The Toronto World,

An Independent Liberal Newspaper.

Published every morning at five o'clock at No. 4 King street east. Extra editions are published whenever there is news of sufficient moment to demand them.

SUBSCRIPTION PRICE:
twenty-five cents a month, or $3 00 a year in advance, post-paid. Single copies, one cent. Sold on the streets and by newsdealers in every city and town in Ontario, Quebec, and Manitoba.

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All advertisements are measured as solid nonpareil, twelve lines to an inch.
Casual advertisements of whatever nature, FIVE CENTS a line for each insertion.
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Address all communications to THE WORLD, No 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.

APPOINTMENTS THIS EVENING.

GRAND OPERA HOUSE—"Stolen Kisses"—Horace Lingard.
ROYAL OPERA HOUSE—"Lazare, a Life's Mistake"—Alex. Caufman.
SHAFTSBURY HALL—Lecture by Dr. Wild.
TORONTO GYMNASIUM—Johnston & McDonald.

TUESDAY MORNING NOVEMBER, 1, 1881.

OUR BANKS are doing a large business, and report the payment of notes as most satisfactory. There is ample capital offering for investment, but attempts have been made to advance rates on loans.

CASES WHICH are properly civil and not criminal, such as cases of non-payment of wages, are often tried in the police court, and with satisfactory results. Why should there not be a civil court for the trial of trifling cases sitting every day, and conducted with as simple a procedure as the police court?

DENTISTRY is making great strides, the United States taking the lead of all other nations in the development of this art. In 1825 there were 100 dentists in that country; now there are 12,500, with sixteen dental colleges. Over a million dollars worth of artificial teeth are sold annually by the United States manufacturers of them, while in the same time over $500,000 is used in gold filling.

A RICH MAN, who died not long ago in London, left a legacy of £2000 to his doctor to be paid only in the event of the testator's living two years after the date of the will, and to be increased to £3000 should he live for five years. As the testator died one week after making his will the doctor gets nothing. It is not stated whether or not the unfortunate medical man knew of this provisional legacy. If he did know of it he must have felt an awful pang when his crafty patient slipped out of his grasp.

A STORY recently told in The London Times by "a Somersetshire vicar" shows how a beneficient piece of legislation may be evaded, and possibly explains the mysterious disappearance of other ships as well of the one to which it relates. Before a certain vessel left a certain port Mr. Plimsoll's load-line mark was moved a foot upward. The sailmaker obliterated the mark, and the captain painted a new one, an apprentice holding a lamp. The ship was loaded up to the new line, was sent to sea, and has never since been heard of.

THE COMPETITION of American meat and breadstuffs is felt in England, France, Germany and Italy, and in all these countries there is a movement in the direction of resisting it. Some propose to increase the tariff; others to ameliorate the condition of the farmer and the tenure of land. The demand for fair rents, the Irish land act, and the proposed English land bill, the reduction of the land tax in Italy, the extension of credit to farmers, are all signs of an attempt to put the European farmer more on a par with his American rival.

WILLIAM BROWN, a colored man of Richmond, Va., is mourning for his daughther, Mary Saunders, who ran away from home a few days ago. He inserted an advertisement in a Richmond newspaper offering $5 reward for the apprehension of the girl, and gave this remarkable description of the runaway: "This girl is of a dark ginger-bread color, about twelve years old, with a bushy head of hair and full eyebrows." After these frank but uncomplimentary words it is doubtful if Mr. Brown will ever again see his "ginger-bread colored daughter.

SHALL EGGS BE SOLD by number or by the pound, is the momentous question that is said to be agitating several Parisian scientists. It has been learned that the average weight of twenty eggs laid by fowls of different breeds is two and one-eighth pounds. The breeds that lay the largest eggs averaging seven to a pound, are Black Spanish, Houdans, La Fleches and Creve-Coeurs. Eggs of medium size and weight, averaging eight or nine to the pound, are laid by Leghorns, Cochins, Brahmas, Polands, Dorkins, Games and Sultans. Hamburgs lay about ten eggs to the pound. Thus there is a difference of three eggs in one pound weight. Hence it is claimed that in justice to the consumer eggs should be sold by weight.

THE LIBRARIAN.

