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 $3.00 a year in advance, post-paid. Single copies, one cent. Sold on the 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.

TUESDAY MORNING. NOVEMBER 15, 1881.

WHO WILL BE MAYOR? is a conundrum already propounded in municipal circles. Mr. McMurrich's personal friends say that the mayor will be mayor. But there are dark horses in the stable.

THE NEW YORK WORLD thinks that its "Canadian friends will realize the truth of the proverb, that "there's many a slip 'twixt the cup and the lip." And the Atalanta is now in the slip at the wharf.

IF THE NEW YORK HERALD were not published in New York, the Mail's cable despatches would render the latter paper quite popular in Gotham. As it is its enterprise is wasted in this country. Go east, young man, go east.

A DEVIL FISH ran ashore at Portugal Cove, Nfld., and was captured by the fishermen, This is the first specimen of the Octopus ever secured in an unmutilated condition. It may be a mighty smart thing to catch an unmutilated Octopus, but the man who would come to Toronto and catch an unmutilated Yonge street contract, would have a greater curiosity than a "devil fish."

THE MAIL ALLEGES that the Cobourg World "confesses that the Reform party "is dead and buried beyond hope of resurrection." We have not our Cobourg namesake by us, but we know it too well to believe that it ever confessed anything of the sort. We are morally certain that the statement has been evolved from the Mail man's powerful mind. But if both the grit and tory parties were so dead and buried, the Toronto and terrestial Worlds would continue to revolve upon their own axletrees, and to appear every lawful morning.

THE FAILURE of Mr. Senecal, the superintendent of the Quebec government railways, to secure a verdict for libel against Mr. Laurier, M.P., will be regarded with satisfaction by every friend of the liberty of the press. Senecal is one of those men who live and wax fat upon the necessities of parties, who look to the uncertainties of the law to sustain reputations incapable of standing alone. Their audacity often makes them the recipients, if not the dispensers, of party patronage, and hence come many of the political corruptions of which the people complain so much. The law of libel sadly needs revision, and if our party contemporaries were not so entirely given over to the control of the bosses such revision would be speedily secured; failing a right performance of their proper functions by these organs, it is consoling to know that juries occasionally upset the whitewash pail and throw away the brush. Mr. Senecal's experience with the witness-box and the jury-room has not been such as to encourage a rush of his class to the courts.

AN EXHIBITION ON WHEELS.

We shall look for the customary reflections upon Toronto's selfishness from our provincial brethren, because the members of the city council exhibition committee have decided that they have no power to interfere with the leasehold rights of the directors of the Industrial exhibition. We pray our provincial brethren to recollect that the committee are right in that decision, and that whatever else may be said upon the subject, it must be said that the directors of the Industrial have control of the grounds and buildings for August and September of each year. It should also be remembered that the provincial exhibition comes to Toronto simply to recoup itself for losses sustained either through the mismanagement of its managers, or the apathy and illiberality of those who induced it to pitch its tents, from time to time, in other quarters. Why should Toronto be looked to for such a purpose? If Toronto is one of the two or three places in which the provincial exhibition can be made a success, let it confine its operations to such places. The fact that other cities strive among themselves for the business which the exhibition brings them, while Toronto declines to have the honor thrust upon her, is prima facia evidence that this is where the gate-keeper's horn is exalted.

In any case, an exhibition on wheels is not an edifying spectacle. Toronto has one which is not upon wheels, and is content with that.

CLERGYMEN IN SECRET SESSION.

