THE DESTINY OF CANADA.

(Continued from fourth page.)

state of premature decay. From whom, I would like to know, do they get their information about the state of the country and the feelings of the people? Not surely by travelling through the land and witnessing the actual condition. Let them visit any and every county and township, and will they find farms deserted, or only half tilled? On the contrary, they will find

EVIDENCES OF CONTENTMENT EVERYWHERE.

Will they visit the towns and villages on a Saturday and observe the streams of vehicles—waggons, democrats, buggies and luxurious carriages—entering from every quarter? Will they look at the markets, the horses, the dresses of the farmers' wives and daughters, and not be obliged to admit that no evidence of great prosperity is wanting? It is true a farmer's son has, here and there, taken it into his head to try the Western states, a mechanic from one place or another has been attracted away by a promise of higher wages; a number of individuals in the various walks of life, with a good sprinkling of those who have no settled occupation, have been led by a spirit of adventure to seek pastures new, but many of them to learn by bitter experience that the fields afar off were delusively green. But this weeding out has not affected the country injuriously. Its progress has all the same been onward, and its development steady, as the recent census will show. Some Canadians, like some Englishmen, like to roam; but because Canadisms are found in the States, and Englishmen in every hole and corner of the globe, it is no evidence that either one country or the other is going to ruin. It is only an evidence of decay when the native cease to take pride in their country and her history; and I have yet to learn that the Canadians living in the States are advocates of annexation, or that any would have remained in Canada if annexation had taken place. When one begins to sneer at patriotism as sentimental nonsense, and takes pleasure in belauding a foreign country at the expense of his own, then his country must either be in a state of rottenness or it is blessed in getting rid of a renegade.

CANADIAN INDEPENDENCE.

Then, we hear occasionally something about independence. I am free to confess that such a destiny for Canada is not without attraction for many, but it must at present be regarded as premature at least. So long as the imperial government, British statesmen and the British press speak of us with civility, it would be imprudent to seek any change. When the Gladstone government was formerly in power and the view of the Manchester school largely guided the imperial colonial policy; when profound ignorance of Canada and Canadians prevailed, when American misrepresentation and unpatriotic Englishmen combined to belittle Canada, the utterances of the London Times and other British periodicals became so insulting that many Canadians were impelled to consider the advisability of consenting to the change urged upon them, and the question of independence was for a time in the minds of patriotic Canadians. But when the recent government came into power, and Canada again received considerate attention instead of taunts from the parent country, the question no longer had a place in the thoughts of Canadians, excepting a very few. Although Gladstone is again in power, it must be remembered that in the ante-election speeches of himself and colleagues it was declared that their policy was not one of disintegration of the empire. The great heart of the British nation is opposed to such a policy, and they found it necessary to deny that they any longer recognized the Manchester school, which advocated dismemberment. Under such circumstances it would be most unwise to contemplate independence. Nor need we be disturbed by the galvanized jerks of a few followers of the Manchester school who still advocate dismemberment. Let us wait while the country is growing and developing sufficiently rapidly to be healthful. Let us occupy the fertile lands in the Northwest which partisan writers and Yankee agents cannot always interfere with. Extend and increase our foreign trade, already of vast dimensions. Let us cultivate the noble principles of liberty and patriotism like our Canadian fathers and Loyalist forefathers. Let us avail ourselves of the splendid advantages nature has provided us with. Let us be contented with a natural growth and development, and not seek to hasten it by a process of forcing the advancement of our country; and then in the fruition of time when we have become strong, if the imperial policy and that which our own country claims seem to conflict,

