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.

ADVERTISING RATES:

All advertisements are measured as solid nonpareil, twelve lines to an inch.

Casual advertisements of whatever nature, FIVE CENTS a line for each insertion.

Reports of meetings and financial statements of banks, and railway, insurance and monetary companies, TEN CENTS a line.

Paragraphs among news items, double the ordinary rates.

Special notices, twenty-five per cent. advance on the ordinary rates.

Birth, marriage and death notices, TWENTY CENTS each.

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INSERTIONS.	1 mo	3 mos	6 mos	1 year
Daily	$1 00	$2 00	$3 00	$5 00
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Twice a week	.....	1 00	1 50	2 50
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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.

TO CITY SUBSCRIBERS.

We should esteem it a favor if subscribers in the city would immediately report to us any irregularity or incivility on the part of carriers.

NO ONE HAS a good word to say for the Kingston provincial exhibition. Even ... turns up her nose at it. Will the legislature step in and put the poor unfortunate out of misery? In the words of Sir John: "Its usefulness is gone."

THE INQUEST, as far as it has gone, has determined how it was that ex-Ald. Smith remained in the street car after passing his street. But how he came down Church street and fell across the track has not yet been accounted for. Some persons are trying to make out a case of foul play.

WE ARE NOT to be annexed by the United States, for, according to Dr. Wild, bounds have been set to that country in the light of prophecy, and they cannot be exceeded. Nor, on the same authority, can we ever become independent, for, out of all England's colonies, the United States, alias Mannesh, was the only one that prophecy allowed to set up for itself.

BOSS KELLY of New York says Tammany hall will never die, and he predicts disaster to the democratic party if the hall is shut out from the convention. Kelly's chief strength is in New York city, where he professes to have 50,000 followers. But the better element of the democracy has no respect for the boss, and Tammany hall may count on being excluded. There is less reason than usual to fear the result this year, owing to the fight going on between stalwart and half-breed republicans in the state. These factions have been waging a bitter war upon each other at the primary meetings.

THE EAST YORK LIBERALS will need to make another choice. Hon. Samuel Blake declines to stand for the present on the ground that his circumstances will not allow him to do so. But Mr. Blake does not conceal his ambition to enter political life, and he intimates that at the next ensuing general election he may be found ready. He would be a strong force in parliament and in the country, and a general regret will be felt that his services cannot be procured earlier. East York, however, need not go a-begging for a candidate. There are many good men in the Liberal ranks who would esteem it a great honor to lead the party in that constituency, and only a good man should be chosen.

THE CORNER IN COTTON in Liverpool has made one man's fortune. Report says that he has cleared $2,500,000. This is very good for one year's business, but the speculator is the only man who is the richer for it. Dealing in cotton "futures" is purely a gambling transaction, and what one man gains by it another loses. The cotton-spinners thought to break the corner by shutting down their mills; they tried and failed. This experiment, it is stated, cost themselves and their employees—but chiefly the latter—the large sum of $1,000,000. It is a serious matter, and a solution of the corner nuisance ought to be found. That it will be found some day is almost certain, though it is doubtful if legislation will be of any service. Forestalling the market has never been stopped by legislation, and dealing in "futures" is nothing else.

GRANT DUFF, who was recently appointed governor of Madras, enjoys the reputation of being one of the most careful political thinkers in England. His extra-parliamentary speeches have for many years ranked second only to Gladstone's. In the speech delivered three weeks ago, on the eve of his departure for Madras, he discussed a great variety of questions. He is a close observer of home and foreign politics, and by dint of hard thinking he crystallizes a whole chapter into a sentence. He explains the possession of this faculty by saying that when ever a hard or an interesting subject engages his attention he writes upon it, and by applying himself in this way since he entered public life twenty-five years ago he has managed to write a number of valuable books. Why should not some of our Canadian politicians adopt the same plan? A book on some political subject or public question by Mr. Blake, for example, might prove to be of great service to the country. It would have more permanency than a speech, and find its way to the masses by a thousand mediums. The state papers prepared by him while in the government, both here and at Ottawa, show that he is an able and scholarly writer.

