THE CITY AND VICINITY.

THE DAILY ROUND OF LIFE IN AND ABOUT TORONTO.

What the People are Doing and Saying and Thinking About—Brief Notes Gathered Everywhere by Wide-Awake World Reporters.

There was ice on the bay this morning. A boat-load of last winter's was brought across.

Assessment for 1881, $936,116.40; amount of taxes paid, $810,704.94; balance unpaid, $125,411.46.

Gentlemen who are sojourning at Warden Massie's hotel will be pleased to lean that "stripes" are fashionable this fall.

The residents of York street are delighted at the prospect of the removal of the cabstand to make way for the street railway.

St. James' hotel arrivals: Wm Mercer, Bay City; A A Benson, Brantford; John Redmond, Edwardsburg; Ned McPhail, Lindsay; Chas Woodhead, Owen Sound; B King, St Catharines.

As will be seen by our report of the city council meeting, the terminus of the street railway route along William and other streets will now be the St. Lawrence market instead of the Union station.

The Credit Valley railway company announce that they will run trains to Chicago daily, connecting here with trains from the east. This will be the first time that trains will be started from this city on a Sunday.

The sessions corresponding to the old county court term was opened yesterday, but only one motion was heard—an order nisi being granted in the case of Boyd v. Pearce, on the application of E. Douglas Armour, defendant's attorney.

An old lady came into No. 2 station last night and said she had got lost while moving, and had been looking for the new house ever since ten o'clock on Sunday night. She was passed down to her old abode, 78 Lombard street, where she said Mr. Fraser would escort her.

Queen's hotel arrivals: W H Cooper Winnipeg; Alex McGibbon, jr., Montreal; C H McLaughlin, Stratford; C E L Porteous, Lindsay; P B Beatty, Parry Sound; R Kerner, Hamilton; H V Meredith, Montreal; John M Garland, Ottawa; E B Ballcott, Guelph.

At county court chambers yesterday, Judge Mackenzie presiding, an order for a writ of attachment against the plaintiff in Shelton v. Field was granted, service on the defendant's mother to be allowed. In Robson v. Cornachan, an order to sign judgment was granted.

American hotel arrivals: C H Brerton, Bethany; H Bolster, Uxbridge; J S Spink, Pickering; M Snelling, Merriton; J B Warner, Montreal; J G Sutherland, Chatham; John Hill, Welland; John Moore, Uxbridge; P B Bruett, Brantford; James Lambie, Windsor; Wm Anderson, Guelph.

Rossin house arrivals: Chas R Atkinson, Chatham; J A McIntosh, Brampton; Geo A Merrick, Hamilton; Geo M Wilson, Winnipeg; J N Lee, Trenton; D Tisdale, Simcoe; Danl Buck, P A Landing; Rev E R Stinson, Brantford; Wm E Wiley, Port Huron, Mich; Frederick Biscoe, Guelph.

Simon Dean was up before the magistrate for a third time yesterday, on a charge of stealing some flowers from Mrs. Farrell, and also with breaking the glass in the door of Mr. Fadden's store. For the larceny he was sent down for sixty days and for breaking the glass he was fined $3 and costs or thirty days.

Mr E. H. Davis, the representative in this city of Mr. S. Davis' High Life and Cable cigar manufactory in Montreal, advertises for one hundred men to manufacture cigars. Mr. Davis says he will advance half the fare to Montreal to such men as he requires who may call at his office in reply to his advertisement.

A young man named Hines, who does business on York street, was driving down King street at a fast rate yesterday morning. When opposite The World office he collided with an express waggon, going in the opposite direction, cutting the wheel off his buggy and throwing the horse down. The horse of the express waggon received slight injuries. The driver threatens to sue Mr. Hines for damages done to his horse.

The order of railroad conductors of the United States and Canada will arrive here on Friday night, and leave Sunday morning at 10 o'clock for the Falls. They will be the guests of Mr. Irish, who entertains them at a banquet dinner on Saturday at 8 P. M. The party will number about 150, and will come on their own special train They were in convention at Buffalo yesterday, and left last evening for the oil regions of Pennsylvania, Saratoga, Ogdensburg, Rochester and Toronto.