WE MAY TAKE OUR OWN WAY,

no doubt with the blessing of the parent country, and as an ally to aid her in the great work intended for the Anglo-Saxon race. But at present such a step would be hazardous. It would be galling to the Canadians to exist by the favor of the United States; yet no doubt England would guarantee us from any aggressive steps our life enemy might wish to take. Still it would be an unenviable lot to exist dependently upon even a mother's power after separation. But I do not forget or underrate our own power to defend our land from an invading foe. I believe we could make as good a fight as did the south in their efforts to gain independence. We hear a good deal at times about our extensive frontier, which could not be defended. But the frontier of the United States is just as extensive as our own. And as our fathers in 1813 crossed the Niagara and swept the American border from Lake Ontario to Buffalo, so to-day we could cross the frontier at many a point and carry the war into Africa. The Americans may depend upon it they would not have things altogether their own way. Also, they talk about our frozen north; but this gives us a perpetual protection on one side, while the United States has every side to guard. Admitted that an army of invasion might pass through our land, it could not annihilate the people who would rise up behind, still Canadians. Such a contingency, however, we shall do well to avoid, until we have become more numerous and stronger. In this connection I may advert to the reiterated assertions of the continental party, that the natural physical features of the Dominion are against us; that in fact we cannot exist unless the tail is joined to the body to the south of us. We have been treated time and again to a statement originally made by one, but not by the wisest one, of our legislators, that the union of the provinces was like the union of a half dozen fishing rods—end to end. Now, while a broader belt of rich agricultural land would be advantageous to us, the country all along the frontier is for many a mile by no means without value and capable of being turned to account. Even north of Lake Superior exists arable land awaiting the hardy pioneer, and which will eventually become as productive as some of the long-inhabited portions of Quebec and New England; and the work of settlement has already begun upon land formerly supposed to be valueless. From these more northern settlers will spring a hardy race of Canadians, with all the bravery, independence, and love of country which is found in all northern regions. Look at the bleak mountains and sterile land of Scotland, and remember the legions of noble men who have come forth to help decide the destinies of nations. Such men will be the outcome of the settlements planted along the more northern regions from Quebec to the Hudson's bay, and over the Rocky mountains to the Pacific. And the port at Hudson's bay gives us

A BACK ENTRANCE

and exit of the very greatest value. As well might it be said that Russia cannot continue to hold her own in the community of nations because of her geographical position, as that Canada, inhabited by the Anglo-Saxon race, with the institutions of Christian civilization, could not convert the vast territory into a home for millions of freemen able to maintain their independence against any foe. There is one point regarding

THE STRENGTH AND STABILITY OF NATIONS

which has not been brought into prominent notice. Prof. Draper of New York, a well-known writer, in his history of the Intellectual Development of Europe, says as follows: "If homogeneousness is an element of strength, an empire that lies east and west must be more powerful than one lying north and south. I cannot but think that this was no inconsiderable cause of the greatness of Rome." "There is a natural tendency to homogeneousness in the east and west direction, a tendency to diversity and antagonism in the north and south, and hence it is that the government under the latter circumstance will always claim the highest grade of statesmanship." In this respect Canada has the advantage over the United States. A different climate begets a different race of people, apart from the influence of sectional feeling. It was something more than slavery which established the antagonism between the north and south, and led to a bloody war. The Rocky mountains held up by the continental party as an obstacle to the success of the Canadian confederation, will prove far less a difficulty than difference in climate. A good deal of ridicule has been indulged in by the self-styled continental party regarding

THE SCIENTIFIC FRONTIER

which Lord Beaconsfield aimed to secure in Afghanistan; but the same individuals are bound to have a scientific frontier or rearage for the United States regardless of national feeling and climatic considerations. The patriotic feelings of the savage tribes of Afghanistan are to be respected, but the sentiments of Canadians are only worthy of ridicule in view of a theory that the United States must have a scientific boundary to the north.

IMPERIAL CONFEDERATION.

I have at some length discussed the possibility of Canada becoming and continuing to be an independent nation; but there is another alternative in the possible future of Canada. Imperial confederation has engaged the attention of some of our most thoughtful men. It is claimed by not a few that Canada is in a state of transition from a position of colonial dependency to one of an auxiliary in a great confederated empire; that confederation of the provinces was a preparatory step to a further and final one in the political existence of Canada. This scheme has also its attractive features. We all take pride in the brilliant record of Great Britain found on the page of history. I said all; but perhaps I ought to correct myself. One here and there may be found who seemingly takes more pleasure in contemplating the possibility of her decay and downfall; they seem to be anxious to realize the sketch spoken of by Macaulay of the New Zealander on the ruins of London bridge. Canadians, however, in common with most Englishmen, feel a patriotic pride in the distinguished position Great Britain has attained, and would not willingly cast aside the precious rights and glorious heritage which belong to a British subject. Recognizing this strong attachment to the mother country, they desire to see the union between Canada and the heart of the empire not only perpetuated but made closer. The present tie, although strong, is one between parent and child, and it is proposed to substitute for it one by which Canada will no longer be regarded as a dependency, but as an auxiliary power, possessing equal rights with Britain in parliamentary representation, and sharing with her the responsibilities pertaining to the welfare of the empire. This blending of colonial and the central powers is a grand thought which is floating in the minds of some true-hearted Canadians. The fulfilment of such a magnificent design would present to the world a grand controlling power which would enable the empire to work out a future in comparison with which history supplies no equal. But whether this be practicable or not is yet a question. Here, then, we have