THE IGNORANCE OF EDUCATED MEN.

The ignorance of educated men is touched upon in a recent issue of the London World. Lawyers, doctors, members of parliament, actors and artists are spoken of as being in a large degree men without intellectual accomplishments. The great majority of them, the World says, have not a single idea except such as is given them through the newspapers. There is a great deal of truth in this remark. It is also true that very few men who reach high places understand the simple art of framing a sentence correctly. They may be fluent and forcible speakers, but few among them will bear a verbatim report. Few among them, indeed, with time and material at hand, can write a good newspaper article, though this is an accomplishment every political hack in the country flatters himself he possesses. Many college professors too are uneducated men, judged by the same standard. A speech delivered by one of this class not very long ago would be laughed at from one end of the country to the other if published as it was spoken, without revision or buckwashing of any kind at the hands of the reporter.

THE QUALIFICATIONS OF JUDGES.

In the supreme court of the United States there are practically two vacancies to be filled by President Arthur, and the newspapers are discussing the qualifications therefor. As put by the New York Tribune, many of them are applicable to nominees for the bench in Canada:

"A model appointee to the supreme bench would be a man of about fifty, in robust health, accustomed to hard work, and with an excellent reputation for clearness, breadth, accuracy and judicial temper, gained by service upon the bench of one of the state or federal courts. We need not say that he should also be well grounded in the republican ideas of citizenship and of the relations of the nation to the states."

As for the age qualification we are inclined to look with favor on the idea of comparatively young men going on the bench. In our provincial courts, as a rule, the appointees should not be over forty, and in the federal supreme court not over fifty. It is out of such men that good hard work is to be expected.

The qualification of being well grounded in federal and provincial law is of even more importance to Canadians than to our neighbors. For many of the questions at issue between the states and the union have been settled; but we are only beginning to approach the issues between the provinces and the federal authority, and in the settlement of these only men thoroughly grounded in the relations of the local and the central powers should be entrusted therewith.

NEWSPAPER WASTE.

Political economists frequently discourse on waste as a prolific source of poverty and of the unequal distribution of wealth—waste of time, of material, of energy. If the time that the world has misspent for a century were available, all now living might add a decade to their existence; if the material that has been wasted could be collected and distributed, all would be rich; if the energy that has been misdirected could be placed at their disposal, all the world's workers for the rest of their lives could have two Sabbaths a week and yet double their present productions.

The modern newspaper is a good exemplification of this prodigality of our resources. In many ways it represents an enormous amount of waste. Of course, in this day of rapidity of thought and motion, most people must have a daily newspaper; but instead of being the simple folio it was a few years ago, it has grown to be a huge volume of eight, twelve, sixteen, and sometimes twenty or thirty pages of closely-printed matter. The big Toronto dailies have been influenced somewhat by this tendency, but in Chicago, New York and other large cities, it appears in an intensified form. There is a disposition on the part of the editors of these newspapers to inflate everything. They completely reverse the hymnist's precept, that

> "Man wants but little here below,
> Nor wants that little long."

They appear to think that the public value a paper according to its acreage, and measure the merit of an article by the column. During the recent illness of President Garfield it required two and sometimes three pages of some of the New York and Chicago papers to let the public know how the patient had progressed for one day. A great deal, perhaps nearly one-half, of the windy stuff put in the big papers every day, nobody has either the time or disposition to read. Any person who set himself to read one of these papers adequately would have to make it his life's business; in fact, it would be physically impossible to get through some of them in twenty-four hours.

The sheer waste involved in these papers is amazing. There is the waste of paper, of type, of ink and of presses; there is the waste of the labor of extra editors, reporters, printers, telegraph-operators, and many other classes which would otherwise be turned into productive pursuits; but, above all, there is the waste of the time of the reader. It is so difficult to glean the news from such masses of rubbish that many people turn with a sense of relief to the small and cheap papers which give the news in a concise form.