The members of the ministerial association have a perfect right to hold secret sessions if it so suits them, and no newspaper man with a grain of sense will complain at being refused a share of the drippings from the sanctuary which may be looked for in such places; but it is matter of marvel to the lay mind that gentlemen of such a calling should fear publicity. Their mission is to preach to all God's creatures, and surely a newspaper reporter and his readers may be held to come under that head. It is easy to understand why a worthy master of a lodge of the most Ancient Anchorites should desire to be in a position to go home at two o'clock in the morning and tell his wife that the goat was refractory, and that therefore the lodge had not adjourned until that very moment. But the ministerial association meets in the day time, and has neither goat nor dark lantern. Wherefore this reticence? Whence this far-offness, as it were? Their congregations and the public in general are yearning to learn the weighty words that are spoken at meetings of the members, and these are not to be found in official abstracts of the minutes, such as are now furnished the press. We do not go the length of some who question the right of members of a voluntary association to sit with closed doors, but we voice the opinion of that intelligent body of Christians who think it curious that a gathering of clergymen should have anything to conceal in a country where the gospel which they preach is more than received and honored. The reporter who was turned out by the officials feels that he has escaped so much work, and consoles himself by murmuring:

"It is all very well to dissemble your love,
But why did you kick me down stairs?"

WOMEN AS LAWYERS.

Miss Leila J. Robinson has been refused admission to the Massachusetts bar by the supreme court of that state. The law of the commonwealth entitles a citizen to admission, but the court decides that while women are in one sense citizens they are not so in the sense intended in the statute in question. The chief justice held that the precedents of England went to show that women could hold no post in connection with the administration of the law, and unless this restriction was removed by special act of the state legislature the same rule held in Massachusetts. The same court decided in 1871 that women could act neither as justices of the peace nor notaries. The courts of Illinois and Wisconsin have given similar decisions on all these questions. The privilege of appearing in the United States supreme courts has since been conferred upon women by statute; and this is the remedy to which they must take recourse in Massachusetts also, whose legislature may possibly prove as favorably disposed to such an application as that of California, where women have obtained an equal chance at the bar with men. The judge who gave the decision was careful to say that "whether any change in the existing law would be wise or expedient is a question for the legislative and not for the judicial department of the government."

WORDS AND THEIR MEANING.

The cynic was not so far wrong who said that words were given us to conceal our thoughts. The statement is of course one of those broad generalizations which give emphasis to the truth by exaggerating it; a real truth is conveyed to the mind by saying something which is not wholly and literally true. Words frequently do conceal thoughts by confusing them whether so intended or not, and we have a present instance in point. One of our correspondents, writing in favor of imperial federation, says that commercial relations between England and her colonies should be adjusted and assimilated, to the end that the various commercial systems should operate harmoniously for the benefit of all concerned. A commercial policy should be adopted which would foster home industries, develope and enrich the colonies, enhance England's power and influence, and so on, and all on equitable terms. This reads well, to be sure, it has an imposing, patriotic, Britannia-rules-the-waves sound, but, in the name of common sense, what does it all mean? "Foster home industries," indeed. Does that mean English industries, or Canadian? At present certain important industries are progressing in Canada, which, but for a protective tariff, would be ruined, shut up, destroyed. Looms are run here which, but for this, would not be run in Canada at all, but in England or the United States. In certain lines we are competitors with both, our own industries can prosper only by withdrawing our custom from their's. This is the naked truth, and it is best we should understand it. Suppose a calico printing factory established in Toronto, and to be successful. It would be said, there is another proof of our country's progress, but what next? Do we fail to see that the Canadian custom secured for this home enterprise would be taken from England? "Commercial relations," what are they, what does the term really mean? It means simply this, that by ceasing to manufacture ourselves, we would be better customers to England, or to the States. Extinguish Canadian manufactures altogether, and our "commercial relations" would be greatly expanded; we would be importing from abroad what now we make at home. Horace Greely used to put the case in this way: Suppose that the process of making bread could only be carried on in large factories, and that England had in this manufacture as much the advantage as she has in many others to-day. All the wheat required for use in America would be shipped to England and brought back again in the form of bread. The expansion of shipping and commerce from this one cause would be simply enormous, it would be "commercial relations" enlarged with a vengeance, and it would no doubt be extremely profitable to England. But would not America then be losing every penny that England gained, aye, and far more? "Commercial relations" is a good expression, it sounds well, but in the connection in which it is used it can mean nothing except that we are to close our own factories, and send our custom to Yorkshire and Massachusetts instead. A factory starts some where in Canada, and employs two hundred men. Now, let us see whether we know what we are talking about, or whether words be not concealing and confusing our thoughts instead of expressing them. Is the establishment of this new factory a good thing or a bad thing for Canada? If we regard it not as a benefit but an injury to the country, then *cadit quæstio*—the question falls—we need trouble ourselves no more about it. But if we think it is a benefit to Canada, we must see at the same time that it means a loss to England. The custom bestowed on this factory at home is taken from factories in the mother country, they lose by our gain, "commercial relations" are injured, we import less because we make more at home "Adjusting and assimilating" commercial relations—what does it really mean? What *can* it mean, except that we are to approximate towards the English system of free trade, and become better customers to English workshops by closing our own? Whether so intended or not, the word here confuses and conceals the thought. Speak out plainly; say that you hold it it be for Canada's own interest to close her own factories; in order that she may be the better customers to England. Say this, and we will know what you are driving at. But don't confuse us with the passing talk about "commercial relations," an expression which, when we get to the bottom of it, can mean nothing except that we are to impoverish ourselves for the benefit of the mother country. It is certain that every spindle and every loom running in Canada means so much taken from spindles and looms in England or the States. Shut down the "hum" of spindles and looms in Canada altogether and an increase of "commercial relations" would surely follow; we would buy more abroad, because we had ceased to make it at home. But would this be prosperity, would t be desirable for the country?

