The Toronto World.

THURSDAY MORNING, NOVEMBER 2, 1882.

RELIGIOUS TEACHING IN SCHOOLS.

We continue our review of the arguments made use of by the members of the clerical deputation by noticing the remarks of the Rev. Provost Body of Trinity college. As he is a recent arrival from England it was only natural that he should make use of arguments based on what is occurring there, or rather on the view he gets of events through a highly-colored clerical medium. One can hardly wonder at a man, who is evidently of a very gentle not to say timid disposition, feeling afraid of the war that might be waged against the social order in Canada by clever young scamps with explosives, but the idea was quite too ridiculous to be put forward as an argument in favor of having the bible forced on the schools. By what right can Provost Body assert that there is in Ontario schools a practical absence of religious teaching? Does he know anything about it except what he is told, and who has been telling him? His *ipse dixit* is perfectly worthless as to the matter of fact, and as a matter of fact his statement is not true. There is much religious as well as moral teaching done in the schools, and we would all like to see more of it, but we want to see this desirable state of affairs brought about in a different way. Provost Body says the bible has been restored to the Birmingham schools after having been kept out of them for years. Well what of it? This may be, for ought we know, nothing more than a temporary triumph of clericalism which is very powerful in England and can influence school board elections. But even if it is not it proves nothing. The bible is used in the schools of Toronto quite as extensively under our present law as it is in Birmingham. Why then change the law? Provost Body really wants to coerce other places into using it whether the people are willing or not. We are disposed to think he has a large contract on his hands.

The last speaker of the deputation was Mr. Laing, and it is not doing him too much honor to say that he is head and front of the whole movement. He pestered his own synod until it acceded to his request, some members who differ from him declining to take a stand against him through fear of being misunderstood. He has for years bored the public on the subject through the newspapers and even since the interview he has commenced trailing his clerical coat in the columns of the Mail which has already made this a party political question and is glad enough to use him as a catspaw. Mr. Laing asserted in his speech, and repeats the assertion in his letter, that he speaks for the vast majority of parents in this province when he asks that the giving up of part of the school time to the reading and studying of the protestant bible shall be made compulsory by law in all schools. Here we distinctly join issue with him on the facts and defy him to prove his assertions true. It is too much to expect a law that has been working without alteration on this point for a quarter of a century, or more, to be seriously changed at the instance of a few men who assume, without furnishing a particle of proof, that they are endorsed by a majority of the laity. Even if the majority of the people wanted to have such a law made obligatory that would not make it just, but if a vast majority do favor a change there are ways in which the fact can be demonstrated

We have said that what Mr. Laing and his party want is to have the protestant bible read and studied in the public schools, and to have it made compulsory on all teachers and trustees to see that this is done. That this is not misstating his position is clear from his letter to the Mail, in which he says:

> But we are told that of 5137 public schools reported in 1880, in 4 80 there are religious exercises. Yes, but that is not what we "parents desire." We wish our children taught to *read* the word of God *for themselves*, to be familiar with the text and to know and understand the facts and precepts on which christian principles and duty are founded.
>
> "instruction" to which we have a legal right is thus set within our reach. It is evident that protestant pupils are not allowed to receive such religious instruction as their parents and guardians "desire," and they are thus deprived of "a legal and proper right" secured to them by the school law.

And why should this be? Mr. Mowat tells us that of the two millions which constitute the population of Ontario only one in seventy is not returned as christian, and of the christians four-fifths I suppose are protestants. But we are told, lest we should by having our children taught christian and biblical history and morality *offend* one man in seventy, therefore the other sixty-nine ought to allow their children to be deprived of their legal rights. And lest we may offend one in five christians, a Roman catholic therefore the other four should not insist upon their legal rights. Is this common sense? Are we to love our neighbor better than ourselves? The law expressly says that no child shall be required "to read or study in any religious book or to join in any religious exercise." Is not that enough? By all means let the seventieth man who is not a christian withdraw his child; let the Roman catholic one-fifth either send their children to separate schools, where more than a third of them are now enjoying an education such as the Romish hierarchy approves, or withdraw them from our public schools when religious instruction is being given. Christian protestants claim nothing but their *rights*, their *legal* rights, when they contend for the privilege of their children receiving religious instruction during school hours.