These small four-page papers, which eschew mere verbiage, and content themselves with giving the news of the day concisely yet fully, and which can be bought with the smallest coin we have, are rapidly establishing themselves in the leading cities as the papers for the people. They already give evidence of eclipsing, both in circulation and influence, the larger sheets. They pay their publishers better, because they cost much less in production, while they yield as much revenue. Sooner or later they are certain to become the rule, and when they do the public will be the gainer.

—The Toronto Turkish Baths, 233 Queen street west, are open every day from 7 a.m. to 9 p.m.

EAST YORK LIBERALS

Ask Samuel Blake to be Their Candidate—He Has to Decline For the Present—A Summary of His Speech.

On Saturday a deputation from the East York Reform association waited on Samuel Blake, Q.C., and requested him to stand for that riding in the next Dominion election. He declined the offer.

Among those in the deputation were: John Milne (president of the association), W. Breithwaite (secretary), G. W. Badgerow, M.P.P., Hugh Miller, S. Eckhardt, Wm. Aiken (warden of York), John Pike, Wm. Jackes, John Lane, Joseph Taite, J. Gibson (reeve of Yorkville), J. P. Wheeler, Wm. Rennie and S. Miller. The deputation met Mr. Blake at his house on Wellesley street in the afternoon.

Mr. Milne was the first speaker, and formally made known the object of their visit. Several others also spoke. Reference was made to the fact that Mr. Blake's father had represented the riding in his day, and the Reformers would be pleased to see the latter's son occupy the same position.

Mr. Blake thanked them for the offer. They had used every argument that would encourage him to accept. He would have liked to represent his father's former constituency—though not so ably or so vigorously. But he thought he could give them objections to his accepting the offer they had made that would impress them with their sufficiency. When he went on the bench he was a poor man, and he left it poorer than when he went on. He felt that no man should enter the house of commons without having the means that would make him perfectly independent, and place him beyond the possibility of temptation. He was not in that position, and therefore would have to decline the offer they had made until such time as he was in independent circumstances. There was no constituency he would so much prefer as East York, and if at the end of five years he was in better circumstances, as he hoped to be, and they then made him such an offer as they made on Saturday, then he would be happy to accept it. (Cheers.) He had no doubt of their representation that the constituency would elect him if he offered—he would himself prefer a contest in any constituency in which he entered. At the end of five years, whether the liberals were a successful party or not, he would like to take a hand and help his brother to fight the beasts at Ephesus.

After partaking of Mr. Blake's hospitality the deputation withdrew.

CANADIAN INDEPENDENCE.

To the Editor of The Toronto World.

SIR,—I am glad to hear from "Ben Lamond" that he is in favor of Canadian independence. His first letter did not reveal this much, and for anything I may have said which hurt his feelings I am sorry. For on this subject of independence, although we are not both equally sanguine regarding it, we may, I think, shake hands and fraternize. There are one or two mistaken ideas betrayed by "Ben Lamond" in his second letter, of which I will endeavor to convince him. He says: "I do not, however, believe in immediate independence, as I think our credit in the money markets of the world would be endangered if such an event were to happen at present." And why would our credit be endangered? The British government does not endorse our notes. We borrow upon the assessable wealth of the whole country; and unless we started out upon our new and independent course by repudiating our debts, which we are by no means likely to do, there is not the slightest reason in predicting danger to our credit. A growing and industrious country such as Canada is, is hardly likely to lose her credit because she has roused herself into still greater acts of industry and self-reliance; but on the contrary, by lifting herself into her proper position among nations, and showing to the world her determination to maintain that position, her credit would certainly be improved rather than endangered.