Walker house arrivals: W H Laird, P A's Landing; Thos Ryan, P A's Landing; Chas Cameron, Collingwood; T Mackay, Hamilton; M J Kent, London; Robert Grant, Woodstock; Chas A Everett, P A's Landing; R Madden, Kincardine; Barry and Fay's opera company; W E Morrow, Cleveland, O; Dr J T Gilmour, Port Hope; Rev J J Cochrane, Thornton; M Gerin, Souix Falls; D T C B Little, Montreal; H Krany, M P, Berlin; Dr McTaggart, Park Hill; Thos Arkell, M P, St Thomas; T C Livingston, Hamilton; Dr Emery, Port Burwell; P F Ewan, Barrie; E Carroll, Guelph; J B Benson, Waubaushene; D Davidson, Mt Forrest; John Poole, Sunderland; J M Dollan, Bracebridge.

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

—Those in want of sewing machines ought to inspect the Wheeler & Wilson at No. 83 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.

SEE TO IT.—Chronic headache, sick headache, costiveness, wind on the stomach, pain in the side or back, distress after eating—all forms indigestion and liver troubles permanently cured with Zopesa from Brazil. Try a sample.

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

—Those who are subject to biliousness, constipation, dyspepsia, indigestion or any kidney affection, should take the advice of an able physician and use Dr. Carson's stomach and constipation bitters. In large bottles at 50 cents.

—The latest style of overcoating for the fall season is the "fancy napped tweed." A large variety of the above can be seen a J. M. Maloney & Son's, merchant tailors, 89 Bay street. They have also on hand a complete new stock of colored worsteds, west of England trouserings, &c. o

—Don't buy a sewing machine until you have seen the Wanzer new family "C" and "F" for dressmaking and tailoring purposes; all latest improvements, nickle-plated in all bright parts, simple, durable, noiseless, and guaranteed ten years. 84 King street west, Toronto. o

—Symptoms of Dyspepsia or Indigestion: A dull heavy feeling in the Stomach with a frequent disposition to vomit, Heartburn, Loss of Mental and Physical Force, DR. CARSON'S STOMACH AND CONSTIPATION BITTERS is *the certain Remedy* for this distressing complaint. In large bottles at 50 cents. Smith & McGiashan, Agents for the city.

THE FIRST ARRIVAL.

He came in last night with the cold weather, in fact the two were closely connected. When he reached the corner of Queen and Yonge streets he said to the policemen:

"So the old stone fountain is gone. We all go and are forgotten."

The policeman looked at him.

"Seen any wild geese flying south?" he queried in an expectant way.

The policeman eyed him again.

"They ought to fly about this time. They always do. Yahonk is the refrain they give forth as they go south. Besides this is the time when the farmer begins to have his paring and husking bees, and the red and black squirels fill their holes with nuts of this years growth."

The policemen was glued to the sidewalk and glared at his man.

"But the farmer is not friendly at this time of the year, and he keeps an inhospitable log and is given to economy of chain."

The policeman could not contain himself; he swallowed his helmet strap in trying to do so.

"They were pretty hard on Goldwin Smith—the prof. is not a bad meaning fellow at all. I suppose his new mansion is finished and furnished. I count on it for this winter."

"You're a tramp," said the officer, finding his tongue at last.

"Beg pardon, I am a student of human nature, and I would like to see Goldy's experiment tried. It is going to be a hard winter. The owls are all white-feathered and the chipmunks wear their winter coats with the fur outside."

The peeler gasped.

"And did you hear the wind whistle last night? It always whistles at this time of the year."

The unfortunate policeman was picked out of the gutter some ten minutes after by his sergeant. The gall of the traveller had upset his equilibrium.

HE WOULD.

The "Star dramatic company" gave a grand concert last evening in Albert hall. That is, it would have been a grand concert if the audience had come, and if those who were there had stayed. As it was, however, it was not exactly a grand, large concert, there being about forty persons in the hall, including dead heads. This was discouraging, but, however, the performance went on without any unnecessary or boisterous behaviours—in fact it was like one of the political meetings in Prince Edward Island, where, to quote the Globe, "the people sat as quietly as if in a church." Then Mr. Tom Walton, a tonsorial artist, one of the stars, attempted to sing "Three cheers for Florrence Nightingale." The folks didn't cheer, and he wasn't a nightingale. We say advisedly "attempted," because as he commenced to sing the audience commenced to vanish, and ere he got through there was no one to listen to his attempt.