Here is a fine specimen of ignorance and intolerance. And what is the natural outcome of such a spirit? Another correspondent writes to the Mail—a suitable place for displays of anti-catholic intolerance—to the effect that he objects to the last clause of the first resolution laid by the clerics before Mr. Mowat. That clause permits "the parents of any child, having conscientious objections to the reading of the holy scripture, to withdraw the child from such reading;" and the Mail's correspondent maintains that in such a case "no refusal to join in the appointed exercises should be listened to." He coolly tells those who are not satisfied with the religious exercises to withdraw their children altogether from school, since leaving them there to be mere on-lookers "would be an admission that there are exceptional cases to that moral and religious training which should be inseparable from every educational system." This member of the church militant has the advantage of Mr. Laing in consistency, while they are about on a par in point of intolerance.

The clergy who have this matter in hand are not aware of the magnitude of the commotion they are about to raise. For many years we have had uninterrupted harmony in the working of our public school system. In localities where the Roman Catholics are numerous enough they have separate schools and in all other localities they have been able to compromise matters with their Protestant neighbors so that there has been no friction. The question of religious instruction has been left to be settled by the public opinion of each locality, and it has been settled sensibly and harmoniously. The clerical party now ask that this shall be changed; that the school system shall be stretched on a procrustean bed of their fashioning and stretched here or truncated there until it is made to fit it. Make bible-reading and study compulsory, and a school which omits it is liable to forfeit its share of the legislative grant for non compliance with the regulations. The people, who are most interested in this matter must face this issue. When once they thoroughly understand it, we feel sure they will make short work of the clerics.

GOVERNMENT TELEGRAPHS.

While both Canada and the United States are suffering from telegraph monopolies, Great Britain enjoys the benefit of a cheap and efficient telegraph system owned and worked by the government. In real beneficial enterprise, and in proper care for the interests of the general public, the old and "effete" mother country as she has been called, is actually far ahead of her boastful offspring on this side the Atlantic as far as popular telegraphing is concerned. It must be that her successful example will tell on public opinion in America, and that by and by both ourselves and our American cousins will follow it. The American congress meets a month hence, and it is understood that the postmaster-general will in his annual report recommend two things—a post office savings bank after the British and Canadian model; and the control of the telegraphs by the government. Communications by wire he will urge should be taken charge of the government, just as letters now are. The change is sure to be opposed by powerful private interests, but public opinion will surely compel it in the end.

WHEAT FLOUR AND BREAD.

At the end of October 1882, the price of "regular" wheat was 93 3 8 cents. The same date last year the same grade stood at $1 32 5 8. That is a drop of exactly 39¾ cents, or within a fraction of 40 cents on the bushel. On four bushels and a half, the usual quantity allowed to make a barrel of flour, the difference between now and this time last year is $1 80. Just now the bulk of the flour used by Toronto bakers is supplied to them at the very low price of $2 20 per 100 lbs. And yet the question has to be asked: Why is bread so dear, when both wheat and flour are so cheap?

BANKING REFORM.

We give another chapter on the bank irregularities. Surely it is long enough; surely it is startling enough; but there is still more to follow. The question that will not down concerns our banks and it is incumbent on the government and the finance minister to tackle the situation without gloves. It is the first question before the country to-day.

THE rumor of Jay Gould's narrow escape sent a thrill through Wall street and affected the stocks to an extent that no living sovereign could.—*New York paper.* All of which goes to show that money and not blood is the great source of power on this continent.