The argument too often advanced by men opposed to independence, that Canada can now depend upon the army and navy of Great Britain coming to her defence, may likely prove a delusion. It is, at all events, quite as probable that under different circumstances the equity of nations would allow no harsh procedure against a weaker power; and it ill becomes our race to find men amongst us anticipating any such calamity as their imaginations lead them to portray. If our more powerful neighbors had, like Russia or even like England, exhibited or pursued a policy of aggression in the past, then there would be some reasonableness in looking upon them with suspicion if not alarm. The magnanimity of that noble people, whose motto is freedom to the weak as well as to the strong is not likely to be so radically changed as to become aggressive and tyrannical. We have been repeatedly told by the Globe newspaper that our neighbors already begin to look upon our increased possessions with a jealous and hankering desire, but this is like a good many other assertions of that super-loyal paper—when examined they are found to be groundless.

As a republic we should draw residents from the other side of the line as readily, and perhaps in greater numbers, than they now annually draw from us. This is a prediction which presents a far more reasonable aspect, and is much more likely to be realised, providing we separate ourselves from Downing street rule, than annexation. But the two countries are surely large enough to enable the ever-increasing inhabitants to build up separate and distinct nations of such a magnitude that could not but satisfy the most ambitious. And, Dr Wild to the contrary, there is no signs in the air denoting the prospects of one more yonder being established on this continent. "I have sometimes ventured to remark that it would be a pity to see the grand old name of Canadian become obsolete," says Ben Lamond. Very true; but why argue in favor of delaying the day of inauguration which would usher in the brighter epoch and stamp our name, Canadian, in indelible letters upon our result? Remember our first ancestors recognized contain not the name Canadian throughout its schedules. Therefore we have no recognized name nor position. We are simply a loose appendage of a great power, which, in dealing with our affairs, always makes our interest a secondary consideration. There is no gainsaying this. As a dependency we never can love our country with that warm and passionate love which throbs in the breast of a true patriot who has a name, and whose country takes her place—a nation among nations. Our continued connection with Great Britain prevents the growing and rich development of national characteristics, and all chance of a literature worthy the name. It keeps our nobler sentiments as with a curb which the rising generation will undoubtedly throw off without a struggle or the uplifting of a single weapon. The much-desired change will be as peaceably brought about as was the national policy; and it is the duty of every Canadian having his country's interest at heart to use his endeavours in hastening to consummate that change in his country's affairs which shall give impulse to those powers of self-reliance up to then dormant within him.

SYDNEY SMITH.

The thirteen trees planted by Alex. Hamilton in honor of the thirteen original states of the union, are still living.

INAUGURAL SERVICES

At the New Beverley Street Baptist Church Yesterday.

The inaugural services of the new Baptist church on Beverley street were held yesterday—Rev. Dr. Castle preaching in the morning and Rev. Alexander Grant of London in the evening.

Dr. Castle took for his text John xv. 16: "Ye have not chosen me, but I have chosen you, and ordained you that ye should go and bring forth fruit, and that your fruit should remain; that whatsoever ye shall ask of the Father in my name he may give it you." These words follow the declaration of the Saviour that his disciples are not servants but friends, a term implying intimacy and sympathy. He now reminds them that this relationship arose entirely from his own sacred act. Is it to keep them humble? or to excite their gratitude? Whatever it be it is true, whether it relates to their office as apostles or to the fact of discipleship. God's movement towards salvation precedes our movement towards him. We love him because he first loved us. If to-day we are Christians it is because sovereign grace laid the plan of redemption and called us one by one into the kingdom. We were chosen in him before the foundation of the world. The choosing is voluntary, but it began with Jesus. He has chosen and placed his people in every age to bring forth fruit. Life is a vocation, and whatever that be we are called, chosen, or ordained by the unerring act of God's hand. He placed Joseph in prison that he might come nearest the throne of Egypt. He placed Moses in the ark of bulrushes that he might be adopted into the king's family. Trials are often the preparation for a nobler life. Many of you are in positions you do not want to fill. You would change, but you cannot. The Master who placed you there is preparing you for something higher. Is your position a trying one? The thought that Jesus placed you in it should soften its asperities. Are its burdens heavy? Jesus placed them upon you; his hand is there though you see it not. The object of the placing is that you may bear fruit. The Saviour does not intend that his people shall remain what they are, but that they shall grow in every Christ-like character. The vine does not bear its clusters of grapes for itself, but for others. Ye are placed as Christ's vine here that ye may bring forth fruit in this neighborhood for blessing others; not simply that ye may get to heaven, but to do good to others. There is a permanence of results promised for Christian labor; your fruit shall remain. A great part of human life is spent writing names in the sand. The men who are working honestly and dishonestly to build up riches will die, their wealth will vanish, and their names be forgotten. But look at Christ speaking to a few uneducated fishermen by the sea of Galilee and sending them out into the world. There were great men in those days, crowned heads and governors. Who were they? I don't know, but I know Peter, James, John and the three Marys. Nothing lives like Christian work, for it is not we that work but the spirit working in us. Have you ever succeeded in winning a soul to Jesus? That is a temple which will never perish. The snow-capped Alps will crumble away, but in what you do for Christ you are building monuments which the tooth of time can never touch. You are placed here as a church to bring forth fruit that shall last forever. Work, then, not in your own strength, but in Christ's name. And if you forget this first sermon preached to you as a church, don't forget the text or what it promises and teaches. Let it be your inspiration and comfort.