The next difficulty was that the caretaker under the misapprehension that the "stars" would emit sufficiently refulgent beams to illuminate the nasty audience then present, turned out the gas. But the next piece on the programme was to be an exhibition of dramatic talent by three "stars," and as one of them was a dark star, something like our own planet, and already blacked for the part, "he would appear," and he said that as he was dressed, blacked, and up in his part, he'd be darned but he'd appear before the public, yea merily, he'd hire the hall to hear himself speak, public or no public. He did appear—after fixing things with the caretaker—and the public was sent for to their homes by special messenger, and induced by large promises to come back. He did appear, under the table, position was nothing to him so long as he appeared, although black he would not be eclipsed. What he said must, however, be left to conjecture, as nobody even in the front bench could hear it. A reward was offered to anyone who could tell what it was about, no one applied. The "stars" were only an equivocal success as it were.

BARRY AND FAY AT THE ROYAL.

Barry and Fay's opera company drew a good audience on the opening performance last evening. All the members of this company are excellent in their respective acts, and managed to keep the audience in excellent humor during the evening. Messrs. Callan and Haley were very clever in their songs and business. The eccentricities of Billy Barry brought tears of laughter to the eyes of many, as did the comicalities of Messrs. Fields and Hanson, who, apart from their funny business, appeared to be very creditable musicians. Miss Nellie German sang some very pretty ballads, and the St. Felix sisters were quite charming and graceful in their performances. The Garnellas brothers are excellent acrobats, and received loud and well deserved applause. The performance concluded with Muldoon's Picnic a very amusing piece. Altogether the Barry and Fay company gave a very amusing and enjoyable entertainment. They appear again to-night when doubtless they will have a full house.

CARLTON STREET P. M. CHURCH.

A reception social was given to the Rev. J. C. Antliff, M.A., in the Carlton Primitive Methodist church on the occasion of the return from the pan-Methodist council in London. About four hundred sat down to a handsome spread supplied by three ladies of the congregation—Mrs. Lawson, Mrs. Armstrong and Mrs. Woltz. There was some good singing by the choir, and speeches by Rev. J. C. Antliff concerning his trip, Rev. N. Cade of the Queen street church, and Dr. Edgar. The meeting dispersed about 10 o'clock. The anniversary services will be held next Sunday, when Rev. Mr. Locke will preach at 11 a.m., Dr. Wild at 2.30 p.m., and Rev. J .C. Antliff at 7.30.

MRS. LINCOLN IN CANADA.

We learn from the Spectator that Mrs. Lincoln has signified her intention of leaving Springfield, Ill., in a few days for a winter's visit to St. Catharines, where she will put herself under the care of prominent physicians and medical advisers. This stay has only been decided on within a few days, and is caused by the fact that her health has shown no signs of material improvement since her return hom from France.

WORLD WAIFS.

The post of duty is the impost.

Was Noah's voyage an Arktic expedition?

The key that winds up many a man's business is whiskey.

There is a difference between visits, but all visits are agreeable—if not on arriving, then on going away.

Bob Ingersoll says he has no fear of the Almighty; we read in an old book about a Jack's defying the lightning.

An obstreperous individual was making himself generally disagreeable in a beer saloon the other night when a bystander asked the proprietor what his name was. "I do not know vot his name vas," said the irritated Teuton, "but his peesiness is a dondering shackass!"

Adam must have been lonesome all alone in the garden; but then his lonliness had its compensations. He had no one to tell him dull and stereotyped stories, nobody to ask him to purchase an elegant serial that should be in every household, nobody to borrow a five-spot from him, nobody to enquire, "Is that hot enough for you?" Verily, solitude hath its charms.

HOW GIRLS ARE RUINED.

The Jennie Cramers a Numerous Class—American Girls' Love of Vanity and Aversion to Service—The Knotty Problem.

From the New-York Tribune.