REV J. HERVEY BEALE of the First Presbyterian church of Philadelphia said some plain words to young women on Sunday. He condemned vigorously tight lacing and tight shoes. He said that many came to hear him preach whose feet and forms were so compressed that they could not hear the word of God. He condemned the habit of gossiping in these words: "When women are together they breathe observations not affecting the worth of another woman, but her appearance. Something is always wrong. This one has no pedigree. That one is foolish because she talks too much. Another has hair of a wrong color, or a nose that has been put on wrong. Some open their mouths too much when they talk and others have bangs made too large. They are always sneering and cannot pass one another on the street without making unpleasant remarks." We would fain think that these remarks are not applicable to the young women of this province but must admit they are. Our young female friends judge each other too much by outward appearance; they should be more friendly and charitable.

DOMINION AND PROVINCIAL POWERS.

(From the Montreal Gazette.)

The privy council in England held recently, in a case which was taken oefore it from New Brunswick, that the Canada temperance act of 1878 was within the powers of the dominion legislature, and was not an interference with those vested in the provincial legislatures; that it is an act dealing with public wrongs rather than civil rights; that it is a matter of general not not merely of a local or a private nature in the province, and that if it affects the revenues of a province it is only incidentally. It is thus settled that the dominion parliament has a right to pass a prohibitory law. But a further question arises. Has the dominion parliament alone the power to pass a prohibitory liquor law? That was the question presented to our court of appeals in a case which came before it during the present month at Quebec. The corporation of Three Rivers, appellant, and Sulte, respondent, which we notice in a recent issue of the Legal News. The unanimous judgment of the court, which was pronounced by Mr. Justice Ramsay, was to the effect that a prohibitory law—for example, an act empowering a municipality to make bylaws prohibiting the sale of liquor, or allowing its sale under certain conditions, is within the powers of the local legislature—that the power of the dominion parliament to pass a general prohibitory liquor law as incident to its right to legislate as to public wrongs, is not incompatible with a right in the provincial legislatures to pass prohibitory liquor laws as incidental to municipal institutions. In arriving at this conclusion the court was guided by the state of things existing in the provinces at the time of the confederation, and it appeared that by the municipal systems in force in Upper and Lower Canada and in Nova Scotia prohibitory powers were possessed by the municipal authorities.

SUNDAY TRAVEL.

(To the Editor of The World.)

SIR: Feeling real pleased reading "Eliza M's" letter about our humdrum Sundays, perhaps you'll let me tell you that I lived at Ottawa once, and, like other girls after we grow up, had a sweet heart—your wife will tell you how all this is. My swee heart was an ill-paid clerk, but an intelligent young man. We used to walk about a little and have an occasional sleigh ride—there being no railways running. We used to talk about the difference between Sundays here and Sundays in England, where he came from. I said the parliament men sit two months in winter (at Ottawa) and they must be very religious men because they make the laws and wish Sundays only for worship, but it seemed strange to me that in England where statesmen are supposed to be clever that they would allow the Sabbath to be desecrated, etc My man looked hard, and at last floored me quite by saying what I have since found true: For bless you, Jenny, believe me, there are about 200 statesmen during the session in Ottawa on Sundays, and hardly any of them bother themselves to go and hear speeches and sermons in chapels, as they know all about the bible and religion long ago, and won't be dozed with it every Sunday as they pretend other people ought to. Now, if these men make our absurd Sunday imprisonment or law they should themselves set an example and be compelled to leave their desks, books and newspapers on Sundays, and on Mondays their names should appear in the local papers giving the name of church and statesmen who put in an appearance. Otherwise the government should not be inconsistent by imposing restrictions upon general Sabbath observance.

JENNY JONES.

DR. WILD AND THE REPORTERS.

(To the Editor of The World.)

