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## The Mercantile Adjuster,

P. O. Box 609,

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## THE GENEROSITY OF WEALTH.

It has been computed that the Baron and Baroness de Hirsch gave to causes of benevolence and philanthropy \$75,000,000, putting them at the head of the philanthropists of the world, ancient and modern, if measured by the money value of their gifts. But in spite of this striking instance of European beneficence the generosity of American men and women of wealth, living and dead, far surpasses that of the men and women of any other nation, and while the figures are not at hand for international comparisons, it is probable that a good part of Europe would have to be grouped to equal the American record for benevolence.

Mr. Rossiter Johnson has of late years been compiling gifts for charitable and educational purposes for publication in Appleton's Annual Cyclopaedia. His list for 1899 is enormous, and its increase over previous years is most remarkable. This list excludes all gifts and bequests of less than \$5,000, the aggregate of which in the course of a year is considerable. It also excludes the customary denominational contributions for educational and philanthropic purposes, and all national, State and municipal grants to charity and education; the list is made up of the gifts of individuals, over \$5,000 in amount, and apart from the educational and philanthropic work regularly carried on by the religious bodies. The givings of seven years thus compiled have been as follows:

1893	.....	\$29,000,000
1894	.....	32,000,000
1895	.....	32,800,000
1896	.....	27,000,000
1897	.....	45,000,000
1898	.....	38,000,000
1899	.....	62,750,000

Total ..... \$266,550,000

If we should go beyond these gifts of persons of wealth, and attempt to measure the gifts of the American people, it would be necessary to include a very large sum given in small quantities, for the maintenance of educational and charitable institutions carried on by the various religious bodies, the large sums of money given by the members of those bodies for missionary and charitable and educational work too far from the givers to be of any personal concern to them, that is, work in foreign countries or in remote portions of our own, and, finally, the gifts of the congregations for their own congregational uses. For while religious organizations in Europe are for the most part sustained by the Government out of the proceeds of taxation, or by endowments bestowed generations ago, very nearly all religious bodies in the United States are supported by the voluntary gifts from month to month of their own members.

Taking this class of benevolence into consideration, there is probably no nation in the world that approaches the American in the amount of money which it gives away for unselfish purposes. But disregarding the large multitude of small regular contributions as to which there is little exact knowledge, though the Church annuals afford some basis for an estimate, these larger gifts constitute such a record of the generosity of men and women in the United States as was never seen before. Americans of wealth have not left their families unprovided for, but unlike Europeans of wealth, who rarely divert any of their wealth from their families, a very considerable number of rich Americans give handsome gifts to the world at large to relieve suffering, to promote education, to support religion.

Among last year's gifts are about \$5,000,000, from Mr. Carnegie, almost entirely for public libraries, which is his specialty in benevolence. The list in-

cludes nothing for the University of Chicago, which secured \$4,000,000, one-half from Mr. Rockefeller and one-half from many other persons, on the first of this month. It includes a million dollars from Mrs. Emmons Blaine, daughter of Cyrus McCormick, for education in Chicago; it does not include the last million and a half from Dr. D. K. Pearsons, of Chicago, which was made over to trustees since the first of January, but it includes Mr. J. P. Morgan's supplementary gift of \$350,000 to the Maternity Hospital here, and a million dollars from Charles E. Tilford, of this city, mostly to various hospitals, and about a million dollars from E. Y. Perry, of Hanover, Mass., for the relief of poverty and the education of persons without means.—*Montreal Gazette*.

—The Boston Transcript suggests, to residents of cities or towns, the following cure for the nuisance of having circulars thrust into one's letter box: "Take what is sent you and add liberally to it. Put the whole in an envelope and address it back to the parties who sent out the circulars. They will be notified by the post-office authorities that unpaid matter is waiting for them at the office, and unable to tell that it may not mean business will forward the needed money, and then get back their circulars and pay for them, too. Enough of that sort of action would tire the circular business out, and do the community a lasting benefit."

—A rag picker at Messrs. Pirie & Sons' paper works, Aberdeen, in the course of her work came upon an old stocking containing American notes and \$300. There was also a \$20 bill, which crumbled away when handled, but the rest of the notes were cashed. Fifteen pounds has been given to the lucky rag picker, and the balance to local charities.

—St. Thomas has a population of 11,908, an increase of 193 over last year.

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Losses Paid since Organization,  
\$83,400,354 00.

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General Agents for Canada,  
18 Corn Exchange Building, MONTREAL, QUE.

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**Kingstone, Symons & Kingstone,**  
18 and 20 King St. West,    Toronto, Ont.

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Full deposit made with the Dominion Government  
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**F. K. FOSTER, Branch Manager,**  
James Block, cor. King & Yonge Sts., TORONTO, Ont.