## THE TORONTO WORLD



batest News from all 0 World, Accurate, Reliable, and Free of Blas. SUBSCRIPTION: ONE YEAR. FOUR MONTHS. ONE MONTH....

#### ADVERTISING RATES :

FOR BACH LINE OF NONDARETT cial advertising, each inser-Amusements, meetings, etc. Reports of annual meetings and finan cial statements of corporations. Special rates for contract divert and for preferred positions ings and finan-15 cents

WEDNESDAY MORNING, JAN. 16, 1884

to cut down all these forests? Certainly not; because to do so would be to destroy the fertility of the land, to create droughts and to invite floods; to choke up the rivers, to prevent the flow of the springs and to covered with forests. Had they any right a collection calculated in every way to to prevent the flow of the springs and to harmonious softness of color. Look at the destroy the natural reservoirs of moisture "copy" of Raphael's Madonna, at the nor--the necessary assistants of the fecundity of the earth. Yet, at the present time, all through the United States the cry is, "We are destroying the forests too rapidly -the law must step in. If individuals think of nothing but individual aims, the voice of the community must show there is something more potent to be respected." Throughout Ontario the land has been given, as the legal phrase goes, in free and -the necessary assistants of the fecundity mal school; observe the poverty of the common soccage. Everyone was at liberty | dian art is now in a position to give it a to cut down the trees on the portion which | claim on that encouragement from our own government had assigned him. And every- provincial government which from the one is cutting down his trees. Throughout equivocal patronage of a royal society can much of Ontario each hundred acre farm never foster a healthy growth, racy of has scant ten acres of forest yet remaining the people and the soil. -many have but five acres-many have none. People chop down their remaining

school of art is of the greatest value and even to the publishers, whose interests deserves encouragement from all who de-sire to promote in a practical direction the higher education, especially of women. In relation to this subject it is worthy of remark that a good prepar-ation for the school of art, sufficient to elicit any latent artistic talent among the public school children, has been secured by

 authors.
 As things go at present it is only the rich publishers who have any say in the production of our school text books. Three or four wealthy firms bring out at enormous expense each its series of readers. Each has its claque of drummers and wire-pullers manipulating the school boards and infecting whatever papers they can secure. The minister of education, af ter him the public, have a Hobson's choice between conflicting monopolists.
 The Antithesis of "Don't," Addressed to Toung Ladies.

 Isubmit that the only fair plan would be that the text book—reader or otherwise
 Do at least once in a while, reflect; most things, if worth consideration at all, look different upon reflection.

the introduction of a general system of drawing lessons. It is much to be wished that provisions were made for the turther instruction in drawing and painting of such pupils as show a de-. cided taste for art. But of all the drawbacks to artistic progress in Toronto, the Index to archite progress in Toronto, the most notorious is what Dr. Hodgins, deputy minister of education, in his lately-published panegyric on his patron, the late Dr. Egerton Ryerson, calls "an admirable collection of copies of paintings by the old masters" in the Normal school museum. Dr. Ryerson's great services to our country's educational system can well bear such a comparatively trifling offset as the confession that he was quite ignorant of art and was evidently imposed upon most grossly by the people from whom, with the public money of Onthe not of the successful mest are quite a secondary in the lilustrations are quite a secondary in the public money of Onthe not of the successful mest are quite a secondary in the lilustration be greened to the most important; the illustrations are quite a secondary in the public money of Onthe most not of the successful mest are quite a secondary in the public money of Onthe not of the successful mest are quite a secondary in the public money of Onthe difference content of a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public money of Onthe second mest are quite a secondary in the public mest are quite and mest are quite a secondary mest are quite are public money of Onthe second mes most notorious is what Dr. Hodgins, deputy

WEDNESDAY MORNING, JAN. 16, 1881 Forestry. All over settled Ontario the farmers are chopping down their forests—or rather the small remains of them—at their own sweet will. They think it is their own and they can do what they like with it. But we doubt if it ever was their own. The first settlers of North America found the land covered with forests. Had they any right to cut down all these forests? Certainly from whom, with the public money of On-Canadian readers. Such a plan as I venture to advocate would give every Canadian author and educationist as good a chance as the rich

so long clogged the wheels of our education C. PELHAM MULVANY, M. D.

Wild Ideas as to the Rights of Labor.

To the Editor of The World.