Ah! but, it will be said, you are no patriot. you are no true son of old mother Britannia to talk in this way. Selfish, infidel creature, you would injure the mother country for your own profit. Well, let us really understand what we are saying; let the words we use express our meaning instead of concealing it. It is most certainly true, then, that we take custom from England by manufacturing for ourselves. But is this unpatriotic on our part, are we breaking the law by providing for our own household. The motto of "Canada First" has the sanction of Scripture as well as of patriotism. But would you through Canadian greed and selfishness seek to impoverish the mother country? Softly, we reply, again let us try to settle what it is we are talking about. Is it facts we have got hold of, or mere figments of the brain? As things are do we not buy from England every year about as much as we can comfortably pay for? We import from England eighty or a hundred millions worth in a year, would a convention of bankers decide that we would gain by running the figure up to a hundred and fifty millions? Would England gain by selling us more than we could pay for, and securing herself by more moitgages in addition to those already standing? Let us dismiss fancies and keep a firm grip of facts. Before succumbing to the bogy and bugbear idea that we are about to cease being customers to England, let us have a good "dig" at the scarecrow, and see what a mere thing of rags and tatters it really is. With a protective tariff, we are actually importing more from England than before. It may be argued that this is because of protection, or in spite of it, but the fact of large importation from England remains all the same. It is assumed that we do not import enough, that it would be a benefit all round if we imported more. This is what the extension of "commercial relations" really means, when the disguise of verbiage is stripped off, and when the thought which the word serves to conceal is brought to light. Ere we are frightened out of our seven senses—if that many we have, or any sense at all—by the bogy of no imports from England, let us examine whether there be a single fact to sustain the apprehension. We import quite enough now; some good financial authorities do say that we are even running beyond our means, and are actually importing far too much. It does seem as if it might be sound common sense to say that *when* our imports from England show an alarming fall-off *on the books* it will be time enough to seek for some new means of extending "commercial relations." As things are, these relations are extended enough already, all that we can afford to extend them. Let the word express the thought instead of concealing it, and this is the conclusion we must come to.

WHAT THEY ARE SAYING.

D'ye see now.—Judge Mackenzie.

There is one tall chimney behind University college.—Edward Blake.

Chris., don't you think the pink evening is injuring the Mail?—John Riordan.

You can't have the ham-bone, Tommy.—William III.

We must catch the temperance vote.—Gordon Brown.

Piper writes me that he has the Beast of Ephesus in his zoo. I must see it when I go up next week.—Sir John.

