET EAST, TORONTO.
Buys and sells Canadian and American Stocks strictly on Commission.
Also represents the Grain and Provision House of Messrs. D. H. Denton & Co., Chicago, through whom orders are executed on the Board of Trade either for cash or on margin.
Receives telegraph quotations of the New York, Chicago, and Montreal markets, daily reports and financial papers.

Montreal Stock Market.

MONTREAL, Aug. 25.—Banks—Montreal, 199½ and 199, sales 95 at 199, 160 at 199½; Merchants', 126¼ and 126, sales 51 at 126¼; Commerce, 144¼ and 143, sales 320 at 143, 5 at 143½; Ontario, 78 and 77¾, sales 50 at 78; Toronto Bank, 156 and 154; Molson's Bank, 118 and 117, sales 25 at 117½; Banque Du Peuple, 95 and 90; Banque Jacques Cartier, 106 and 105, sales 5 at 105; Union, 93 and 93½; Exchange Bank, offered, 140; Montreal Telegraph Co., 129¾ and 129¼, sales 25 at 129½, 300 at 129¾, 100 at 129¼; Dominion Telegraph Co., asked 100; Montreal Gas Co., 148 and 147½, sales 25 at 147, 25 at 147½; City Passenger Railway, 138 and 136; Richelieu and Ontario Navigation Company, 65¾ and 65, sales 97 at 65, 25 at 65½; Federal, asked, 145; Canada Cotton Company, asked, 135.

New York Stock Market.

NEW YORK, Aug. 25.—Stocks irregular, mainly weak—Am Ex 83, C S 62½, D & L 121¾, Erie 46, pfd 89½, Hl C 129½, K & T 38¾, L S 122½, M C 93, N W 124, N Y C 142, P M 48¾, W U 86¾.

London Money Market.

LONDON, Aug. 25.—Consols, 100 for money; 100 1-16 for account. Bonds—New 4½s at 116¼; new 5's at 104¾; Erie, 44¾; Illinois Central, 132¾. Bank of England rate now 4 per cent.

H. E. RUDGE, 6 per cent. | **A. HARRISON,** 6 per cent.
RUDGE & HARRISON,
64 King Street East, Toronto,
Accountants, Real Estate and General Agents.
Large amount of money at six per cent. to lend must be at half margin. Property bought, sold, rented, or exchanged. Mortgages bought. Rents, etc., collected. Manitoba lands bought. Deeds inspected.

Grain and Produce Markets.

(By Telegraph.)

MONTREAL, Aug. 25.—At the call board to-day a propeller cargo of No. 3 Wabash and Toledo was offered for shipment at $1 38; $1 37½ was bid but was afterwards withdrawn. An 18,000 bush cargo of corn, part here, now offered at 74c. Flour—Receipts 1147 brls. The market is much firmer to-day than yesterday though there was not much business done. Sales—250 bbls superior at $6 30; 125 bbls spring extra at [illegible]; 50 bbls at $6 05; 100 bbls strong bakers' at $6 80; 100 bbls do at $8; 300 do at $6 95. At the close board to-day $6 30 was bid for superior extra, free of storage for a week; $6.35 asked. Quotations—Superior extra $6 30, extra superfine $6 20, fancy nominal spring extra $6 05 to $6 10, superfine $5 60 to $5 65, strong bakers' $6 to $6 57, fine $4 85 to $5, middlings $4 60 to $4 70, pollards $4 25 to $4 30, Ontario bags $2 85 to $2 95, city bags delivered $3 30 to $3 40. Ontario oatmeal $4 75 to $4 90. Cornmeal $3 25 to $3 50. Butter—Receipts 1423 packages; there is some enquiry for best classes of butter, and slightly better business is being done; creamery 20c to 21c, Eastern Townships 20c to 21½c, Brockville 18c to 20c, Montreburg 18c to 20c, Western 16c to 19c per lb. Cheese is quiet but steady at 10½c to 11½c per lb for fine July to August. Eggs 15½c to 16c per doz. Ashes, pots $4 25 to $4 30 per 100 lbs.