The sacrament of the Lord's supper was partaken of at the close of the service. The church starts with about sixty members.

ST. MICHAEL AND THE ROSARY.

Yesterday the feasts of Saint Michael and the Rosary were celebrated in the Roman Catholic churches of the city with becoming solemnity. At St. Basil's church there was a grand high mass at 10.30, at which Haydn's second mass was rendered and in the evening the choir gave Grounod's grand vespers and other music.

At the celebration of Pontifical high mass in Saint Michael's cathedral in the ... Mozart's 12th mass was magnificently rendered by the choir. The sermon was preached by Rev. Father O'Loane, who mentioned that they celebrated that day, in addition to the feast of Saint Michael the beautiful feast of the holy Rosary of the blessed virgin. His sermon was devoted to the history of the origin of the rosary and a eulogy on its virtues. The legend is that it was first revealed to Saint Dominic in the thirteenth century by the blessed virgin herself. The saint was bewailing in prayer the growing evils in the south of France caused by what he considered were the heresies of the Albigenses, when Our Lady appeared and taught him how to recite the rosary, which soon showed its virtues by casting out demons from a man in the form of live coals. The church also attributes to the use of the rosary the gaining of two signal victories by the Christians over the Turks.

ASSIZE COURT.

Bowman v. Sutherland occupied the whole of Saturday. The plaintiff agreed to sell to the defendant the furniture, fixtures and liquors in the hotel No. 98 Front street west for $1200, the agreement being signed by Sutherland. The difficulty appears to have been that Sutherland thought the price was to include the cost of a license for 1881-2, while Bowman only intended to transfer the remainder of the license for 1880-1. Plaintiff subsequently sold the hotel for $1200, the same amount as that agreed upon between him and the defendant; but as he had to pay $150 for a new license he sought to include that in the damages. His lordship ruled that only nominal damages could be recovered, and the jury accordingly returned a verdict for plaintiff for fifty cents. Plaintiff was ordered to pay defendant's costs. The following is the peremptory list for to-day: Chester v. Morris, Southworth v. McKinley, Warnica v. Gordon, Friendly v. Carter, Johnston v. Jarvis.

THE IMPERIAL LOAN COMPANY.

Notice is given in the last Canada Gazette that under the Canada joint stock company's act of 1877 letters patent have been issued under the great seal of the Dominion of Canada, having effect from the 18th day of June 1881, incorporating the shareholders of the Imperial Loan and Investment company, now being a subsisting and valid corporation for purposes or objects which are within the province of the said act, and as a loan company within the meaning and provisions of the act, by the name of "The Imperial Loan and Investment company of Canada, limited," with their existing capital of $1,000,000, and having as first directors of the said company: Sir Alex. Campbell, president; Jno. Fiskin, vice-president; Noah Barnhart, W. G. Gooderham, Jas. Thorburn, physician, Daniel Lamb and Richard Shaw Wood.

A Veteran Hunting Parson.