Sir: While as one of the workers, I thank you for your earnest pleading, the cat. none. People chop down their remaining forest, and say, "Oh, my neighbor has bush, and I can buy wood from him," un-aware that at the same moment the same neighbor is planning the same destruction; and the chances are that between chop-ping, bush fires and windfalls, a few years will see Ontario, as Sterne says, "As bare as the palm of your hand," or as Johnson remarked of Scotland, "Take care of your limbs while you're here; there's not tim-ber enough growing in the country to make trade of pulpit buffoon. He has naturally no interest in the rights of labor, for he is emphatically a non-producer, Toronto, Monday evening. The World is favored of the fair sex if re may judge by the letters we have pub-The World is favored of the fair sex if we may judge by the letters we have pub-lished the last few days, and by the above —and by the one we give below. But as to the one we have just quoted we know hardly what to say. The World has only e, one experienced married man on its staff at and when he was asked to deal with the subject he acknowledged putting in "the 1. It is immoral to encourage quackery. 2. Quackery when most blatant can ave no real influence. The Bond street pulpit has advocated such shameless and minal impositions as that of the gipsy to tell how it was spent. Still to those who have not reached this stage we should wild's sermon, in which he claimed for this imposter the gift of healing, and told his audience that she had graduated from respectable universities in Europe !!! 3. Those who go to Bond street church have no serious respect for the sermonizer. They go to laugh at him, to be amused at hearing the rudeness and vulgarisms with which he debases sacred texts and holy names. Observe how his congregation act 'when in church ; much as they would at a variety show. It would be interacting to at a variety show. It would be interesting to know where Rev. J. Wild got his degree of D.D. It must have been at some institution where such titles are sold to men who cannot pronounce ten consecutive words of Greek or Latin without making blunders for which the article would be in danger of a whipping. VERAX. blunders for which the average school boy

services at St. Albans, Ho ing taken as evidence of this fact. Father Black's appointment is likely to produce the impression that the duke of Connaught voyage out.

Do be contented; "martyrs" are detest-able; a cheerful, happy spirit is infectious; you can carry it about with you like a

you can carry it about with you have a sunny atmosphere. Do avoid whispering; it is as bad as gig-gling; both are to be condemned; there is no excuse for either one of them; if you have anything to say, say it; if you have not, do hold your tongue altogether; silence is colden is golden.

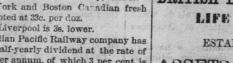
Do be strictly truthful; do avoid exaggeration; if you mean a mile, say a mile, and not a mile and a half; if you mean one, say one, and not a dozen.

A Boston girl fell in love with a gray haired old man, and some of her acquaint-ances were mean enough to say she had got

Rank sigh-The moan of an onion-eating

Give to tramps no quarter-not even a had on

"I back up what I have to say," says



FULL GOVERNMENT DEPOSIT. Hon. A. MACKEVZIE, M.P., Ex-Prime Minister of Canada, President Hon. A. MORKIS, M.P.P., and J. L. B. AIKIS, Esq., President Can. Landed Credit Co., Vice-Presidents.

The special features of this Company are its Tontine Investment and Semi-Tontine Investment Policies, and its ( ommercial indowment Policy.

Incorporated by Special Act of the Dominion Parliament

### ITS TOSTINE AND S MITON IND INV STM N P LICY

Combine in one form the greatest number of advantages attainable in a Life Assurance policy. They appeal at once to the intelli-gence of all who understand the principles and practice of Life Assurance. All policies, whether on Life or Endowment rates, are subject to no higher charge in Premium Rates in taking the "Tontine or Semi-Tontine Investment" form. The extra benefits of this class are conditioned only on the continuance of the policy for a certain specified term or Tontine period of 10, 15 or 20 years, selected by the insurer himself. Two things most desirable in Life Assurance are the CERTAINTY OF PROTECTION in case of early death, and PROFITS IN LONG LIFE. These are combined in the Tontine and Semi-Tontine Investment policies of the North American Life Assurance Company.

#### NEW YORK, March 23rd, 1882.

Ornamental Confectioner

Special attention given to sup-plying Weddings. Evening Par-ties, etc. A full supply of all re-quisites, Including Cosaques, silver Dishes, Centres, Cutlery, Table Linea, Table Napkins, etc., constantly on hand.

Wedding Cakes and Table Decor

ations OUR SPECIALTIES.

Ladies with the New Year don't forget to procure a new Head of Hair. Call and see the wonderful styles in Waves and other Hair Goods that Iman-utacture and keep in stock Ladgtry waves. Water Waves, Ladies and Gents' Wigs, Toupees, etc., etc., Wholesale and Re-tail at A. DOREN WEND'S, The Paris Hair Works, 105 Yonge street.

constantly on hand.