LIVERPOOL, Aug. 25.—Flour 10s 6d to 12s 9d, spring wheat 10s to 10s 3d, red winter 10s 8d to 10s 10d, white 10s 6d to 10s 9d, club 10s 9d to 11s 2d, corn 6s 2d, oats 6s 4d, barley 5s 3d, peas 7s 3d, pork 74s, lard 57s 6d, bacon 45s to 47s, beef 92s 6d, tallow 36s, cheese 56s 6d.

BEERBOHM'S ADVICES: LONDON, Aug. 25.—Floating cargoes—wheat strong, corn firm. Cargoes on passage and for shipment—wheat strong, corn firm; good cargoes No 2 spring wheat off coast, 52s 6d; good cargoes red winter off coast, 54s 3d; good cargoes California wheat off coast, 53s. London—Fair average mixed American corn, prompt shipment, 30s; fair average No 2 red winter wheat, prompt shipment, 53s 6d; fair average No 2 spring wheat, prompt shipment, 52s 6d; good shipping California wheat, just shipped, 53s; do nearly due, 53s. English and French markets stiff. Paris—Wheat and flour firm. Liverpool—Spot wheat excited; corn quiet; fair average red winter, 9s 11d; white Michigan 7s 10d; red American spring wheat 9s 7d; new No 3 8s 2d.

NEW YORK, Aug. 25.—Cotton dull and unchanged. Flour—Receipts 14,000 brls, firm and higher, sales 27,000 brls; No 2 $3 75 to $4 90, superfine $5 00 to $5 85, common $5 85 to $6 25, good $6 30 to $7 50, western extra $6 50 to $7 00, extra Ohio $5 80 to $7 75, St. Louis $5 80 to $7 75, Minnesota extra $6 75 to $7 00, double extra $7 10 to $8 50. Rye flour firmer, $5 58 to $6 50. Cornmeal steady. Wheat—Receipts 353,000 bush, 3c to 4½c higher, closing strong; sales 3,091,000 bush, including 1,019,000 bush spot; exports 115,000 bush; No 2 spring $1 36½ to $1 39½, No 2 red $1 44 to $1 45½, No. 1 white $1 43 to $1 47, No 2 red August $1 44½ to $1 45¾. Rye firm at $1 to $1 08. Barley nominal. Malt unchanged. Corn—Receipts 85,000 bush, higher and closing strong; sales 1,241,000 bush, including 153,000 bush spot; exports 68,000 bush; No 2 71⅞c to 73c, August 70½c to 71c, yellow 73½c to 74c. Oats—Receipts 65,000 bush, lower and closing weak; sales 372,000 bush, mixed 41c to 44½c, white 42½c to 47c, No 2 August 40½c to 41½c. Hay and hops unchanged. Coffee 10c to 14½c. Sugar weak, standard A 9⅛c to 9⅜c, cut loaf 10⅝c, crushed 10½c. Molasses, rice and petroleum quiet and unchanged. Tallow firm at 7c to 7½c. Potatoes firm at $1 75 to $2. Eggs easier at 20½c to 21c. Pork better, new mess $18 50. Beef unsettled and dull. Cut meats, middles firm and unchanged. Lard weak at $11 42½ to $11 47½. Butter firm, state 18c to 29c. Cheese weak and unsettled at 8c to 11½c.

CHICAGO, Aug. 25.—Flour firm. Wheat active and higher, No 2 red $1 28, No 2 spring $1 36 cash August, $1 25½ to $1 27⅞ September, $1 27 to $1 27⅞ October. Corn active and higher at 63c cash August, 66½c September, 66½c to 66¾c October. Oats shade easier at 37c cash. Rye firmer. Barley strong at $1 06 to $1 07. Pork steady at $18 cash, $17 90 to $17 95 September. Lard steady at $11 40 cash September. Bulk meats higher, shoulders $7 25, short rib $9 55, short clear $9 75. Whiskey steady at $1 16. Freights—Corn to Buffalo 3½c. Receipts—Flour 13,000 brls, wheat 104,000 bush, corn 362,000 bush, oats 53,000 bush, rye 3000 bush, barley 3000 bush. Shipments—Flour 19,000 brls, wheat 111,000 bush, corn 461,000 bush, oats 54,000 bush, rye 1000 bush, barley 1000 bush.

FRANK H. PHIPPS & CO.
22 King St. East, Toronto,
Real Estate, Insurance and Money Brokers. Money to Loan at 6 per cent. on ½ margin.