FOUR PATHWAYS OPEN FOR US

to follow, which we may contemplate: annexation to the United States, which we have seen will not be accepted under any consideration; independence, which in time may be accepted; imperial confederation, which is not improbable; and a continuation of our present course. All things being considered, the last seems the most desirable until we have attained to greater power, and developed the resources at our command—a course which the confederation has pursued with as much success as the circumstances would allow. This is our continental policy to build up a great northern nation, leaving it to the future as to whether Canada shall become independent or a portion of a confederated empire. But while Canadians will surely hold fast to their individuality as a nation, there is no desire to live on other than the most friendly terms with the people of the United States. Individually, take them all in all, the Americans are a most estimable people. It is only in relation to national matters and their institutions that we join issue with them. The far future may bring great and important changes in the national character of the Americans; in fact, we see now and then indications of a change in their feelings towards the mother-land. Many years ago I gave expression to a thought which was considered extravagant, impossible of realization. The same thought had utterance in one of the speeches of the Hon. Joseph Howe, and it has more recently been expressed by Rev. Dr. Grant of Kingston, namely, that the United States in another century may forget her hatred to England, and, uniting with her and all the members of the Anglo-Saxon family, form a vast Anglo-Saxon confederacy to accomplish the ultimate civilization of the world.

AFTER THE ADDRESS.

About five o'clock an informal meeting was organized, of which Mr. J. T. Bull was appointed chairman, and Messrs. John O'Donohoe and N. F. Hagel spoke. Mr. O'Donohoe was considerably interrupted by an elderly man, who kept shouting in an excited manner, "Shut up, you old turncoat," but otherwise everything was lovely and Mr. Hagel's speech was pronounced a great success. Mr. Hagel, who is a rising and patriotic young Canadian, spoke in glowing and eloquent terms of the future of the Dominion, and hoped that it would always remain beneath the wave of the British flag.

The party then boarded the Empress of India for home, and a jolly time was spent on her spacious decks by those who were not in the melancholy condition described in the beginning hereof. The band of the 10th Royals provided music on the boat and at the grounds.

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MONEY AND TRADE.

Toronto Stock Market.

TORONTO, Aug. 17.—Banks—Montreal 197 and 196, Toronto 156 and 155½, trans. 6 at 155½, 19 at 156, Ontario 82 and 81, Merchants bank 127 and 125, Bank of Commerce 144½ and 144, trans. 20 and 30 at 144½, Dominion bank 176 and 175½, Hamilton buyers 120½, 50 per cent. buyers 110½, Standard 109 and 107, Federal bank 147 and 146, trans. 15 at 146½, Imperial 128½ and 127½, British America Insurance sellers 148, Western Assurance Co. sellers 212 and 218, Canada Life, buyers 350, Confederation Life Association buyers 215, Consumers' Gas Company 142 and 141½, trans. 20 at 141½, Dominion Telegraph Company 99½ and 98, trans. 30 at 98, Montreal Telegraph Company buyers 131½, Globe Printing Company sellers 100, Canada Permanent Society buyers 204, Freehold Loan & Savings Co. 164½ and 162, Western Canada Loan 170 and 167, Union Loan 135 and 130, Canada Landed Credit 136½ and 135, Building & Loan Ass'n 105 and 104, Imperial Savings & Investment Company 117½ and 116½, trans 10 at 117, Farmers' Loan and Savings Company 130½ and 125½, London & Canadian Loan Ass'n 156 and 152½, National Investment buyers 110, People's Loan buyers 110½, Manitoba Loan buyers 117, Huron & Erie 157 and 155, Dominion S. and L. Co. 122 and 120½, Ontario Loan and Debenture Co. buyers 122½, Canadian Savings and Loan 134 and 130, London Loan buyers 113½, Hamilton Provident Co. 184 and 182½, Real Estate Loan and Debenture Co. sellers 103, Brant Loan & Savings Society sellers 103, London & Ontario buyers 118, Toronto House Building Society buyers 130, Ontario Investment Association buyers 125, Manitoba Association buyers 108, Dominion Government 5 per cent. stock buyers 108.

Montreal Stock Market.