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To An anı

# Managing Director, North American Life Assurance Co., Toronto.

Dear Sir .- As requested by you, I have examined your "Book of Estimates" in relation to Tontine Savings' Fund Policies, as

issued by your company. The assumed rates of mortality, interest and expenses upon which the estimates of probable results have been based, are less favorable than the experience among Canadian Companies would have justified, while the estimates of surplus are far within the results actually realized by other Companies issuing Fontine Policies, and hence may be anticipated with confidence. In brief, these estimates are, in my opinion, both safe and conservative. Very Respectfully Yours.

Very Respectfully Yours, SHEPPARD HOMANS, Consulting Actuary.

# COMMERCIAL ENDOWM NT POLICY.

This new plan of assurance yields maximum assurance for minimum outlay. The great protection of life assurance is furnished for payments called for only as deaths occur. Pay as you go and get what you pay for, as in fire insurance. This plan places reliable Life Insurance within the reach of the s at an estimated cost of about 50 per cent of the lowest ordinary life rates. It is the best plan for those who want insurance ses at an estima only, and the easiest for and the easiest for agents to work are a company.

OPINIONS OF EMIN NI C NSULTING ACTU: RIES. MR. WM. MCCABE, F.I.A., Eng., Managing Director North American Life. BOSTON, Mass., Aug. 31, 1883.

Dear Sir.—The paper you have submitted and explained to me, entitled "Commercial Endowment Insurance by Graduated Mortuary Payments and Deposits," sets forth a plan of Life Insurance which I have no hesitation in saying will serve a large class of Insurers better than the usual plan which requires larger payments. These "Graduated Mortuary Payments and Deposits" are quite sufficient for the safety of the Company, and well adaped to

ecure its cohesion and stability ELIZUR WRIGHT, Consulting Actuary.

WM. MCCARE, Esq., Managing Director North American Life Assurance Co., Toronto, On'. Dear Sir.—I have carefully examined your new Commercial Endowment Policy and the leaflet explaining the same. You combine the economical features of insurance by natural premiums, by which the insured pays as he goes and gets what he pays for, with a small charge to secure an endowment payable at the end of the term selected. In this way you avoid the necessity of accumulating large reserves, which of course must render Life Insurance more expensive and yet make the Company secure by the Endowment feature. The plan ought to attract business, as it is both economical and safe NEW YORK, October 23, 1883.

"SLEIGH ROBES.

Black Bear, Hudson Bay Wolf, China

Goat and Buffalo

Ladies' S. S. Seal, Persian Lamb and Astrachan Mantles.

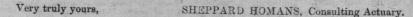
GENTS' FUR OVERC ATS

Beaver, Persian Lamb, and Raccoon. Ladies' and Gents' Fur Caps in

a All Furs at Reduced Prices for the next 30 days.

J. & J. LUGSDIN.

endless variety.





WM. MCCABE, ESQ.,

Canadian Investments over \$400,000.

All Profits belong to Policy Holders.

Claims and Bonuses paid \$8,000,000.

Railroad companies are held to account in

WILLIAM MCCABE, ESQ.,

the antique craze.

you a wooden leg."

Mr. Phipps has lately made public a suggestion which appears to meet the exigencies of the case. He says :

"Let us think of the manner in which this might be secured. A suggestion has been made that a government enactment might permit any farmer to say to the assessor, 'I intend to fence and keep cattle from this piece of bush' five, ten, fifteen acres or so, as he might choose. Let it be, then, the duty of the assessor to look at this portion every year. As long as it is properly fenced and cattle excluded, let that portion be free of taxes; but if the farmer choose to cease preserving it, or to chop it down, let it be understood that he is to pay the back taxes which were re-mitted to him. As years passed on each owner of such a portion would find himself sound, under penalty of a considerable sum, to preserve this portion properly, and yet he could by no means grumble, for he would actually have received the money. He would in fact have accepted a certain amount on condition that he should do himself good with it.

himself good with it. This would, of course, slightly reduce the amount of assessable property in each township, but nobody would, at this day, object; in fact everyone who understands the matter would be well pleased if the government had reserved some timber land in each township for this very purpose, which reserved land would not have been assessable. Then, in the newer and bet-ter forested sections, the assessment on ter forested sections, the assessment on wild land is light; while in the older counties, nearly at the end of their timber (for how they could replace their barns, many how they could replace their barns, many people write to me, they do not know), the benefits resulting would almost im-mediately be very great. We should shortly have on every farm, a reservation closely resembling the original forest, re-tentive of moisture, prolific of timber, and of great climatic benefit to the country at large."