Live Stock Markets.

CHICAGO, Aug. 25.—Hogs—estimated receipts, 20,000; official, yesterday, 18,137; shipments, 3425; light trades, $6 40 to $6 85; mixed packers, $6 10 to $6 50; heavy shipping, $6 55 to $7 00. Cattle—Receipts 7200.

EAST BUFFALO, Aug. 25.—Hogs—steady; receipts 22 cars; shipments 18 cars, 9 cars to New York; sales of good grassers, $5 50 to $6 00; corn-fed Yorkers $6 50 to $7 00; good medium corn-fed $6 75 to $7 00.

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.

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.

TEAS AND COFFEES.

RARE
PRESENTS!
A
HANDSOME BOOK
GIVEN WITH
3 POUNDS!
OF OUR
CELEBRATED TEA
ALSO
GLASSWARE
AND
CROCKERY
GIVEN AWAY!
Our stock of Presents far surpasses any other in the city.
Among other valuable Books we are giving the
REVISED VERSION
OF THE
NEW TESTAMENT
With 3lbs of Tea.
Our TEAS are superior to any other in Toronto. Being direct importers we are enabled to give the very best value.
Great Dominion Tea Co.,
195 & 228 YONGE STREET.

PHOTOGRAPHING & FINE ARTS

J. B. COOK,
THE PHOTOGRAPHER,
Albert Hall,
191 and 192 YONGE STREE
Has all the latest kind of scenes. Rustic, Conservatory, Boating, and Swinging Pictures all the rage.
Cabinets, - $3 per Dozen.
Tablettes, - $5 " "
Cards - $1 per Dozen up.
AMBROTYPES, Six for Fifty Cents.

S. J. DIXON
Is back from the Photographers' Convention that was held in New York last week.
He has all the latest Improvements.
Look for future advertisements.
Gallery, Cor. King & Yonge Sts.
ENTRANCE ON KING ST. WEST.
J. DIXON,
Photographer,
Has all the latest scenery in Photo use. His Photo and prices cannot be equalled in the city.
J. DIXON,
201 AND 203 YONGE STREET.
NEW RUSTIC EFFECTS
MICKLETHWAITE'S
PHOTO GALLERY,
Cor. Jarvis and King sts.
MIRROR
AND
Picture Frames
OF EVERY DESCRIPTION
MADE TO ORDER
AT
COOK & BUNKER'S
36 King street West.

CIGARS AND TOBACCO

SMOKE
THE
EL PADRE
SOLE MANUFACTURER.
S. DAVIS,

BOOK AND JOB PRINTING.

THE MAIL JOB Printing Department.
This branch of the MAIL PRINTING ESTABLISHMENT is now in full running order. Business men and others who appreciate neat and tasty printing at low prices may obtain such by placing their orders with the MAIL.
Entrance to Job Office on Bay Street.
J. C. WOODLAND & CO.
PRINTERS,
11 KING STREET WEST
Shipping Tags at Reduced Prices.
LOVELL BROTHERS,
BOOK AND JOB
Steam Printers & Publishers.
Fine work of Every Description a Specialty.
Attention given to Book Work. Estimates given on application.
39 AND 41 MELINDA STREET TORONTO
MERCHANTS!
YOU CAN HAVE
Bill Heads, Circulars, Cards,
Etc., Printed Cheap and neat at
G. C. PATTERSON & CO.'S,
4 Adelaide Street West.
Have your Hat done over and save buying a new one.
We can change the style of any kind of a hat.
HATS DYED AND CLEANED.
By our steam process we can make old hats look like new. Silk hats and pull over hats made to order new in any color or shape. A. S. SMITH 67 Yonge street, Toronto.

INSURANCE.

MISREPRESENTATION.

The excellent character of the ÆTNA LIFE INSURANCE COMPANY has recently been set forth in the columns of two Toronto daily papers, in respect to its Strength, Soundness, Profitableness, and Economy of Management. This has been done both substantively, by full publication of its accounts; and also comparatively, by placing its figures alongside of those of other companies, English, Canadian and American. And this has been done also in an open, manly fashion, over the names of the Managers of the Company in Canada, all of whom have had long experience in the business, and are responsible for the correctness of their statements.