The hundred and odd office-seekers who think that they would just fit the vacancy in the library of the Ontario legislature might spare themselves the pains, for we hear on fair authority that the man has already been chosen. But who the selected individual is we are not able to say. A well-known ex-editor of the Globe is mentioned; so is the present assistant librarian, as well as a couple of ex-M.P.P's.

THE INGLORIOUS UNCERTAINTY OF THE LAW.

This is what we find in a Washington special to the New York Graphic the other day, concerning Guiteau's trial:—

As the trial is drawing near to a close, Robinson, Guiteau's counsel, will ask the court to instruct the jury to acquit on the ground of no jurisdiction. If the court refuses, counsel will take an exception, and the case will be taken to the supreme court of the United States. If the latter decides that the lower court had no jurisdiction, the assassin goes free.

Whether such a contingency be probable, or even possible under the American law, only those learned in the law can say. But that it should have to be contemplated as possible is a cutting satire upon the inglorious uncertainty which too frequently attends upon the administration of justice. The law, instead of being always an aid to justice as it should be, is oftentimes the very thing that defeats justice, and prevents justice from being done. The uncertainty as to the jurisdiction of a certain court, which appears is one of the complications in Guiteau's case, shows a special evil with our republican neighbors, which can be traced back to the general error of a bygone time when state rights were pushed to an extreme point. Each state has its own laws for the punishment of crime, and, whenever different state laws or different jurisdictions are in conflict, the conflict is always to the advantage of the criminal and opposed to the interests of justice. In another way, too, our neighbors used to suffer severely from the extreme of state's rights practice, in the matter of issuing of paper money. Before one currency was established for the whole nation this side of the Rocky mountains, each state had its own currency, which in most cases was at a heavy discount any considerable distance from home. Many of us who have been on the other side can remember the time when, at Buffalo or Detroit, for instance, might every day be seen crowds of hapless travellers, buying passage tickets and paying hotel bills and other expenses, and having to submit to a shave of ten, twenty, or thirty cents off the dollar at every turn. All this trouble arose from the insane eagerness of the people in each state to have their own state money, and no other; a jealousy of federal power being at the bottom of the popular feeling. Now, we would be among the last to favor any unpatriotic surrender of local rights—of such local rights, that is, as are really essential for the good of the people. But it surely is not for the good of the people that they should have to pay an enormous tribute to money-changers, or that criminals should escape on technicalities as to local jurisdiction. The truth is that, not only in the States, but under British rule as well, much crime goes unpunished through the operation of laws which were enacted for the special purposes of a time which has passed away, but which are ridiculously unsuitable to the time in which we live. In England, laws enacted generations ago, for the express purpose of curbing the fierce and sometimes treacherous tyranny of the crown, are now used, for what? To prevent Queen Victoria or her prime minister from hanging a political offender without a fair trial? No, but to facilitate the escape of wholesale swindlers, rogues of various degrees, and even murderers sometimes. In the States there was no crown to be jealous of, but there was the federal power, and that sufficed as something that the grip of popular jealousy could seize upon. The "Fathers of the Republic" were so jealous of the federal power that they framed such laws as are now the means by which robbers and murderers escape from justice. The political importance of some old laws has disappeared, and now they are put to another use altogether—that of making it difficult to convict and punish criminals who are openly and notoriously guilty. The law indicated were good at the time for the object of that time—the conservation of the liberty of the subject, of the honest citizen. Now, however, they are made to serve a very different purpose indeed, that of enabling rogues and ruffians to laugh at the weakeess of the law. We need not call in question the wisdom of our ancestors in providing for the freedom of the citizen, in their days actually in danger from the vengeance of an arbitrary central power. What we have to call in question is—our own folly in continuing such law and practice of law as now serves chiefly to evil purposes of violent criminals and the rogues who prey on society. That we in Canada are not wholly without interest in this matter is shown by the recent failure of justice at Ottawa, where, in spite of both law and evidence, murder triumphed over all our array of legal machinery. It comes to this, that murderers escape now because our British forefathers dreaded the tyranny of the Stuarts, or of the Georges, some generations. To a certain extent justice is held mortmain, the grip of the "dead hand" is upon our tribunals, which, in consequence, are not as much a terror to evil doers as they ought to be. Are we able to shake ourselves clear of these old fetters, or are our senses, as well as our tribunals, held in the grip of the "dead hand?"

Grant's Generalization as to Young Men

(From the New York Sun.)