MONTREAL, Aug. 17, 12.30.—Banks—Montreal, 199½ and 197½, sales 46 at 198½, 25 at 197½, 100 at 197½, 22 at 197½, 50 at 197½; Merchants', 126½ and 126½, sales 125 at 127, 55 at 126½, 6 at 126½; Commerce, 145 and 144½, sales 240 at 145; Ontario, 81½ and 81½, sales 100 at 82½, 25 at 82; Toronto, 157 and 156½; Molson's, 120 and 116; Du Peuple, 95 and 91; Jacques Cartier, 106 and 105, sales 8 at 105; Union, 100 and 92½; Exchange, offered, 140; Montreal Telegraph Co., 133½ and 133, sales 240 at 133½, 75 at 134, 150 at 132½; Dominion Telegraph Co., 100 and 96; Montreal Gas Co., 149½ and 148½, sales 20 at 149; City Passenger Railway Co., asked 139½; Richelieu and Ontario Navigation Company, 66 and 65½; sales 200 at 66; Federal Bank, offered, 145½; Canada Cotton Company, 137½ and 135; Dundas Cotton Company, 135 and 130.

New York Stock Market.

NEW YORK, Aug. 17.—Stocks firm. Am. Ex. 85, C S 64, C P 92, C & A 134, D & L 125½, Erie 43½, pfd 84, Ill C 131, K & T 41½, Shore 123, N P 40½, pfd 30, N W 129½, pfd 137, N Y C 143½, U P 124½, W U 86½.

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London Money Market.

LONDON, Aug. 17, 11.30 a.m.—Consols, 100 9-16 for money, 100⅝ for account. Bonds—New 4½s at 110½; new 5's at 104½; Erie, 44½; Illinois Central, 144½.

5 p.m.—Consols, 100 5-16 for money; 100 7-16 for account. Erie, 44⅞; Illinois Central, 135½.

Live Stock Markets.

JERSEY CITY, Aug. 17.—Cattle firm at 10½c to 10¾c; receipts 156 cars. Sheep firm at 4½c to 5½c; receipts 10 cars. Lambs firm at 5½c to 6½c; receipts 10 cars. Hogs firm at 8½c to 8¾c; receipts 9 cars.

CHICAGO, Aug. 17.—Hogs—Estimated receipts 27,000, official yesterday 16,078; shipments 8190; light grades $6 30 to $6 85, mixed packers $5 90 to $6 40, heavy shipping $6 45 to $6 90. Cattle—Receipts 6500 head.

NEW YORK, Aug. 17.—Cattle steady at 10½c to 11½c; receipts 1687 head. Sheep lively at 5c to 5½c; receipts 3897 head. Calves lively at 7c to 8½c; receipts 802 head.

EAST BUFFALO, Aug. 17.—Hogs, receipts 23 cars, 12 cars to New York; no eastern trade whatever; sales, few selected Michigan to city butchers at $6 40 to to $6 50; 15 cars unsold.

Toronto Street Market.

TORONTO, Aug. 17.

The receipts of grain on the streets to-day were moderate and prices firm. There were 200 bushels of wheat, which sold at $1 22 to $1 24 for fall, and spring would bring about the same prices. Barley steady, with sales of 100 bushels at 76c to 75c. Oats are firm, with receipts of 200 bushels, and sales at 40c for new and 42c to 43c for old. Hay quiet and steady at $9 to $11 a ton, there being about twenty-five loads received. Straw in good demand and higher at $9 to $10 25 for about six loads. Butter is firm, and eggs unchanged.

Wheat, fall	$1 19	to $1 25	Beans, bu	0 60	to 0 80
do spring	1 20	to 1 25	Tomatoes, bu	1 20	to 1 25
Barley	0 70	to 0 75	Gr'n Peas, bag	0 70	to 0 80
Oats	0 40	to 0 44	Onions, doz	0 15	to 0 20
Peas	0 60	to 0 00	Radishes, doz	0 20	to 0 25
Rye	0 00	to 0 00	Cauliff'r, doz	0 30	to 0 45
Beef, hd qrs	6 00	to 7 50	Chickens, pair	0 40	to 0 50
do fore qrs	4 50	to 5 50	Fowls, pair	0 50	to 0 60
Veal	7 00	to 9 00	Ducks, brace	0 60	to 0 80
Lamb	9 00	to 10 50	Partridge "	0 00	to 0 00
Mutton	0 00	to 00 00	Geese	0 00	to 0 00
Hogs, 100 lbs	8 00	to 8 50	Turkeys	0 75	to 2 00
Beets, doz	0 30	to 0 35	Butter, lb. rlls	0 20	to 0 22
Carrots, doz	0 30	to 0 00	do dairy	0 17	to 0 19
Turnips, bu	0 30	to 0 40	Eggs, fresh	0 14	to 0 15
Parsley, doz	0 15	to 0 20	Wool, per lb	0 23	to 0 24
Potatoes, bu	0 50	to 0 55	Hay	9 00	to 11 00
Apples, brl	1 75	to 2 25	Straw	9 00	to 10 25
Cabbage, dz.	0 35	to 0 50			

Grain and Produce Markets.