The coupon some anonymous writer, who evidently does not wish to be held responsible for his slanders, concocts a statement in which he proves, in his own fashion: 1st, that the ÆTNA'S volume of Income and Insurance is less now than in 1873; 2nd, that its death rate rules higher than the average of other companies in the States; 3rd, that it paid out **in cash** $155,441 more money in 1879 for death and endowment claims than it received in cash for premiums; 4th, that its lapses and surrenders are abnormally heavy; and 5th, and lastly, as if bound to destroy, by a masterpiece of absurdity, any value sensible people might have attached to a more moderate statement, he brings the actual cost of collecting what little income he leaves us, up to "more than 24 per cent!"

Points 1 and 2 have been answered fully in a previous advertisement, entitled **"Solid Progress,"** showing that all statements were in Greenbacks in 1872, but in Gold in 1879, and that while Income and Policy Liability had decreased, on the other hand the Assets had **Increased** from **$18,017,540 Greenbacks** in 1872 until they are now **$26,463,450 in Gold!** And as to deaths, we showed that the ÆTNA was an old company and had many old members, while many of the other companies were new; but the ÆTNA having received the necessary funds from those old members was now well prepared to meet all losses as they came.

To No. 3 we say:—All right. Having over Twenty-five Millions of dollars on hand, yielding **$1,836,710 46 in Interest** during 1879, it was not necessary to collect as much in *Premiums* as was paid out in Death and Endowment claims. We shall probably continue this, because our rates call for only **$322 28** in a single premium, or **$73 35** per annum during 9 years, for each **$1000 of Life Insurance.** The balance we get from compound interest and other sources, and expect to return a good part of the premiums received in annual cash dividends to the party before he dies.

To No. 4 we say it is a downright falsehood. The fact is exactly the contrary. Lapsed and surrendered policies have of late, as any one can see from the sworn reports, been very much less in the ÆTNA than in most other companies. Over the ÆTNA'S whole business, in 1880, they were **less than Five per cent.** of the whole insurance in force. Page liii. of Prof. Cherriman's last Report shows what they were in Canada, during 1880, upon Canadian business:

In Canadian companies,	10.62 per cent.	In American companies,	10.97 per cent.
In British "	8.46 " "	In the ÆTNA alone.....	7.34 " "

And upon the Ætna's whole U.S. and Canada business only 4.89 " "

Light lapses indicate good management and well-pleased and satisfied policyholders.

To No. 5 we say: It is a little too much to expect **Twenty-six Millions** to be taken care of, and invested and re-invested, safely and profitably, without *any* expense whatever! It cost the largest loan and savings society in Canada close upon 1½ per cent. to re-invest and care for its millions last year. And again it is a little unreasonable to expect that **$1,376,527 43** could be paid out to about 3000 widows and orphans, and **$779,584.57** more for Endowments, never paying the wrong party, and getting a proper legal discharge from each, and *no expense whatever* be incurred in the whole performance! But this is the basis on which the hidden writer proceeds to figure out his "more than 24 per cent." for collecting a few cash premiums. What per cent. would it be if *all* the premiums were completed, as many of the ÆTNA'S were years ago, by 5, 7, 8 and 10 payments?

The standard method of measuring a life company's economy is by showing the ratio of its Working Expenses to its Entire Income. This method has been followed for many years in the "Policyholders' Index," for all American companies, and has been applied by Prof. Cherriman to all Canadian companies in his Blue Book for three years past. It is a little unfair both to old companies whose premiums have been largely completed, and to young companies whose premiums are mostly new, but no better test has yet been discovered. By this test it is found that the Expenses of the ÆTNA, per $100 received, compare with other companies very favorably, as follows:

Average of all Canadian companies,	for 3 years past,	per annum,	$27 30
" " 45 American "	do	do	26 03
" " the ÆTNA LIFE,	do	do	8 00

See Canadian Government Report, and Goodsell's "Policyholders' Index," compiled from all American Reports.

Light expenses secure good returns to policyholders in the form of dividends and other valuable advantages such as expensively-conducted companies cannot afford.

WILLIAM H. ORR, Manager.

LAUNDRY.

TORONTO
STEAM LAUNDRY.
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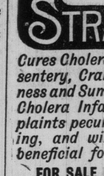
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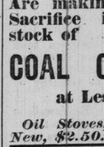
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