A tall man rushed down the stairs of the elevated railway station at Rector street yesterday, and swung violently around the post into the corridor of the building that runs through to Broadway. At the same moment a short, stout man, who walked with his head bent forward, reached the post on his way to the station. There was a collision, and the smaller man fared badly.

"I'm sure I beg your pardon, sir," said the tall man, earnestly.

The other straightened his hat and climbed slowly upstairs, saying:

"Young men are so violent."

It was General Grant returning home after his day's work in Wall street.

Two Children Drowned.

HUNTSVILLE, Ont., Oct. 31.—A family named Kingdom, whilst crossing Fairy lake yesterday in a small boat, got upset and two children were drowned.

PILING WOOD.

THE WORLD: I take great interest in the delivery of cordwood, and also as to the quantity a cord contains. I asked a man if anything like cheating could be done, and he said yes. Piling the wood bark side down would deprive the buyer of a few sticks, but his boss said he always piled the bark side up. BARK SIDE UP.

THE COLLECTOR'S BLUNDERS.

THE WORLD:—The collector's officiousness has done its work. It has raised a row that must end in a triumph for the opponents and enemies of christianity and religion and the vendors of anti-christian, irreligious, immoral, impure and pernicious literature. It has advertised far and wide, and excited curiosity in several anti-christian and pernicious books, that not one person in a thousand ever heard of before, nor would likely have heard of. It has forced prominent ministers and the ministerial association to either support an act that cannot be justified nor upheld, or appear to acquiesce in and sanction the importation and circulation of the literature in question. It has given a great impetus to the sale of this literature, and benefitted those only who make the sale of it and wore as specialty. It has forced advocates and upholders of toleration and constitutional government to champion anti-christian writers and their books; and last, not least, it has placed the government in a dilemma from which evil must result. It cannot sustain the collector and carry out the principle without becoming a despotism and excluding and suppressing the bible itself. If it "goes back" on the collector (to use a slang but expressive phrase) it will appear to sanction the importation and circulation of the literature in question. The strangest thing about the whole affair is that the ministerial association should thank the collector for his services to the prince of darkness. They'll be inviting Ingersoll over next.

THE NEW CZAR'S REFORMS.

THE WORLD: It is stated on good authority that the present czar of Russia before he was inaugurated had pledged himself to the following conditions:

1. To enact laws for the people in his dominion, such that will protect them in their respective native homes; relieving them from the necessity of emigrating, or the necessity of seeking their support in foreign lands—that is to say emigrating to England or the United States, or Australia, or emigrating across the high sea. A committee of twelve persons, citizens of the czar, where application is made for emigration, shall have power to grant or reject the application for immigration, and to enquire into the cause and necessity of emigrating—whether from insufficient means of support or distant friends calling them away from their homes, to take advantage of them in foreign lands.

2. All soldiers in the army, who were poor and could not afford a substitute and are dissatisfied to relieve them from service on aplication during the first year of his inauguration.

3. To pardon all those who were sent to Siberia or other prisons on his behalf, after one year's imprisonment.

4. To encourage the capitalists of his dominion, Christians and Jews alike, to contribute money and means to build up the walls of Jerusalem or Palestine; provided, however, that the doors or gates shall be locked neither day nor night, nor toll levied for ingress or egress, nor guards kept there to prevent from going in or out of said gates of Jerusalem or Palestine.

5. No person within his dominion shall be deprived of his liberty on imaginable charges, and not prosecuted on hearsay evidence; and no acts to be believed against any person unless really committed and proven to have been committed within his dominion.

6. To enact laws against witchcraft.

7. To give aid and encouragement to those within his dominion who are sanguine and desirous to go to Palestine or Jerusalem to help to build it up.

A RUSSIAN JEW.

PERSONAL CHIT CHAT.

Mr. James Russell Lowell is staying in Paris, where he is being much entertained.

Venderbilt says of the report that he was ill on Saturday, "It is a humbug and a big lie."

Mr. Whittier declares that every year he receives no fewer than two hundred requests for his autograph.

Ex-Secretary Evarts is on his farm in Vermont, writing the report of the International monetary commission.

It is reported that Hon. Mr. Fabre has resigned his position as senator, and will go to France as Canadian commissioner.

Gambetta in his twenties was distinguished, it is said, for animal spirits and for a fine power of absorbing mugs of Strasburg beer.