SIR: I have been for some time past an attendant at the Bond street church. It so happened that I was not able to attend on last Sunday evening. On Monday I read The World report of Dr. Wild's sermon and also that of the Evening Telegram, and I must say that either your report or that of your evening contemporary gives a very untrue estimate of Dr. Wild's discourse. The World report represents Dr. Wild's sermon, as I have often heard it on other occasions, eccentric, startling, full of originality and power, but still coherent, reverent, and removed from any thing that could give offence. In the Telegram report I find it stated that Dr. Wild represented the tree of life as being identical with "liquor and free lunch." I wish to know, did Dr. Wild really use the language attributed to him by the Telegram reporter? However, as the Telegram goes on to state, I quote his own elegant language: "Dr. Wild then proceeded to sling in a bit of Hebrew." It seems possible that a writer capable of vulgarisms which go far to make the paper that tolerates them, a disgrace to Toronto journalism, might be quite capable of paraphrasing Dr. Wild's sermon in his own copious slang vocabulary. Still, as an admirer of Dr. Wild, I should like to know if the Telegram report of last Monday represents his last Sunday evening sermon fairly. PEW-RENTER.

JUDICIAL FUNCTIONS.

(To the Editor of The World)

SIR: No one objects to the judicial functions of A Father. We all exercise judicial functions over each other daily in society and are in fact rather too apt at judging. But law does not permit us to proceed to extremities (if so grim a joke make be excused) and inflict corporal punishment upon each other at our own sweet will. Law has to be consulted, either before or afterwards, in such cases. It is quite in order that A Father should exercise judicial functions, and even set apart a room for the purpose, so long as he does not carry these judicial functions out into assault and battery. This is the law of equal rights for children; and it has its reverse side of sternness which ought to satisfy A Father, because in proportion as we remove special authority of parents and grant equal rights to children, we leave the latter more fully exposed to the will of society at large as expressed in law. Yet it is, or rather will be, the more merciful course both to parents and children, because it will then be the effort of parents, by milder means and more rational, to prevent the intrusion of law into family affairs, and children will sooner learn what is right and wrong in the opinion, not of a family autocrat merely, but from the heart and mind of a whole enlightened people. This will go far to remove the clamor for the moral training of the children in schools, because it will educate them in "first principles" of morality. Society generally has always some of these "first principles," individual parents not always. J. L. P.

"THE FRENCH EDUCATIONAL SYSTEM."

(To the Editor of The World.)

SIR: It may interest some of your readers during the discussion anent the enforcement of bible lessons in our schools to hear what the Abbe Martin says in a recent article in the Nineteenth Century on "The French Educational System."

After premising that "Religion is unquestionably the one foundation stone essential to the educational fabric," he goes on to say: "Where religious unity has has given place to every variety of belief and unbelief, it is obvious that no middle course is open to state-supported schools, between accepting all and rejecting all. To accept all is manifestly out of the question. The utmost that can be done is to leave each parent to instruct his children, or to procure instruction of them, in the religion which he himself prefers. The problem is a simple one, but the solution is accompanied by many practical difficulties. We see, therefore, that state schools, such as have existed in France during the last hundred years, must eventually become laicized, or as the English term it, secularized."

The ministerial deputation which recently waited on Premier Mowat might profitably ponder these sentences of the abbe's.

SPERO.

The Law of Newspapers.

From the Boston Traveler.

It is an unwritten law, well understood in journalism that no editor is under the slightest obligation to give a reason for his acceptance or non-acceptance of a manuscript. He is not called upon to write a private critique on the article to the author of it. His acceptance or rejection is an absolute and unquestionable fact. Among amateur writers this does not appear to be understood. All sub-editors and reporters understand that it is an unjustifiable impertinence to ask the managing editor his reason for publishing or not publishing any matter submitted to his judgment. Outside writers and aspiring amateurs rarely seem to comprehend this truth and their transgressions are largely from ignorance rather than intention. The nature of editorial work requires absolute power of decision in order to preserve the unities of the journal the editor conducts.

The Day Gone By.

From the Chicago Tribune.

O the days gone by! O the days gone by!
The apples in the orchard and the pathway through the rye;
The chirrup of the robin and the whistle of the quail
As he piped across the meadows sweet as any nightingale;
When the bloom was on the clover and the blue was in the sky,
And my happy heart brimmed over—in the days gone by!