Batons are for clubbing students.—Policemen's chorus.

I don't think I'll live fifty-four years—I'll make IT come to pass in 1935.—The Oracle.

I am amazed at the awdawcity—Alex. Mackenzie.

I bet you—Hiram Cook.

I have not burnt my boats.—Hanlan.

Who said I was fickle in my views?—Sir A. T. Galt.

After me the deluge.—Flood Davin.

I want to be an Irish landlord.—Martin J. Griffin.

I've a meeting to attend.—Col. Arthurs.

Why don't some one republish my table.—Mail Coal-bug.

The Atlanta is not for sail.—Capt. Cuthbert.

—If you are desirous of patronizing a first-class restaurant, where you can enjoy a good meal, try Wilkinson's, 187 Yonge street. Dinner from full bill of fare 25 cents, including all the delicacies of the season. 246

THE SPORTING WORLD.

THE TURF.

THE PROPOSED $20,000 TROTTING MATCH.

There is every probability of a trotting race being arranged for $20,000. Edward S. Stokes, of Fisk notoriety, has issued the following challenge: "I will match Mackay's (of California) Sweetheart against Mr. Raymond's Phil Thompson, mile heats, three in five, for $10,000 a side, the race to be trotted some time in July at Chicago or New York; that track to be chosen which will offer the best terms as to gate-money. The expense of bringing Sweetheart from San Francisco will be considerable, and therefore I will put up a forfeit of $5000 against $5000, and an additional $5000 against $5000 five days before the one fixed upon for the race. Or, if Mr. Raymond will trot in California, I will put up a forfeit of $5000 against his $3000." I will either give or take $2000 for expenses."

THE DEATH OF JOCKEY MACDONALD.

The death of Jockey Macdonald, who rode Foxhall to victory in his great race for the Cesarewitch stakes, brought to a sudden termination the career of one of the most prominent of light-weight jockeys England has yet produced. Possessed of fine hands, a good seat and judgment, he was rapidly making his way to the front as a first-class horseman. Wadlow, the well-known trainer, having first call on his services, and Count F. de Lagrange the second, is proof sufficient that he was far above the average of the leather-spur boys who, in riding races, ride with neither hand, head nor heels.

Macdonald was riding Buchanan in the race for the Liverpool cup at Aintree, near that place. During the course or the race, when taking up his place to run home, the horse crossed his legs and fell, throwing his jockey over his head, fracturing his skull, from the effects of which he died, deeply regretted by his brother professionals, with whom he was a great favorite.

THE PLUNGER INVESTS HIS WINNINGS.

Mr. Walton, the plunger, has purchased the entire stable of Baron Maltizeahn, a well-known Prussian horseman, and the horses will shortly leave England for America. Amongst the most prominent of the team are Beatus, chestnut colt, three years old, by Ethus, out of Gladness, who last year won the spring meeting trial handicap race at Pontefract and the ladies' selling plate at Leicester, of six; Matlock, a two year old bay filly, out of Wenlock, by Indecision, who won the jubilee plate at the Craven Newmarket meeting, a plate at the Lewis spring meeting, the selling plate at Goodwood, the Eggleton nursery handicap plate at Manchester; Spring Daisy, by Springfield, out of Crotus, who won the Cambridge stakes at Huntingdon and the juvenile stakes at Brighton.

BILLIARDS.

FIRST GAME OF THE N. Y. TOURNEY.

NEW YORK, Nov. 14.—The carom billiard tournament for $2500, the championship of the world and a diamond emblem opened to-night. In the first game Thos. Gallagher defeated Sexton by a score of 200 to 166. In the second game Schæfer defeated Thos. Wallace by a score of 200 to 99. Schæfer is favorite in the betting, Sexton second, and Slosson third choice.

SMALL TALK.

Cook and Roberts, Jr., are to play soon for the English championship and the usual stake.

Athlete and Ruby will run a mile dash on Gates' Newmarket course for $100 this afternoon.