Politicians, who are eternally concerning themselves about the N. P. and its probable effect on the £. s. d., on the catholic vote and its sequences, on the orange vote and its consequences, on the physical life of Sir John and the political death of Mr. Maokenzie, on gritism and toryism, on reform and on conservation-at all events, all those politicians, who shortly will wing their way from north, south, east and west to our local house, might profitably, leav. ing these other topics, for a moment con- Nicholas spent a week at Windsor, London centrate one of their lucid intervals on an enactment like the above. If it be passed and found workable-and there is no ap- visit the expected tips cost him £1,500, and parent reason why it should not be-it will | last year the king of the Netherlands disdo more for the actual benefit of Ontario than all, concerning which, grit and tory Brown's body lies mouldering in the have mutually objurgated for the last half century.

Art Education and the Normal School Museum.

Among the many new avenues for female employment, not the least interesting is that for which preparation is made in the Toronto school of art. As the wealth of the country develops, and that it can

shape of pocket money. Of course we could get it by asking, but I think most wives will agree with me that a little douceur is more agreeable unasked. agreeable unasked. A Young MARRIED LADY. Toronto, Monday evening. subject he acknowledged putting in "the for these reasons: hints," but said that after "A Young Married Lady" had had a fuller knowledge of marital economics, she would learn that her husband would be only too glad to turn all his money over to her, let her lay it out as she pleased-and then that he would be delighted to receive an occasional ten dollar bill from her and not be expected

advise them to follow in the steps of "A Young Married Lady's" husband, and give their better half an occasional douceur. The other letter was more mysterious. It ran:

DEAR SIR-In your issue of Jan. 5 appeared an advertisement that sealed proposals could be sent for two cents. Enclosed is two cents and I should be happy to receive one. V. G. In the envelope was two coppers and a postage stamp. The subscription clerk could make nothing out of it, while the advertising agent said he had not been offering any special inducements. The paper of Jan. 5 was turned up and after nsiderable search the following item was found in the "Readable Paragraphs :"

Young ladies who are anxious to marry should bear in mind that a scaled proposal can be sent by mail for two cents. The item was a playful reference to the new postal rate across the border and the fact that this was leap year. Still we would like to accommodate V. G., and to this end have handed her letter to the handsomest bachelor on our staff, who has promised to enclose himself in a sealed proposal to the fair Victoria.

It costs a small fortune to be a guest, at the English court. When the Emperor Truth says he left £3000 in "tips" for the servants- On the occasion of Napoleon's ground, but his soul must gloat over the profitable past if these figures are an indication of the merry tips which sometimes fell in his way.

A New Policy as to Text Books.

To the Editor of The World SIR : Ever since, by the superannuation the country divelops, and that it can develop, even in steps of geometrical pro-portions is evident to any one who com pares the tables of imports over successive periods of half a century, artistic work will be more and more in demand. In many branches of manufacturing the ability to design a pattern and to draw meatly and correctly, is of the greatest im-purstance. For this and for all other pur-purses of artistic education, our Toronto of Dr. Ryerson, the principle of responsible

What the Peerage Costs.

The Financial Reformers' Almanack, now the recognized authority upon all financial matters affecting the imperial government, has prepared a table showing the amounts drawn by way of emolument and salary of one kind or another from the public revenues or from that portion of the public estate which for the time is enrusted to the established church during the past thirty-three years. The duke o Athol and thirty-six relatives have be tween them held fifty-seven offices for which they received \$2,088,750, the duke of Beaufort and forty; eight relatives have held seventyseven offices, and drawn in salaries \$2,704. 000 : the duke of Marlborough and thirty relatives have held sixty-three offices, and drawn in salaries \$3,166,250 ; the duke of Richmond and nineteen relatives monop olized forty-nine offices and pocketed \$8, 000,000 in salaries. So on we might pro-ceed with this scandalous list and detail peers, family after family, which have drawn amounts ranging from one to two and three millions of dollars. To sum up, it may be said that in these past thirty years the dukes, marquises and earls (261 families and 4556 relatives in all) have cost Great Britain in salaries alone no less than \$331,236,210.

The Duke of Connaught's Chaplain.

J. E. & A. W. SMITH, Gen. Agents. Office-15 Wellington street. corn firm, and pork strong. r. stanchiffe, Montreal, General Manager, Canada, Cable to Cox & Worts quotes Hudson Bay

at £111, and Northwest Land at 65s. The local stock market opened firm, but closed dull and featureless.