CALL BOARD, TORONTO, Aug. 17.—Flour easier; superior extra offered at $5 80, but this price would probably be paid for choice brands. Two cars of goose wheat offered at $1 25, with $1 02 bid. No. 2 barley offered at 75c, with 60c bid.

(By Telegraph.)

MONTREAL, Aug. 17.—Flour—Receipts 1625 brls; sales 200 brls; market steady; little or no demand. Quotations—Grain—Wheat at Call Board offered at $1 30 for cargo No. 1 white Mich., prompt shipment; cargo Mil., $1 22 asked, $1 22 offered; 68c asked for cargo Toledo corn; cargo spot, 66c. Corn, peas, oats, barley, and rye, nothing doing. Oatmeal $4 30 to $4 85. Cornmeal, $3 05 to $3 15. Provisions—Butter—Western 16½c to 19c. B. and M. and E. T. 20c to 21c; creamery 23c to 24c; cheese, 11c to 11½c. Pork, mess, 21½c to 22c; lard 15c to 15¾c; bacon 12c; hams 15c. Ashes—Pots $5 20 to $5 25; pearls nominal.

LIVERPOOL, Aug. 17, 11.30 a. m.—Flour, 10s to 12s 6d; spring wheat, 9s 9d to 10s; red winter, 10s 2d to 10s 6d; white, 10s 2d to 10s 5d; club, 10s 5d to 10s 9d; corn, 5s 9½d; pork, 74s; lard, 58s; bacon, 44s to 45s 6d.

2.30 p. m.—Breadstuffs, strong. Corn, 5s 10d; lard, 57s 6d; cheese, 58s 6d. Receipts of corn for the past three days, 14,000 centals.

5 p.m.—Unchanged.

BEERBOHM'S ADVICES: London, Aug. 17.—Floating cargoes—Wheat and maize firm. Cargoes on passage—Wheat and maize firm. Mark Lane—Wheat firm; maize turn dearer. London—Fair average winter, for shipment present and following months, was 50s, November 51s 3d; red winter, prompt shipment, was 51s, November 51s 3d. London—Fair average California wheat, just shipped, was 50s, now 51s; do. nearly due, was 51s, now 51s 6d. English and French country markets generally dearer. Imports to United Kingdom for week—Wheat, 260,265,000 qrs.; maize, 360,365,000 qrs; flour, 100,105,000 brls. Liverpool—Spot wheat strong; maize excited. On passage to continent—Wheat, 820,000 qrs; maize, 270,000 qrs.

CHICAGO, Aug. 17.—Flour scarce and firm. Wheat active and higher, No. 2 spring $1 22½ cash, $1 32 August, $1 20½ to $1 20¾ September. Corn strong and higher, 59c to 59½c cash, 59½c August, 60½c September. Oats, good demand, 36½c to 36¾c cash and August, 36½c to 36¾c September. Rye unchanged. Barley easier, 96c. Pork higher, $17 65 to $17 75 cash, $17 60 to $17 65 September. Lard firmer, $11 45 cash, $11 45 to $11 47½ September. Bulk meats higher, shoulders $6 90, short ribs $9 05, short clear $9 65. Whiskey higher. Freights, corn to Buffalo 3c to 3½c. Sales—wheat 22,500 bush, corn 1,550,000 bush, oats 440,000 bush. Receipts—flour 22,000 brls, wheat 82,000 bush, corn 75,000 bush, oats 50,000 bush, rye 4,000 bush, barley 3,000 bush. Shipments—flour 16,000 brls, wheat 27,000 bush, corn 411,000 bush, oats 73,000 bush, rye 2,000 bush, barley 2,000 bush.