"Jack Russell," the celebrated hunting parson of Devonshire, England, is 86 years old, and since 1814, when as a young freshman at Oxford, he saw his first wild red deer killed at Exmoor to the present hour he has never missed an opening day of the hunting season. He often after a hunt rides fifty miles to his home.

CORSETS.

THE CROMPTON CORSET!

EASY, GRACEFUL, DURABLE.

Beware of Imitations. See that Our Nam Each Corset.

CROMPTON CORSET CO., TORONTO.

PHOTOGRAPHING & FINE ARTS

COOK & BUNKER, PRACTICAL CARVERS, GILDERS, —AND— Picture Framers

36 King street West.

DIXON, Photographer to the loyal citizens of Toronto. He never had the pleasure of taking the Queen or Royal Family, but he takes great pleasure in showing the citizens of Toronto work made with the wonderful new Process that will compete with any work made in Toronto at the present time. He went to New York and learnt the latest developers and all little dodges connected with the process. The time of exposure is but one second, and for quality of work see for yourself. Gallery, KING and YONGE, entrance King street West.

F. W. MICKLETHWAITE PHOTOGRAPHER, Cor. King and Jarvis sts.

Cabinets, - - $3 per doz. up.
Cartes, - - $1 per doz. up.
Ambrotypes, - Four for 50c.

J. B. COOK, THE PHOTOGRAPHER, Albert Hall, 191 and 193 YONGE STREET

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.

CARVING AND TURNING

CARL M. LARSEN, Carver & Turner, 13 Adelaide St. East, MANUFACTURER OF Organ Stop Knobs and Beads, Bungs, Wooden Balls, Button Molds and Handles of all descriptions, Enameled and Plain.

Novelties in wood, etc., of every description made to order

HARDWARE.

WEST END Hardware House 313 QUEEN STREET WEST.

J. L. BIRD

Keeps a well-assorted stock of Coachpainters' materials in store, and still leads in Builders and General Hardware, Paints, Oils, Glass, etc., etc.

DENTAL

WM. MYERS, Surgeon Dentist. OFFICE AND RESIDENCE, No. 77 King Street West. Office open day and night.

FRANK H. SEFTON, L.D.S., DENTIST, Member of Royal College of Dental Surgeons of Ontario. ROOMS—Corner of Queen and Yonge sts. over Rose's Drug store, TORONTO.

PAINLESS DENTISTRY! M. F. SMITH, DENTIST, 266 Queen st. East. Artificial teeth, life-like in appearance, and perfect in eating and speaking; moderate fees.

ODORLESS EXCAVATORS. SANITARY.

The Excelsior Odorless Excavating Company, with their new and improved apparatus (awarded First Prize at the Centennial Exhibition), are prepared to execute orders for removal of night soil in a more satisfactory manner than any other firm in the Dominion. Head office, 9 Adelaide street east. Yorkville office, J. Alberry, saddler, opposite Severn's Brewery. S. W. MARCHMENT & CO., Authorized City Contractors.

COAL AND WOOD.

ESTABLISHED 1856. ESTABLISHED 1856

P. BURNS, WHOLESALE AND RETAIL DEALER IN COAL AND WOOD.

Special Rates for the Next 5 Days. "Present Delivery."

OFFICES: 51 King St. East, Yonge St. Wharf, Cor. Front and Bathurst Sts., and 532 Queen St. West.

TELEPHONE COMMUNICATION BETWEEN ALL OFFICES.

Telephone Communication between Offices.

WHOLESALE AND RETAIL ANTHRACITE AND BITUMINOUS COAL! COAL!

EX VESSEL OR BY RAIL, AT LOWEST RATES.

WOOD,—THE BEST QUALITY.

J. C. McGEE & Co. HEAD OFFICE: 10 KING STREET EAST.

FINE ARTS.

H. J. MATTHEWS & BRO., 93 Yonge Street, Gilders, Importers Steel Engravings and other Fine Art Goods.

PICTURES, ETC., FRAMED TO ORDER.

INSURANCE

NOTHING LIKE BEING SURE.