Toronto stock Exchange. MORNING SALES.-MONTReal, 5 at 1774; 10 at 1774. Toronto 10 at 103, 10 at 1694, 10 at 1694, 25 at 1694. Commerce 20 at 1204, 100 at 1204, Federal, 20 at 125. Western Assurance 20 at 112. Consumers' Gas 20 at 1464. Peoples' Loan 12 at 102. CLOSING BOARD.-Commerce 120 to 1194; sales 30 at 120. Northwest Land Co. 65 to 654; sales 100 at 65.

Markets by Telegraph.

heavy damages for injury to passengers, be-cause it is their business to carry them safely. So it is every man's business to carry his fam-ily safely through the period of their depend-Montreal Stock Exchange.

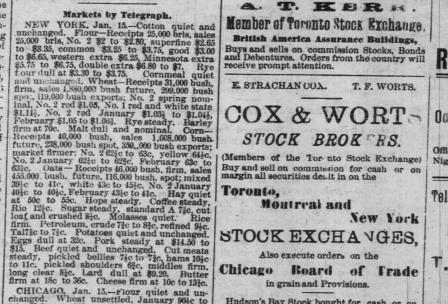
ence, and to trifle with interests so sacred, by CLOSING BOARD.--Montreal 178} to 1773; sales 100 at 178. Imperial 564 to 56; sales 150 at 564; 25 at 56. Montreal Telegraph Co. 1194 to 1183; sales 50 at 119. Montreal Passenger Railway 1184 to 1173; sales 25 at 118. Montreal Gas Co. 176 to 1753; sales 160 at 1754. putting them to unnecessary hazard, it is to incur a very grave responsibility. When a man does his best there still remain risks enough; but woe unto him who neglects a reasonable precaution against dangers that are well known.

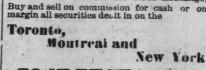
Local Markets.

<text><text><text><text> When one goes on board a steamboat and sees the fire-buckets and axes, the life-boats and life-preservers, and then reflects how sel dom there is any occasion to use them, it seen like a waste of money-a provision again danger out of all proportion to the danger. Thousands of passengers are carried every year and not one of them uses a life-preserver, the life-boats rot at the davits; but who would wish to travel on a steamboat that neglected to pro-vide such things? The truth is, when such things are needed it is a matter of life or death

by things are needed it is a matter of life or death and the people realize that it is better to provide them ten thousand times where they may prove unnecessary, than to be without them once when they need them. But no large company of persons journey through the world long before some of them feel the need of life insurance. Every year the shadows of death fall upon the homes and hearts of more orless. It is only reasonable precaution for all to insure. The cost, of insuring is not so great that it deserves to be compared with the sad results to the families of those who die uninsured.

OFFICE: Room 9, York Chambers, To-W. H. ORR, Manager.









On Real Estate Security at Lowest Rate J. H. MACMULLEN & CO. Real Estate and Financial Agents 36 King Street Bast, "1st Floor."

Office Tours, 10 to 12, 2 to 1 o'clock.

MANUFAUTURERS. 101 YONGE T HET. G. HODGE. 505 Queen street west, BRITTON BROS. Late of St. James' Hotell. Dealer in Game and Poultry of all kinds in season. Fresh and Salt Fish, Fresh Pork, THE BUTCHERS. 13 and 15 St. Lawrence Market, Bacon, Hams, Butter, Eggs Etc. Canned Goods of all kinds, Relishes. Etc. Have always on hand a large assortment of the very best of Meats to be had in the city, comprising Beef, Mutton, Lamb, Veal and Pork, Rounds, Ramps and Briskets of Corn Be f, Salt Tongues, Pickled Pork, Smoked Hams & Bacon. PPY EW YEAR O A L. Extras-Sweet Breads, Calf's Head, Fee nd Livers. Private families waited on daily Special rates to hotels, restaurants and pub-lic institutions. Telephone Communication FURS. FURS. At Less than Cost at JEFFERIES. 3961 Yonge Stre t. DAVIS BROS. KI GSTON OAD **130 YONGE STREET.** 



SUNDAY SERVICE. 10.00 a.m. 10.45 a.m. 2.45 p.m. 5.30 " 2.00 p.m. The Company reserve the right to cancel or alter the above without notice. JOHN B LEROY. Manager

THE

KDALE 1

CABINET PHOTOM And the most substantial proof of their superior artistic qualifies is that I have made more to it is the the studies is that I have made more to it is the studies in Toronto. THUMAS E. PERELAS,

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SUPPLIES

TORONTO

-FOR ALL SIZES OF-

MAS E. PIRILINS. BUY A COPY.

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