In the days gone by, when my naked feet were tripped
By the honeysuckle tangles where the water lilies dipped,
And the ripples of the river lipped the moss along the brink
Where the placid-eyed and lazy-footed cattle came to drink,
And the tilting snipe stood fearless of the truant's wayward cry,
And the splashing of the swimmer, in the days gone by.

Genius, Capital, Skill, Business, Labor and Truth.

IF Tennyson can take a worthless sheet of paper and by writing a poem on it make it worth five thousand dollars. That's genius Vanderbilt can write a few words on a sheet of paper and make it worth five million dollars. That's capital. The mechanic can take the material worth five dollars and make it into a watch worth one hundred dollars That's skill. The merchant can take an article worth twenty-five cents and sell it to you for one dollar. That's business. The ditch digger works ten hours a day and shovels out three or four tons of earth for one dollar. That's labor. Li-Quor Tea is the finest the world produces. That's truth.

*** "Slow and steady wins the race." Steadily, but not slowly, Kidney-Wort is distancing all competition for universal popularity and usefulness. This celebrated remedy can now be obtained in the usual dry vegetable form, or in liquid form. It is put up in the latter way for the especial convenience of those who cannot readily prepare it. It will be found very concentrated and will act with equal efficiency in either form. Read advertisement.

ST JACOBS OIL

TRADE MARK.

THE GREAT GERMAN REMEDY FOR RHEUMATISM,

Neuralgia, Sciatica, Lumbago, Backache, Soreness of the Chest, Gout, Quinsy, Sore Throat, Swellings and Sprains, Burns and Scalds, General Bodily Pains,

Tooth, Ear and Headache, Frosted Feet and Ears, and all other Pains and Aches.

No Preparation on earth equals ST. JACOBS OIL as a *safe, sure, simple* and *cheap* External Remedy. A trial entails but the comparatively trifling outlay of 50 Cents, and every one suffering with pain can have cheap and positive proof of its claims.

Directions in Eleven Languages.

SOLD BY ALL DRUGGISTS AND DEALERS IN MEDICINE.

A. VOGELER & CO.,

Baltimore, Md., U. S. A.

A MARRIED BUT UNFELLED WOMAN.

[From the Boston Globe.]

Messrs. Editors:—

The above is a good likeness of Mrs. Lydia E. Pinkham, of Lynn, Mass., who above all other human beings may be truthfully called the "Dear Friend of Woman," as some of her correspondents love to call her. She is seriously devoted to her work, which is the outcome of a life-study, and is chiefly to keep six lady assistants, to help her answer the large correspondence which daily pours in upon her, each bearing its special burden of suffering, or joy at release from it. Her Vegetable Compound is a medicine for good and not evil purposes. I have personally investigated it and am satisfied of the truth of this.

On account of its proven merits, it is recommended and prescribed by the best physicians in the country. One says: "It works like a charm and saves much pain. It will cure entirely the worst form of falling of the uterus, Leucorrhœa, Irregular and painful Menstruation, all Ovarian Troubles, Inflammation and Ulceration, Floodings, all Displacements and the consequent spinal weakness, and is especially adapted to the Change of Life."

It permeates every portion of the system, and gives new life and vigor. It removes faintness, flatulency, destroys all craving for stimulants, and relieves weakness of the stomach. It cures Bloating, Headaches, Nervous Prostration, General Debility, Sleeplessness, Depression and Indigestion. That feeling of bearing down, causing pain, weight and backache, is always permanently cured by its use. It will at all times, and under all circumstances, act in harmony with the law that governs the female system.

It costs only $1. per bottle or six for $5., and is sold by druggists. Any advice required as to special cases, and the names of many who have been restored to perfect health by the use of the Vegetable Compound, can be obtained by addressing Mrs. P., with stamp for reply, at her home in Lynn, Mass.