John Splan is wintering in Detroit, with a string of fast trotters. He, too, is trying for the best team.

Thomas Smith knocked James Wright out of time in the third round of a prize fight near Manchester recently.

George Rooke and W. C. McClellan are training for their $1000 glove contest during the latter part of the present month.

The Australian Derby was run at Victoria on Oct. 29, and was won by F. F. Dakin's Darebin, a brown colt, by The Peer, from Lurline.

Pierre Carme has so far completed his circuit of the globe that he has reached San Francisco, Cal., where he is at present giving exhibitions.

How can the badge in the present billiard tournament represent the championship of the world, when cushion caroms are played only in this country?

At Australia the Melbourne cup, run on the 1st inst., was won by Mr. C. McDonnell's black colt Zulu, three years old, a son of Barbarian and Maiden Blush.

Sexton and Schaefer have been matched at cushion-caroms for $2500 a side, 600 points up, to play about the middle of December, and to toss for choice of tables.

Richard O'Gorman of New York says that he will wager $500 or $1000 that he can turn out more horse-shoes in one day than any other man in America.

W. Cook and D. Richards of England have signed articles to play a billiard match of 2000 points within one month for $500 a side. Cook gives Richards 500 points to start with.

In a glove fight in San Francisco last week John Habrick knocked Thomas Fox nearly insensible at the first blow, and quite so on the second. Time, sixty seconds, including a rest of thirty seconds.

There has been considerable talk of late about the Johnston medal held by the Victorias, the Maitlands heading the list. If the Maitlands think they can win it why not challenge the Victorias to play on Saturday Nov. 19, and show for themselves and the public what they can do.

The London Sporting Life says: Everyone is agreed, without the admission of a scintilla of doubt, that Foxhall is one of the best horses ever foaled; that the true Americans are real "nummers" at the game, and that we shall have lots more of the Columbian cracks to tackle as years wear on.

PUBLIC OPINION.

Ottawa Free: Mr. Patton is evidently a near relative of the lady who put pantaloons on the legs of her piano.

St. John Sun. We predict that in no constituency, and at no election, would there be found a candidate who will venture to declare himself on the hustings in favor of annextion. There is no man in all Canada such a fool.

Irish Canadian: It is notorious that we cannot have free trade in Canada so long as our neighbors maintain their high tariff.

Montreal Star: No matter how Mr. Blake or Mr. Chapleau or any one else may look at the question, the time is coming when popular opinion will insist on the affairs of Quebec being conducted on pure business principles.

St. John Globe: If the independence platform became sufficiently strong enough to-morrow to bear up Sir Alexander Galt, he would be the very first man to mount it, particularly if he saw $10,000 a year in it, and a foreign ambassadorship.

—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

BEST 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

—A man of punctuality, energy and science, Mr. Charles Cluthe, surgical mechanist, of Toronto, left Montreal on the expiration of his professional visit on the evening of the 27th, attended to this day on the 28th in Port Hope, arrived here at 9 a.m. (the last Saturday in each month being the day he is due here at the American hotel.) He leaves at 5 p.m. today for Washington, D.C., where he may be found at the U. S. patent office on Monday morning to secure a most valuable invention in the shape of a truss for the cure of rupture. Mr. Cluthe will be home from Nov. 3rd to the 12th, on which day he will start on his western trip.—Hamilton Times, Oct. 29. H

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, 135 Proprietor.

HOTEL BRUNSWICK

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 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.

RESTAURANTS &c

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.

TIME TABLES.

TRAVELLERS' GUIDE

Arranged specially for the Toronto World.

RAILWAYS.

GRAND TRUNK.

Union Station, foot of York and Simcoe Streets.