Mr. Walter Shanly is very much improved in health, and to-day was allowed by Dr. Brown to be moved from one room to another.

It is rumored in naval circles at Halifax, N. S., that vice-admiral Lord John Hay will shortly succeed Sir Leopold McClintock in the British North American squadron.

The Marquis de Rochambeau and his companions and the von Steubens will be formally received by the mayor of Boston to-morrow evening. On Thursday morning they will visit Hon. R. C. Winthorp, and in the afternoon will leave Boston for New York. They were in Chicago yesterday

Prince Achille Napoleon Murat has lately appeared upon the Paris Bourse as a private broker. He is the grandson of Joachim Murat, brother-in-law of the first Napoleon and crowned king of Naples and the two Sicilies. The wife of the ex-imperial and ex-princely broker is the Princess Salome of Mingrelia. His father, Prince Napoleon Lucien Charles, is still living; he was born at Milan in 1805, and after the collapse of Bonapartism in 1815 fled to the United States with his elder brother, Napoleon Achille (the Bonapartist Crown Prince of Naples), who married a grand-niece of Washington and died a plain American citizen in 1847. The French revolution of 1848 brought the broker's father, Napoleon Lucien Charles, to Paris, where his star rose in the wake of Louis Napoleon's more brilliant star. The late emperor sent the son of the Bonapartist king of Naples as ambassador to the court of Victor Emmanuel, and restored the title princely "highness" to the family. The broker's sister, Princess Anna Napoleon Murat, is the wife of the rich Duc de Mouchy.

TRIFLES.

Beside a straw-stack sat a tramp—
A jolly tramp, and wise—
Who, while he patched his tattered coat,
Did thus soliloquise:

"It seems sew sad that my lone life
Doth even downward tend,
And rags me into wretchedness;
But still I'm on the mend.

"And when I needle little cash,
I make no loud laments,
But by a straw-stack sit me down,
And gather in my rents."

Orators and women never know when to stop talking.

Experience is a school where a man learns what a big fool he has been.

MR. WIMAN'S REPLY.

A Deep-laid Scheme for Entrapping Him—Concocted by the Mutual Union—The Other Side of the Shield.

In yesterday's World we gave Mr. Peck's charges against Mr. Erastus Wiman. To-day we make room for Mr. Wiman's answer, which has already appeared in prominent United States papers:

"That a deep-laid conspiracy for my betrayal was concocted by the parties concerned is evident from even a hasty perusal of the nine columns of statement of the executive of the Mutual Union telegraph company in reiterating its charges against me. That it was a plot into which even the most wary might have fallen there can be no doubt, from the preconcerted series of events as detailed in the statement. That so much trouble should be taken by these officers to break the effect of the disclosures which follow from the discovery of the terms of their contract, indicates how important it was to obtain a copy of that document, and to the minds of most people will justify the means resorted to to get possession of it, especially as I was, in virtue of being a stockholder, entitled to it. I never sought to disguise the fact that I was in pursuit of information regarding the Mutual Union telegraph company, feeling conscious that a discovery of all the facts relating to it and the surroundings attached to it would be sufficient to accomplish the purpose in view, viz.: the exposure of an attempt to defraud the United States public out of many millions of dollars, and thus save the demoralization of the telegraphic business in Canada, which they were about to attempt, and where I have a large interest. I emphatically deny that I ever asked Mr. Plumb or any one else to procure papers from the office of the Mutual Union Telegraph company, or from the office of the contractors. Mr. Plumb, being president of a manufacturing company, in no way connected with the Mutual Union Telegraph company, is it reasonable to suppose that I would ask him to procure copies of these papers for me without some intimation from him? He forgets to state that he himself first volunteered to get me the copy, having written to me to call at his office for that purpose. A copy of his letter I herewith exhibit to you. I understood from him that he would have the document himself, so I wrote to say that my phonographer could take a copy of it, and I sent him for that purpose, as shown in my card. For what other purpose was there necessity to send a phonographer? I never knew nor had any reason to believe that a clerk would "purloin the same from an iron safe," or that I ever mentioned in any connection that in the information I was seeking I was representing the Western Union telegraph company or its officers. I may have remarked that they would be gratified to see the contract, as it was most likely they would be interested in its contents; but the statement that I alleged I was acting on their behalf or intending in any way to represent them is most untrue.