For Kidney Complaint *of either sex* this compound is unsurpassed as abundant testimonials show.

"Mrs. Pinkham's Liver Pills," says one writer, "are *the best in the world* for the cure of Constipation, Biliousness and Torpidity of the liver. Her Blood Purifier works wonders in its special line and bids fair to equal the Compound in its popularity.

"All must respect her as an Angel of Mercy whose sole ambition is to do good to others.

Philadelphia, Pa. Mrs. A. M. D.

Factory at Stanstead, P Q.—Northrop & Lyman, Toronto, general agents for Ontario.

KIDNEY-WORT

IS A SURE CURE

for all diseases of the Kidneys and

—LIVER—

It has specific action on this most important organ, enabling it to throw off torpidity and inaction, stimulating the healthy secretion of the Bile, and by keeping the bowels in free condition, affording a regular discharge.

Malaria.—If you are suffering from malaria, have the chills, are bilious, dyspeptic, or constipated, Kidney-Wort will surely relieve and quickly cure.

In the Spring to cleanse the System, every one should take a thorough course of it.

SOLD BY DRUGGISTS. Price $1.

KIDNEY-WORT

BOOKS, STUFFED BIRDS, ETC.

W. P. MELVILLE,

DEALER IN

NEW AND SECOND HAND BOOKS, STUFFED BIRDS.

Birds Eggs and all kinds of Natural History Specimens and Supplies,

319 Yonge St. Toronto.

P. S. Birds and Animals Stuffed to order.

PLUMBING AND GASFITTING.

GAS FIXTURES

Just to hand and on the way, a large consignment of

GAS FIXTURES.

Bottom Prices with liberal discount to cash purchasers.

J. N. O'NEIL,

115 CHURCH STREET. 246

MEDICAL.

HEALTH IS WEALTH

DR. E. C. WEST'S NERVE AND BRAIN TREATMENT, a guaranteed specific for Hysteria, Dizziness, Convulsions, Fits, Nervous Neuralgia, Headache, Nervous Prostration caused by the use of alcohol or tobacco, Wakefulness, Mental Depression, Softening of the Brain, resulting in Insanity and leading to misery, decay and death, Premature Old Age, Barrenness, Loss of Power in either sex, Involuntary Losses and Spermatorrhœa caused by over-exertion of the brain, self-abuse or over-indulgence. One box will cure recent cases. Each box contains one month's treatment. One dollar a box, or six boxes for five dollars; sent by mail prepaid on receipt of price. We guarantee six boxes to cure any case. With each order received by us for six, accompanied with five dollars, we will send the purchaser our written guarantee to refund the money if the treatment does not effect a cure. Guarantees issued only by JOHN C. WEST & CO., 81 and 83 King-st. East (Office up-stairs), Toronto, Ont.

Sold by all druggists in Canada

$500 REWARD!

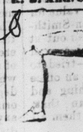
WE will pay the above reward for any case of Liver Complaint, Dyspepsia, Sick Headache, Indigestion, Constipation or Costiveness we cannot cure with West's Vegetable Liver Pills, when the directions are strictly complied with. They are purely Vegetable, and never fail to give satisfaction. Sugar Coated. Large boxes containing 30 pills 25 cents. For sale by all druggists. Beware of counterfeits and imitations. The genuine manufactured only by JOHN C. WEST & CO., "The Pill Makers," 81 and 83 King street east, Toronto, up stairs. Free trial package sent by mail prepaid on receipt of a 3 cent stamp.

$1000 FORFEIT!

Having the utmost confidence in its superiority over all others, and after thousands of tests of the most complicated and severest cases we could find, we feel justified in offering to forfeit One Thousand Dollars for any case of Coughs, colds sore throat, Influenza, hoarseness, bronchitis, consumption in its early stages, whooping cough and all diseases of the throat and lungs, except Asthma, for which we only claim relief, that we can't cure with West's Cough Syrup, when taken according to directions. Sample bottle 25 and 50 cents; large bottles one dollar. Genuine wrappers only in blue. Sold by all druggists or sent by express on receipt of price. JOHN C. WEST & Co., sole proprietors. 81 and 83 King street east Toronto, up stairs.