We are not talking now of the class of women who have made vice a trade. As we understand the evidence, this girl Cramer did not belong to them. She had the reputation of being a "decent, respectable girl" among her neighbors, in spite of the fact that she went to variety shows and saloons with young men, remaining out nearly all night. The standard of manners is low in Jennie Cramer's class. There is

THE SECRET OF THE CRIME

and degredation of its women. The mothers of such girls, hard worked at home, finding their own sole pleasure in life in some poor display and bit of finery, are satisfied "that the young people should have their fling." When they send their children to the public school, observe the tawdry flounces and dirty ribbons on their dirty clothes. This seems a trifle, but every wise woman knows that there is

NO SURER SIGN OF MORAL CORRUPTION

than filth and finery. As the girls grow older they find places, probably, in factories, side by side with coarse, licentious men, or in retail shops at wages of from three to six dollars per week. How are they to pay for their board and the fine clothes which they have been taught are the one desideratum in life? The same

SILLY VANITY FORBIDS THEM TO TAKE SERVICE.

Then come, as in this girl Cramer's case, the arsenic to improve the complexion, the fine dress, the imitation pearls, and—the means to buy them. The ranks of prostitution are recruited from this would-be-genteel class, not from domestic servants.

Let any Christian reformer drop for an hour his pet scheme for elevating the world, whether it be the conversion of the Jews or the Polynesians, and follow any day a group of

THESE GIRLS HOME FROM THEIR WORK.

If they are Americans they have not sensual faces. There is none of that hopeless predominance of the animal nature in mouth and eye which puts the mark of the beast on the woman of the lower orders in some European races. As a rule, their features are clear and fine, their eyes sparkling, eager; the whole natural physical character is

NERVOUS, DELICATE AND REFINED.

With proper training these would be the same women as those who conquered New England by their endurance and piety, or who are conquering the west now in many a rude cabin by their unflagging energy and high-heartedness. The race is the same; the education is different. But note the vulgar insolence of their talk; their swagger, their inane, giggling efforts to attract the notice of men passing by; the vacuity, the incipient depravity, the hopelessness of it all. There is no sight more tragic on earth than that of one of these women, meant by God to be a pure wife and mother,

FRISKING JAUNTILY DOWN HER WAY TO RUIN.

The temptation to ruin does not come to the native American girl through any natural proclivity to vice, but through her vanity, her intense desire to be noticed, her nervous craving for excitement. She is not born with any ineradicable base taint of blood; she is worth saving. How shall she be saved?

Men and Women as Workers.

(*From the London Spectator.*)

Leaving laziness and mere lymphatic indifference out of the question, men and women differ much in natural tendency to work. A man may be very far from idle, and yet have none of that agreeable instinct of activity which is born with some people. We must also distinguish between activity in a favorite study or pursuit, and mere labor. Absolute toil we may put on one side. But we must draw a line everywhere between labor in which the whole of the force and suggestion has to come from within, and that to which the inducements and solicitations lie outside. Inclination being supposed equal, it is more easy to get through any course of business in which one thing turns up after another to excite the attention and quicken brain and hands, than to carry through a task in which the immediate goals of exertion are not near, and the internal spring of effort has to be wound up from time to time, without the help of a tangible, outward *Hoc age*.

There is an old rhyme—which was probably unknown to Mr. Mill, for in his "Subjection of Women" he treats the point as a new one—which says that "From rise of morn to set of sun, woman's work is never done." That is quite true; but if it is a hardship, the hardship is mitigated by the fact that woman's household duties have a "concatenation accordingly," in which the solicitation or impulse is supplied from without, with the advantage (which also applies to much of men's ordinary business) that the social feelings count for a good deal in the concatenation and the impulse. It may be noted, meanwhile, that women get through all their duties—and, no doubt, througe their highest studies—with less waste of power than men, and with less apparent concern about either pain or uneasiness. This we do not mention as a discovery, for it is commonplace, but as a thing to be borne in mind.

A Perfect Cup of Coffee.

(*From the Pall Mall Gazette.*)

Coffee is the fine issue of eastern hospitality—the climax of the visit. One recognizes, on entering, the sound of the coffee mortar, for in every properly regulated household in the east the coffee is not ground, but pounded to an impalpable powder, having been roasted that morning, each day its provision and pounded the moment it is needed. And no one who has not drunk there and thus can presume to judge of the beverage.