"The letter to Fearing offering him employment was written at the instigation of Plumb himself, because when I spoke of sending my own phonographer to take down a copy of what he (Plumb) would have in his possession, he referred to a phonographer who would soon desire a situation. Having heard of a vacancy with friends of mine, I wrote the letter, intending to introduce him to them as soon as he was out of employment. I had no reason to believe that he ever was with John G. Moore & Co., and never was so informed; indeed, I was told that he was employed on Pearl street, and Plumb so informed my phonographer. Had I understood that he was with John G. Moore & Co., is it not reasonable to believe that I would have been much more guarded and not fallen into the trap so evidently laid for me?

"The affidavit of Plumb is a tissue of falsehoods, and most of it can be proved utterly untrue by witnesses present at the intervitws he describes. That being so, all else falls to the ground.

The plot which includes the origination of such a damaging disclosure, the carrying out of its details in the reception of money; the writing of decoy notes, of which copies are kept to be read in the obscure light of a railway station on the eve of the hurried departure on a train; the obtaining my signature to an artfully written, but apparently innocent receipt; and, finally, the secreting of a phonographic witness taking notes behind a screen in the room in which an unguarded conversation was being held, are all pieces of strategy entirely worthy of the individuals who have inspired and carried out the conspiracy. This must be admitted, that the evidence as to the guilt or innocence of the parties implicated rests solely upon the testimony of the conspirators themselves. How much that evidence is worth the public will decide in view of all the facts surrounding the plot, the character and antecedents of the parties accused and of the parties who make the accusation.

Opera Made Easy.

(St. Louis Republican.

Capt. Jones, a well-known construction engineer, well known on the river, and for a great many years a resident of this city, holds a daily levee at an office in the Jaccard building, corner of Fifth and Olive streets, where he exhibits a working mode of a libretto which, he proudly declares, will soon find a place in every theatre in the world, and which solves a problem that has presented itself in unpleasant form to every lover of the drama or opera. In brief, it is a device by which every member of an operatic or theatrical audience has placed before him in bold relief the text in his own language of the opera or play which he is hearing, and has the lines pointed out to him at the instant they are being recited by the actor or singer. It consists of an illuminated bulletin, operated like a small panorama, and located at whatever point on or near the stage may best enable the audience to consult it without motion of the head or body. The scroll is wound off one roller upon another as the play progresses, and, as it is to be operated by a pretty little water-power mechanism, the director of the orchestra, by the slightest movement of the land, can so control its movement that the lines will pass a wire index at exactly the same time they are recited. By dividing the bulletin into vertical columns, and heading each column with the actor's title, the inventor has so arranged as to indicate the order of speaking all the parts and the different language of the several singers in duets, trios, quartets, and choruses. Moreover, the bulletin serves as a silent prompter to the actors, and thus gives them perfect confidence, however new the play. The inventor holds that when a foreign actor, however great, attempts to wrestle with the vernacular before one of our audiences, the artistic work is seriously marred by his solicitude for correct wording and pronunciation. With this libretto his support may use the English, while he himself may speak in his own tongue, and the audience will thus get the benefit of his best work, and at the same time understand all he says. The invention is as simple as it is admirable.

A Kansas man is reported as having two hearts, but they beat as one.

It always grieves us to see a true poet dealing out sausages by the link.

The Bobcaygeon Independent has a buckboard correspondent in Afghanistan.

REST AND COMFORT TO THE SUFFERING

"Brown's Household Panacea," has no equal for relieving pain, both internal and external. It cures Pain in the Side, Back or Bowels, Sore Throat, Rheumatism, Toothache, Lumbago, and any kind of a pain or ache. "It will most surely quicken the Blood and Heal, as its acting power is wonderful." "Brown's Household Panacea," being acknowledged as the great Pain Reliever, and of double the strength of any other Elixir or Liniment in the world, should be in every family handy for use when wanted, "as it really is the best remedy in the world for Cramps in the Stomach, and Pains and Aches of all kinds," and is for sale by all Druggists at 25cents a bottle

EL PADRE.
EL PADRE.
EL PADRE.
EL PADRE.

Mothers! Mothers! Mothers!!