East.	Leave.	Arrive.
Montreal Day Express	7.12 a.m.	11.07 a.m.
" Night Express	6.52 p.m.	10.52 p.m.
Mixed	11.12 a.m.	6.52 p.m.
Belleville Local	5.07 p.m.	9.37 a.m.
West.		
Chicago Day Express	12.15 p.m.	6.10 p.m.
" Night Express	11.45 p.m.	6.15 a.m.
Stratford and London Mixed	7.30 a.m.	11.10 p.m.
" " Local	3.45 p.m.	1.05 p.m.
Stratford Local	6.25 p.m.	11.00 a.m.
Brantford Mixed	6.40 p.m.	8.25 a.m.

GREAT WESTERN.

Stations—Foot of Yonge and foot of Simcoe streets.

	Leave.	Arrive.
New York Mail	3.30 p.m.	6.45 p.m
N. Y. (Central) & Erie Express	9.55 a.m.	4.30 p.m
London Local & Detroit Express	7.10 a.m.	1.15 p.m
Susp. Bridge & Detroit Express	5.55 p.m.	10.50 a.m
Detroit & Chicago Express	12.50 p.m.	10.45 p.m
New York & Chicago Express	11.45 p.m.	9.15 a.m

Trains leave Simcoe street five minutes later.

SUBURBAN TRAINS.

For Mimico, calling at Union station, Queen's wharf, Parkdale, High Park, and the Humber, going and returning (every day except Sunday).
Leave Yonge street 10.30 a. m., 2.00, 4.10, and 6 20 p. m.
Returning, leave Mimico 8.15, 11.15 a. m., 2.00, 4.50, and 7.10 p. m.

NORTHERN AND NORTHWESTERN

Stations—City Hall, Union and Brock street.

	Leave.	Arrive
Barrie, Collingwood and Meaford, Mail	7.45 a.m.	9.15 p.m.
Collingwood Express	5.10 p.m.	10.10 a.m.
Gravenhurst and Steamboat Express	11.30 a.m.	2.15 p.m

Trains leave Union Station Eight minutes and Brock Street Fifteen minutes later.

CREDIT VALLEY.

Station—Union depot.

LEAVE	
St. Louis Express. To the North, West, Southwest, South and Northwest	7.45 a.m.
Pacific Express. To West, South, Northwest, West and Southwest. Daily	12.50 a.m.
Express. To the West and North	4.30 p.m.
Through cars, Toronto to Detroit, on 7.45 a.m. and 12 noon.	
ARRIVE	
From Orangeville, Elora and Fergus	9.40 a.m.
From St. Louis, Toledo, Chicago and Detroit. Daily	10.20 a.m.
From St. Louis, Toledo, Chicago and Detroit. Daily	1.10 p.m.
From Orangeville. Elora and Fergus	6.25 p.m.
From Kansas City, St. Louis and Chicago	9.25 p.m.

TORONTO, GREY, AND BRUCE.

Union Station, foot of York and Simcoe streets.

	Leave.	Arrive.
Owen Sound, Harriston, and Teeswater, Mail	7.30 a m	3.00 p.m.
Owen Sound Mixed	12.20 p. m.	9.40 p.m.
Orangeville Express	5.00 p.m.	10.30 a. m.

TORONTO AND NIPISSING.

Station, foot of Berkeley street.

	Leave.	Arrive.
Through Mail	7.45 a. m.	6.20 p. m.
Local	4.00 p.m.	11.15 a. m.

STAGES.

EGLINGTON STAGE.

Leaves Bay Horse hotel, Yonge street, 11.10 a.m., 1.30 p.m., 5 p.m. and 6.20 p.m.
Arrives 8.45, 9.55 a.m., 3.30 and 6 p.m.

THORNHILL STAGE.

Leaves Bay Horse hotel, Yonge street, 3.30 p.m.
Arrives 10.30 a.m.
Mail stage leaves Clyde hotel, King street east; 3.20 p.m.

COOKSVILLE STAGE.

Leaves Bay Horse hotel, Yonge street, p.m.
Arrives 11 a.m.

RICHMOND HILL STAGE.

Leaves Clyde hotel, King street east, 3.10 p.m.
Arrives 10.30 a.m.