Private Medical Dispensary

(Established 1860), 27 GOULD STREET TORONTO, ONT. Dr. Andrews' Purificantia, Dr. Andrews' Female Pills, and all of Dr. A.'s celebrated remedies for private diseases, can be obtained at the Dispensary Circulars Free. All letters answered promptly, without charge, when stamped enclosed. Communication confidential. Address E. S. Andrews, M.D., Toronto, Ont.



TORONTO ARTIFICIAL LEG AND ARM CO.,

151 BAY ST., TORONTO,

Received the only medal and first prize for Artificial legs and arms in the Dominion of Canada for 1881.

Send for Circular.

BOOTS AND SHOES.

TORONTO SHOE COMPANY,

KING & JARVIS.

The Great One-Price Shoe Warehouse.

246

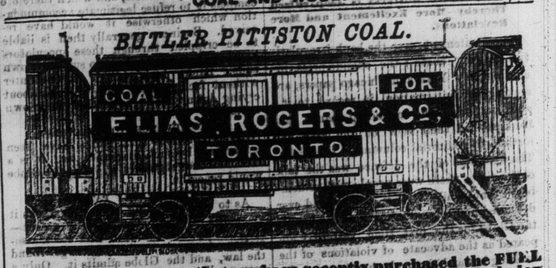
INDUCEMENTS THIS WEEK:

WOMAN'S OIL GOAT BUTTON BOOTS, - - - - $2

" " Bright Kid " - - -

COAL AND WOOD.

BUTLER PITTSTON COAL.



We beg to announce that we have recently purchased the FUEL ASSOCIATION PROPERTY on Esplanade St., between Berkeley and Princess Sts., from JAMES C. McGEE & CO., thus largely increasing our already extensive facilities for handling Coal at Retail in the Toronto Market and are prepared to supply both Coal and Wood in the most satisfactory manner.

OFFICES—Dominion Bank Building, Cor. Yonge and King Sts.; 413 Yonge St.; 536 Queen St. W.; Yard, Cor. Esplanade and Princess Sts.; Yard, Niagara and Douro; Yard, Fuel Association, Esplanade St., near Berkeley.

HARD COAL, $6.00 PER TON.

ELIAS ROGERS & CO

Miners and Shippers. Wholesalers and Retailers.

INSURANCE.

THE LION LIFE

INSURANCE COMPANY

OF LONDON ENG.

Subscribed Capital - $4,000,000 | British Government Deposit. - $100,000
Paid up - 770,000 | Canadian " - $50,000

HEAD OFFICE FOR CANADA: 42 JOHN-ST, MONTREAL.

DIRECTORS.

HON JOHN HAMILTON, Pres. Merchants' Bank. | ROBERT SIMS, Esq., of R. Sims & Co.
JOHN HOPE, Esq., of John Hope & Co. | ALEXANDER MURRAY, Esq., Man. Bank Montreal

General Manager - F. STANCLIFFE.

DIRECTORS—HEAD OFFICE.

J J Allport, Esq, Director Midland railway company | J Staat Forbes, Esq, chairman L C & D Ry.
Lord Eustace Cecil, M P. | Hon Sidney Herbert, M P
Charles Eley, Esq, of Eley Bros. (Limited) | J Luke Hill, Esq
Ellis Elias, Esq, Director London & St. Catharines Dock Co | Lord Norreys
Fish, Esq, Director Fore-st Water Co. | John Stannifforth, Esq
Cyril J Wilson, Esq.

HONORARY BOARD, TORONTO.

His Honor John Beverly Robinson, Lieut-Governor of Ontario
Hon Wm Cayley, Director British American Assurance Co | P Hughes of Hughes Bros
John Fisken, Esq, Director Imperial Bank | W B Scarth, Esq, Manager Scottish, Ontario and Manitoba Land Co.