No one need lose by the failure of a life insurance company, if he has been careful to avoid those which have "Youth and inexperience," and heavy management expenses to weigh them down. No company has ever yet failed or is ever likely to, which possesses the qualities of

AGE AND EXPERIENCE—Not less than 20 years.
BREADTH OF BASE—Not less than 20,000 members.
PRODUCTIVE INVESTMENTS—Yielding not less than 6 per cent. per annum.
ECONOMY IN MANAGEMENT—Not spending over TEN per cent. of its income in working expenses.

THE ÆTNA LIFE

more than meets all these conditions. It has the benefit of an experience of above thirty years. It has over 50,000 members. It averages above 7 per cent. interest on its investments. And its expenses average about 8 per cent. of its income.

The BRITISH BOARD OF TRADE, after a careful investigation of the subject, has laid down the following rule:—"The public cannot be misled if when seeking an office in which to effect an insurance, they select one which transacts its business at a small percentage of working cost." The following table shows the average "Working Cost" at which the different companies now doing life insurance business in Canada are conducted:

OUT OF EACH $100 RECEIVED

The ÆTNA'S working expenses, average for three years past	$8 00
The three other American Co.'s average (more than double the Ætna's)	17 77
Three British Companies average for three years past	23 05
Four Canadian " " "	27 10
Three poorest Canadian Companies average	33 96
Three failures—*Stadacona*, of Quebec, $51 77; *Globe and Atlantic*	27 66

How can success or good results be expected from companies that spend $30, or even $25, out of each $100 received, in mere friction, fighting with each other for business and existence? It is not at all necessary that extravagant companies should exist. The longer they live they worse for their healthy members, and every prudent investor should keep his money out of them. They usually offer greater advantages and larger profits, up to the day their shutters go up, than any sound and strong company in the world could afford.

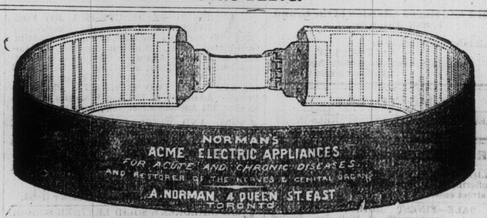
That anything above say $10 or $12 per $100 of Receipts is unnecessary in carrying on Life Insurance, is shown by the recent average experience of six of the oldest and best companies in this country, as follows:—

Connecticut Mutual, Hartford	$5 93	Mutual Benefit, N. J.	$8 83
Mutual Life, New York	7 80	N. E. Mutual, Boston	11 03
Ætna Life, Hartford	8 00	N. Y. Life, New York	11 63

It is plain that if you pay $100 a year to a company that wastes $20 of it every year in unnecessary expenses, you cannot get as good value for the $100 as from a well-established, economical, carefully-conducted company, such as the ÆTNA LIFE INSURANCE COMPANY, of Hartford, Conn.

WILLIAM H. ORR, Manager.

ELECTRO BELTS.



ESTABLISHED 1874.

Norman's Celebrated Electro-Curative Appliances

RELIEVE AND CURE

Spinal Complaints, General and Nervous Debility, Rheumatism, Gout, Nervousness, Liver, Kidney, Lung, Throat, and Chest Complaints, Neuralgia, Bronchitis, Incipient Paralysis, Asthma, Sciatica, Sprains, Consumption, Sleeplessness, Colds, Indigestion.

Ask for Norman's Electric Belts, and you will be safe against Imposition, for they will do their work well, and are cheap at any price.

TESTIMONIALS:

A. NORMAN, Esq., WATERVILLE, N.B.
Dear Sir,—Please send me a waist belt. Enclosed find price. Head band got for my wife has almost cured her of neuralgia. Yours truly, C. L. TILLEY.

MR. NORMAN, DUNSMITH, Ont.
Dear Sir,—I am pleased with the belt I got from you, and wish you would send circulars to the following addresses. Yours truly, N. M.

MR. A. NORMAN, BELGRAVE, Ont.
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