NEW YORK, Aug. 17.—Cotton dull. Flour—Receipts 15,000 brls, higher; sales 24,000 brls; No 2 $3 35 to $4 20, super. $4 40 to $5, western extra $5 35 to $6 25, closing firm. Rye flour firmer at $5 30 to $5 80. Cornmeal firmer at $3 25 to $3 60. Wheat—Receipts 158,000 bush, excited, higher; sales 2,641,000 bush, including 553,000 bush spot; exports 230,000 bush; No. 2 Chicago $1 29½ to $1 31½, No 2 red $1 36 to $1 39, No 2 white $1 34 to $1 34½, No 2 red August $1 38¾. Rye firm at 88c to 95c. Barley nominal. Malt steady. Corn—Receipts 67,000 bush, closing strong; sales 196,000 bush spot; exports 178,000 bush; No. 2 66½c to 68c, yellow 69c, No. 2 August 66½c to 67c. Oats—Receipts 136,000 bush, cash lower; sales 415,000 bush, mixed 41½c to 44c, white 45c to 55c, No 2 August 41½c to 41¾c. Hay firm at 50c to 81c. Hops firm, New York 12c to 22c. Coffee firm and unchanged. Sugar, molasses, rice, petroleum and tallow unchanged. Potatoes firm, Long Island $1 50 to $2. Eggs firm, state 19c to 19½c. Pork stronger, at $18 50 to $18 75. Beef steady. Cut meats firm, middles firm, long clear 9¾c, short clear 10c. Lard closed higher at $11 52½ to $11 65. Butter steady, state 16c to 28c. Cheese firm, state at 8c to 11½c.

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ITEMS.

"THE ÆTNA" is the name of a quarterly journal now in its thirteenth year, published in the interest of life and endowment insurance by the undersigned. A copy will be mailed, free of expense, to any one applying for it. From the last number we give a few brief extracts:—

ONE OF MINE.—The importance of keeping up policies of life insurance is illustrated forcibly in the case of N. Gothier, of Plantagenet, Ont. He took out a policy of $1,000 in the ÆTNA LIFE, Dec. 15, 1879. When the second premium became due, (Dec. 15, 1880) he had decided not to continue it, believing his prospects for a long life better than the average. The agent used every available argument to have him continue, but without effect. In sixteen days from the lapse of his insurance policy he was killed while felling trees for his employer. His death was nearly instantaneous. By his refusal to pay the Company $15.57, he leaves his family in embarrassed circumstances, in which a thousand dollars would have been a fortune.

MATURED ÆTNA ENDOWMENTS.—The ÆTNA LIFE is generous to its patrons—holders of matured endowments—an average of over two thousand dollars per day. The satisfactory results given by the Company are handsomely acknowledged in the following letters, to which we invite the attention of our readers.

COLLEGIATE INSTITUTE, FORT EDWARD, N. Y., May 23, 1881.

Dear Sir: I desire to acknowledge with my heartiest thanks the handsome treatment I have received from your noble Life Company, the ÆTNA of Hartford, Conn. The returns for my annual payments received from you last year, and this, on the maturity of my two endowment policies, have more than met my expectations. You have paid me a good interest for all the moneys I have put into your hands; you kept my life insured for the ten years to the full amount of the policies; and now, when I need it most, you pay me the full sum in a lump. I have never made any investment that pleased me more.

Yours very truly, REV. JOSEPH E. KING.

IPSWICH, MASS., April 24, 1881.

Dear Sir: I have this day received payment of my ten-year endowment policy which I took out in the ÆTNA. On this policy I paid to the company $3,556.98; and received in return, $4,191.43, leaving a balance as interest on my investment of $632.45. Another policy of $902.00 falling due at the same time, has also been promptly paid. I am so well satisfied with my investment that I have taken out another policy for $5,000.00. Yours truly, GEO. H. GREEN.

H. STILSON, *General Agent*, Cleveland, Ohio.

Dear Sir: In May 1866, I insured with your company on a fifteen year endowment plan. I have to-day the pleasure of acknowledging the receipt of a check for $2,537.07 in payment of my policy. I have paid in to the company, $2,217.27, and received in return the amount stated above. In addition to having had insurance for the last fifteen years, I have received an interest on my investment $319.80, which satisfies me that my money has been well expended.

Yours truly, JAMES N. HOWLE.

COULD DO BETTER.—A gentleman in Lake County, Ohio, was a few years ago insured in the ÆTNA LIFE for $10,000. He died in April last, and his executor found among his papers the policy above referred to, and notified the Company, confidently expecting that there was due the family the above sum. Imagine their feelings when informed that the policy was not in force because the insured concluded a few years since that he *could do better with his money.*"

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