General Agents, - J. E. & A. W. SMITH.

WHAT

LIFE INSURANCE

IS AND DOES.

"A French writer has remarked that the two principles—association and insurance—are the levers which are able to move the world; and, in a sense by no means lacking its serious phase, life insurance may be defined to be an indispensable element of earthly happiness. There is no condition of life which it cannot ameliorate; no danger whose consequences it cannot lessen; no sentiment of affection which it cannot strengthen. If, of all contingencies, death is the most terrible and the most inevitable, the wise man should always find room in his mind for the thought that death may, by a sudden stroke, surprise him amid his most cherished projects, and snatch him, perhaps without a moment for farewells, from his family and friends. Now, life insurance will not hinder any one from dying; but it has proved itself abundantly able to diminish the sad consequences of that inevitable event called death. There are times when no one can count upon a permanent possession of anything. Life is full of vicissitudes, whereby the wealthiest men are, as in a moment, brought face to face with poverty and ruin. Your own thoughtlessness or extravagance; the betrayal by others of your confidence; swift-coming and unbearded monetary revulsions; social or national calamities; the thousand and one accidents and happenings which go to make up the vast variety of human existence and experience—all these or any of them may, within the period of the next few years, cast the dark shadow of disaster upon you, and compel you to grope your way toward the pauper's grave. This has been the hapless fate of thousands who have thus been forced from envied heights to take the plunge into misery's depths. Why should you be, more than they, exempt? An antidote to the possibility of such a sad experience is supplied by life insurance, which, in one of its many forms, offers to guarantee the payment to yourself, ten, twenty, thirty years hence, of a fixed sum, which shall relieve your latter days from all fear of poverty, or, in case of your death in the interval, the same sum will reach whomsoever you may designate.

"By means of life insurance, daughters may be dowered; sons established in business; widows continued in comfort and secured the social respect which competency commands; debts may be provided for during life and paid at death. Insurance renders all this easy and offers it at a cheap rate. It never exacts but one condition, and that not from all. This condition is a disposition toward economy. Economy is the beginning of all wisdom, of all morality; just as its opposite hastens the *finale* of all these. The exercising of but a little economy, the discontinuing of useless habits, the lopping off of some foolish luxury, would suffice to place you securely under the protection of insurance and redeem from the possible enslavements of poverty, the family whose future inspires you with your chief anxieties.

BETTER THAN GOVERNMENT BONDS.

The ÆTNA LIFE offers superior advantages for the investment of funds. Its Endowments give a much larger rate of interest than Government securities will produce.

ÆTNA Endowments run ten, fifteen, twenty or more years, and are paid for in one, ten, fifteen or more annual payments. They are secured by the Ætna Life's assets of over twenty-seven millions, in event of the death of the purchaser, further payments are not required, and the Endowment becomes IMMEDIATELY DUE. Payments can be discontinued without loss, after two years.

At present prices of Government securities, one thousand dollars will purchase a United States bond, payable in twenty years, for $993.92. The same amount will purchase an Ætna Endowment, payable in twenty years (and at death, if it occurs before), for $1,806.04. The holder of the Endowment will be entitled to annual cash dividends during the twenty years. Should death occur at the end of the first year, the Ætna Endowment would bring $830 more than the money invested in the United States bond.

For further information apply to

WILLIAM H. ORR, Manager, Toronto.

STOVES.

ROYALS! ROYALS! ROYALS!

BUY

McCRARY'S FAMOUS

STOVES,

BEST IN THE MARKET.

I Guarantee every Stove to give satisfaction. 3000 Royals are now in use in Toronto and not one complaint.

IF YOU WANT SOLID COMFORT BUY A ROYAL.

I have now the largest Stock of Stoves in the city and can fill orders promptly.

JAMES NOLAN,

58, 60 AND 62 JARVIS STREET, TORONTO.