HIGHLAND CREEK STAGE.

Leaves Clyde hotel, King street east, 3.15 p.m.
Arrives 11 a.m.

KINGSTON ROAD TRAMWAY,

for Leslieville, Woodbine driving park, Victoria park, and Ben Lamond.
Station, Don bridge, foot of King street.
Leaves Don Station 6.30, 9.00, 10.00, 11.00 a.m.; 12.00 noon; 1.30, 2.30, 3.30 4.30, 5.40, 6.30, 7.30, 8.30, 9.30 p.m.
Returning leaves Ben Lamond 6.00, 8.20, 9.10, 10.10, 11.10 a.m.; 12.10, $1.40, 2.40, 3.40 4.40, 5.40, 6.40, 7.40, 8.40, 9.40 p.m,

FURNITURE.

FURNITURE!

ELEGANT NEW DESIGNS!

In Parlor and Chamber Suites, with other novelties not procurable elsewhere.

We carry as large and perfectly assorted stock as in the city, and positively will quote the lowest prices for cash.

OSHAWA CABINET COMPANY,
97 YONGE ST. 26

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INSURANCE

NONFORFEITABLE
LIFE INSURANCE.

THE ÆTNA LIFE INS. CO. first introduced its Non-forfeitable Policies to the Canadian public in 1866. Previously thereto the universally prevalent objection to a man's insuring his life was found to be: "Oh, yes, it is all very fine so long as you pay his premiums, but when unable to pay more he loses all he has paid." And then would follow instances of neighbours cruelly robbed in this manner, after paying 5, 10 or 20 years. Not so, however, with the ÆTNA'S NON-FORFEITABLE POLICIES, we answered; and so fair a system soon commended itself, and the ÆTNA policies became popular. Some of their features have since been imitated by other companies, but it is an undeniable fact that no policy is more highly esteemed throughout the Dominion by those fortunate enough to hold them, than those of the ÆTNA LIFE. Every ÆTNA policy now being issued in Canada contains a most liberal non-forfeiting feature, besides having its entire Reserve, or Re-insurance Fund, annually and permanently deposited with the Finance Minister at Ottawa.

Strikingly the reverse of this liberality to persons unable to continue is the Tontine system, as it out-Herods the worst features of the old confiscating system previously practised in Canada. "But" it is said in its favour, "some "cuse is needed for the bad habit of letting policies lapse, and the Tontine system supplies it by giving NOTHING to those who drop out, and to those who "remain their 10, 15 or 20 years, giving greater results than are obtainable on "any other system."

IN A PREVIOUS ADVERTISEMENT

we have shown how mistaken was the representation of "greater results," when compared with the Ætna's Nonforfeitable Endowment Bonds, and the following figures will afford proof that the other claim made—that it induces people to hold on to their policies—is equally groundless. They are from Prof. Cherriman's Insurance Reports, and relate solely to Canadian business transacted during the past three years:—

	ÆTNA LIFE.	TWO OTHER CO'S.
Members in good standing, Dec. 31st, 1877	6,622	2,338 and 1,126
New entrants, less deaths, in 1878-79-80	2,754	1,433 712
Dropped their insurance in 1878-79-80	916	1,348 699
Balance, increase of members in three years	1,838	85 13
Members in good standing, Dec. 31st, 1880	8,460	2,423 1,139

From which it is plain that the two other companies increased their membership in three years by only 98 out of a possible 2,145—a little over 4 per 100! During the same time the ÆTNA LIFE, with nearly 9,000 exposed to lapse, increased its membership by 1,838 out of a possible 2,754, or about 67 per 100!

The difference in favour of the ÆTNA LIFE'S Non-forfeitable System is very gratifying. It shows that when people are free to go or to stay, they prefer to stay; it is a good company, and that when they find their policies good for nothing if they stop paying, they are seventeen times more likely to pay no more.

All the ÆTNA'S Endowment Policies are Nonforfeitable after two Annual Payments, and all its Life Policies are so after three.

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