Are you disturbed at night and broken of your rest by a sick child suffering and crying with the excruciating pain of cutting teeth? If so, go at once and get a bottle of MRS. WINSLOW'S SOOTHING SYRUP. It will relieve the poor little sufferer immediately—depend upon it; there is no mistake about it. There is not a mother on earth, who has ever used it, who will not tell you at once that it will regulate the bowels, and give rest to the mother and relief and health to the child, operating like magic. It is perfectly safe to use in all cases, and pleasant to the taste, and is the prescription of one of the oldest and best female physicians and nurses in the United States. Sold everywhere at 25 cents a bottle

EL PADRE.
EL PADRE.
EL PADRE.

—Hagyard's Yellow Oil.—Will be found invaluable for all purposes of a family liniment. Immediate relief will follow its use in all cases of pain in the stomach, bowels or side; rheumatism, colic, colds, sprains and bruises. For internal and external use. It has no equal in the world for what it is recommended. For sale by all dealers at 25c per bottle.

—People have no more right to become dyspeptic, and remain gloomy and miserable, than they have to take poison and commit suicide. If the stomach becomes weak and fails to perform its functions, Burdock Blook Bitters will speedily remedy the trouble.

—Those in want of sewing machines ought to inspect the Wheeler & Wilson at No. 88 King street west previous to their deciding to buy elsewhere. A visit to Mr. C. C. Pomeroy's office would not be out of place.

EL PADRE.
EL PADRE.

DENTAL.

WM. MYERS,
Surgeon Dentist.
OFFICE AND RESIDENCE,
No. 77 King Street West.
Office open day and night. 246

FRANK H. SEFTON. L.D.S.,
DENTIST 246
Member of Royal College of Dental Surgeons o Ontario.
ROOMS—Corn 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. 246

FANCY GOODS.

SPECTACLES
EYE GLASSES.
C. POTTER, Optician,
31 KING STREET EAST, TORONTO,
Makes a specialty of giving an easy fit, so that they will not tire the eye. 30 years' experience. a

EXPRESS LINE.

9 ADELAIDE STREET EAST
CENTRAL OFFICE OF
T. FISHER'S EXPRESS LINE
CHEAPEST EXPRESS LINE IN THE CITY.
5 Cent Parcel Delivery in Connection.
Arrangements made with merchants for delivery of parcels in large quantities.
T. FISHER. Proprietor.

ODORLESS EXCAVATORS.

WM. BERRY,
ODORLESS EXCAVATOR
AND CONTRACTOR,
Residence, 151 Lumley Street; Office 8 Victoria Street, Toronto.
☞ Night soil removed from all parts of the city at reasonable rates. 246

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 Dominion. Head office, 9 Adelaide street east. Yorkville office, J. Alberry, saddler, opposite Severn's Brewery. S. W. MARCHMENT & CO., 246 Authorized City Contractors

SHIRTS.

THE PARAGON SHIRT
First Prize.)
HAVE NO OTHER
LEADER LANE. Toronto.

SUBSCRIBE! SUBSCRIBE!
FOR THE
TORONTO DAILY WORLD.
The only One Cent Morning Paper in Canada.
ONLY THREE DOLLARS A YEAR,
OR TWENTY-FIVE CENTS A MONTH.
Agents and Canvassers wanted everywhere. Liberal inducements. Send for Terms and Sample Copy FREE.

EL PADRE.
EL PADRE.

COAL AND WOOD.

NAIRN'S DOCKS.

PRESENT PRICES ARE
STOVE SIZE - - - - $6.50 a Ton.
CHESTNUT SIZE - 6.50 a Ton,
WOOD OF ALL KINDS.
A. & S. NAIRN.
OFFICES—4 King Street East, Corner of Yonge Street; Nairn's Docks, foot of Church Street, and Shapter & Jeffreyr's, Cor. of Yonge and Carlton streets.
Telephone Communication between Offices.

JAMES C. McGEE & CO.,
WHOLESALE AND RETAIL
COAL!
STOVE
NUT
EGG.
$6.50 per ton.
HEAD OFFICE: 10 KING STREET EAST.
Shipping Office, Docks and Yard, Esplanade St. East.

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. 135
TELEPHONE COMMUNICATION BETWEEN ALL OFFICES.

INSURANCE

NON-FORFEITABLE
LIFE INSURANCE.

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

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

IN A PREVIOUS ADVERTISEMENT

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

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

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

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

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

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