In England we roast it till it is black, ground it as we would cattle food, boiling it like malt for beer, and when we drink the bitter and unaromatic fluid which remains say we have taken our coffee. The eastern coffee-drinker knows all the grades of berry and preparation as a silk merchant knows the quality of silk; the caffejee knows that to roast it is a shade beyond the point where it breaks crisply under the pestle is to spoil it, and when the slow pulverizing is done, each measure goes into its little copper ibrik, receives its dose of boiling water, just one of the tiny cups full rests an instant on the coals to restore the heat lost in the ibrik, and is poured into the eggshell cup, and so it came to us, each cup in a gold enamelled holder. The rule in these lands seems to be that few things are worth doing, but these few are worth doing well, and there is no waste of life or material by over-haste.

Sir Clondesley Shovel's Ring.

In the possession of a member of the Berkeley family of England is a ring composed of a large emerald, surrounded by diamonds. This once belonged to the famous Admiral Sir Cloudesley Shovel, drowned off the Scilly islands in his war ship in 1707. On her deathbed an old woman sent for the parson, to whom she revealed that she had murdered the admiral, whom she found in a state of exhaustion on the shore, for the plunder. The parson gave the ring to Shovel's great friend, Lord Berkeley, who was on one of the ships of the fleet when the wreck occurred.

THE SPORTING WORLD.

CRICKET.

END OF THE SEASON.

The Victoria cricket club brought their season to a termination on Saturday last, when a scratch game was played under the captaincies of Messrs. G. M. Morrison and A. G. Brown. Scores: Mr. Brown's team, 44, D. W. Saunders playing well for 18 runs; Mr. Morrison's team, 42; of which the captain himself contributed 20 runs. It may be mentioned that Mr. Morrison's side played only ten men. Messrs. S. Shaw, S. Donaldson, and G. G. S. Lindsay have been very successful this season in the bowling line, while Messrs. Morrison, Behan, A. G. Brown and G. G. S. Lindsay carry off the palm in batting. The V.C.C. are greatly indebted to the Trinity college boys for having so kindly placed their ground at their disposal.

YACHTING.

The proposed races between the Scotch yacht Madge and the sloops Wave and Elephant are declared off. On Saturday morning the Madge hauled down her racing colors, and yesterday left for Newport, where she will sail against the sloop Shadow on the 14th and 15th. She will be laid up in Newport for the winter.

BASEBALL.

THE INDEPENDENT LEAGUE CLUBS.

PITTSBURGH, Oct. 10.—A meeting of the representatives of the independent league baseball clubs here to-day elected temporary officers and appointed a committee to draft a constitution. W. F. Day, of the Metropolitans of New York, was elected temporary president. The meeting for permanent organization will be held in Cincinnati.

PUBLIC OPINION.

Brantford Telegram: The fools are not all dead yet. Several of them are left to run the affairs of the Toronto St. George's society.

Winnipeg Sun: It can scarcely be said that Lord Lorne's administration has been a success, and in one respect—that of the social influence of his distinguished consort—it was a signal failue.

CIGARS

WANTED,

One Hundred---100---One Hundred

GOOD CIGAR MAKERS

TO WORK AT THE

'Cable' Cigar Factory,

MONTREAL.

Good Wages; Steady Employment.

For particulars apply at Branch Office, No. 11 King street west, Toronto, Ont.
This is no advertising dodge.

FINANCIAL.

MONEY TO LOAN AND BUSINESS CHANCES. ARMSTRONG, 17 Jordan street. 1v

$100,000 TO LOAN!

At 6 per cent. on city or farm property. Half margin. Charges moderate. For particulars apply to C. W. LINDSEY, Real Estate Agent, 62 King street east.

MEETINGS

The World Printing Co.

A special general meeting of the Shareholders of this Company will be held on

Tuesday, October 11, 1881,

at 12 o'clock noon.

ALBERT HORTON, Sec'y.-Treas.
Toronto, October 9th, 1881. 62

CONSUMERS' GAS COMP'Y.

The Annual General Meeting of the Stockholders of the **CONSUMERS' GAS CO. OF TORONTO,** to receive the report of the Directors, and for the election of Directors for the ensuing year, will be held at the Company's office, 19 Toronto street, on

Monday, the 31st October Next, AT 12 O'CLOCK NOON.

W. H. PEARSON, Secretary.

HAT CLEANING.

We are making Stiff Cloth Hats to match Suits.
We are making Silk and Pullover Hats.
We are making old Hats over.
We have improved and enlarged.
Call. Examine.
SMITH, opp. St. Charles Restaurant.

CARRIAGES.

CARRIAGES.

Call and examine Large Stock of Fine

CARRIAGES!

AT

WM. DIXON'S.

63 & 65 Adelaide st. west, Toronto

Selling at Low Prices.

Why are so many going to Clancy's, 234 and 236 Queen street east? Because he has on sale the cheapest and best Stoves, Furniture, Tinware, &c., in the city. Stoves bought, sold or exchanged.

RETAIL CLOTHING.

OAK HALL,

KING STREET EAST, TORONTO.

SEE OUR STOCK OF

MEN'S AND BOYS' OVERCOATS.

WE ARE OFFERING THEM VERY LOW.

ALL FRESH AND CRISP.

OAK HALL.

SHIRTS.

SHIRTS

6 White Shirts, $ 6 00
6 White Shirts, 7 00
6 White Shirts, 8 50
6 White Shirts, 10 00
6 White Shirts, 11 50
Flannel Shirts,
Grey Chambly Shirts,
Navy Blue Shirts,
Fancy Flannel Shirts,
To order or ready-made,

AT WHITE'S,

65 KING STREET WEST.

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.

HARDWARE.

WEST END Hardware House

313 QUEEN STREET WEST.

J. L. BIRD

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

STOVES, ETC

NOTICE.

Why does J. NOLAN, 60 and 62 Jarvis street, sell so many stoves? Because he has all the leading stoves in the market to choose from, and every stove guaranteed to give satisfaction, and takes old ones for new ones.

Give him a call and see for yourself.

EVERYBODY

SHOULD SEE THE

JEWEL RANGE

AND

VICTORY BASE BURNER!

before purchasing elsewhere, at

E. GOFF & CO'S

167 YONGE STREET.

ELECTRO AND STEREOTYPING.

ONTARIO FLEMING & SON ELECTRO & STEREOTYPE 26 COLBORNE ST. TORONTO FOUNDRY

Since removing to our new premises we have added to our plant all the latest improved machinery for Electro and Stereotyping, and the manufacture of Printers' Furniture, facilities for executing work which no other establishment in the Dominion possesses, and not excelled by any on the continent. A large assortment of various cuts constantly on hand. **FLEMING & SON,** 26 Colborne street Toronto. e

M. NOLAN, 573 Queen st. west Funerals supplied in First-Class style, at the Lowest Rates. The best Hearse in Toronto. Telephone communication with all parts of the City.

GENTS' FURNISHINGS.

REMEMBER

GRANT'S CELEBRATED SHIRTS

Are the best in the world. Have no other. To be had only at 135

283 QUEEN STREET WEST, G. R. GRANT & CO.

RETAIL DRY GOODS.

Fall and Winter WOOLLENS.

To-Day, OCTOBER 6th, We shall make an unusually large Display of

Blankets, Flannels, Comfortables, Wincies, Cloakings, Knitted Wool Goods, Wool Hosiery, Winter Gloves and Mitts, Ladies' Underwear, Children's Underwear, Men's Underwear, Wool Wraps, and Fashionable Requisites.

The Public is cordially, invited in order to see whether or not in Styles and Prices "IT PAYS TO TRADE ON YONGE STREET."

EDWARD McKEOWN,

182 Yonge-st., Third Door north of Queen.

SAMPLES SENT PER MAIL.

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 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	1,133	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.

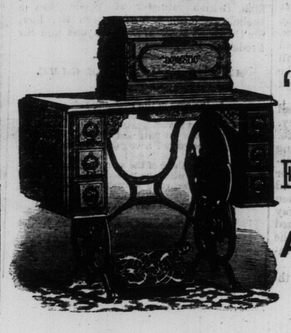
All the ÆTNA'S Endowment Policies are Nonforfeitable after two Annual Payments, and all its Life Policies are so after three.

For further particulars apply to

WILLIAM H. ORR, Manager, Toronto.

SEWING MACHINES.

IT STANDS AT THE HEAD.



THE LIGHT RUNNING

"DOMESTIC"

IMITATED BY MANY,

EQUALLED BY NONE.

A. W. BRAIN,

AGENT.

7 ADELAIDE STREET EAST.