

NE BROS

Largest Shoe

Yonge St., Nov. 20, 1895.

be open to-night

O'clock.

AL SALE

OF

AND

ERSHOES

buy in this store,

no intermediate

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THE TWO BEST

COFFEES

IN THE MARKET

ARE

Michie & Co's

PLANTATION BLEND

37c. lb. and

Finest Java and Mocha 45c lb.

Fresh Roasted and

Fresh Ground

Daily

THE WHISTLING BOY

And Whistling Girl as Viewed by One

Who Has Studied Them

"It is in the course of human

events that the small boy class I shall teach

him to whistle early in his young

career, and encourage him to whistle

merely away throughout the sunshine

and shade of youth and age," says a

writer in The Cincinnati Enquirer.

"I never see a youngster with his

hands shoved down in his trousers'

pockets, his head thrown back, his

cheeks swelled out like a pair of bel-

lows, and his puckered lips plying a

jolly tune, that I don't set that boy

down as an innocent-hearted lad who

wouldn't do a cowardly trick. It is

the shy youngster with the faint blush

and the soft tread who is afraid to

whistle lest he make a noise and

draw attention. The whistling boy

never makes the footstep or the cut-

throat, though he may never be Pre-

sident. I cannot help having my sus-

picious about a man who never learned

to whistle in his youth. In nine cases

out of ten he has a falsest voice and

a bad digestion, and his ideas on may

poles of morality are questionable.

I have made a study of the whist-

ling girl, and aside from her assump-

tion of masculine prerogative, she is

usually a dainty and fastidious bit of

femininity, who loses not one iota of

her womanly charm when she puckers

her pretty mouth and utters a merry

tune. Rather, the roughish twinkle in

her eye challenges censure. To be

sure, she is hurrying home at dusk and

high spirited, noble hearted, superior

to the alleged prettiness of her sex,

and should circumstances require, be

sufficiently generous to make wonderful

sacrifices for those she loves; for, be-

lieve me, she is not a selfish creature.

She may hate, too, with cor-

responding enthusiasm, but not for-

get, for being tender of heart and be-

lieving always the best of humanity,

this harsher sentiment finds no per-

manent home with her.

"Contrary to the general opinion, she

is rarely, if ever, a 'tomboy,' and if

she occasionally uses of her ability

to attract the attention of some

INSURANCE.

True Inwardness of the Independent's

Attack Upon the Mutual Reserve.

From the New York Financial Review.

It is now no new thing for a reput-

able institution to be assailed by the

"Independent," a weekly publication

which makes a trade of religion for

the purposes of revenue. The Mutual

Reserve Fund Life has been honored

in this direction before, and has sur-

vived and prospered. It is honored

again now, and will continue to sur-

vive and prosper. In 1889 this same re-

ligious "Independent," under the edi-

torial management of the same Henry

C. Bowen who now directs its vituper-

ative utterances against the Mutual

Reserve Fund Life, was assailing the

Mutual Life of New York. The pres-

ent president of that company address-

ed to Mr. Bowen a letter in which he

used these words:

"The 'Independent,' like other mer-

chandise, is made to meet its market,

and it is precisely because the Mutual

Life is 'a minority of one, with all the

other life insurance companies

of the country against it,' that

these other companies furnish

a market for thousands of

copies of the regular and extra edi-

tions of the paper in which the Mutual

Life, being 'a minority of one,' will

conquer."

"It is because, as is perfectly known

to all persons in the business, the in-

surance columns of the 'Independent,'

like its financial columns, whether dis-

guised in editorial garb or clothed in

the more easily discerned dress of 'bus-

iness notices,' are purchasable and pur-

chased by the column or line, and 'all

the other companies of the country'

are liberal purchasers of these columns

for purposes of strife. It is to the pe-

ople of the country that the 'Independent'

keeps up that strife as long as it is

paid to do so."

Nor did Mr. McCurdy rest the state-

ment that the columns of the 'Inde-

pendent' are purchasable upon insur-

ance notices. He said that the whist-

ling of thousands of 'people

throughout the land were in the past

sufferers by the Northern Pacific Rail-

road scheme, floated by Jay Cooke &

Co., with the aid of the religious 'In-

dependent.' Thousands sunk their life

savings in the securities of the rail-

road, and the result was a disaster

which has cost the country millions of

dollars. The result was a disaster

which has cost the country millions of

dollars. The result was a disaster

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with other companies in the same busi-

ness. It is because a policyholder in

the Mutual Reserve more per \$1000 of

insurance for expenses than it has cost

in other companies, that the 'Indepen-

dent' has been so successful. It has cost

less, than the record is one of econ-

omy, and it is for that reason that

economy. All the life companies re-

porting to the New York Insurance

Department an annual average for

the year of \$4,533,642.60 of insur-

ance and their expenses were \$1,808,-

688 or \$13.49 per \$1000. The Mutual Re-

serve carried an average of \$277,986,535

and its expenses were \$1,557,749 or \$5.60

per \$1,000. If all the companies had

been managed at the same rate of ex-

pense as the Mutual Reserve, the total

expenses would have been \$25,068,809,

a saving in expense of \$33,140,200.

Again, expenses must be judged by

the results produced. With \$4,599,702-

235 of insurance in force on Jan. 1, 1894,

all the companies gained during the

year of \$1,808,688. The Mutual Re-

serve gained during the year of \$277,986,535

and its expenses were \$1,557,749 or \$5.60

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expenses would have been \$25,068,809,

a saving in expense of \$33,140,200.

allowing 16 2-3 per cent. dividends,

would be \$219.14. The Mutual Reserve

has been said to show both the

character of the journal and its

editor and the character of the jour-

nal article. The Mutual Reserve Fund

Life, no more than any other institu-

tion that is able to do the "Indepen-

dent's" silence, is safe from its attacks.

No more than any other institution is

it liable to them. The "Independent"

is in the market for revenue; its col-

umns are for sale. The Mutual Re-

serve has failed to purchase. It is re-

ceiving only such treatment as any

other moneyed institution that offends

in the same manner is liable to. The

fact that the misrepresentations and

falsehoods thus put forth might de-

stroy the sole financial dependence of

hundreds of families, by influencing the

husband and father to abandon insur-

ance in the Mutual Reserve, counts no

more with the editor of this sheet than

did the fact that hundreds of families

might be robbed of their life, through

the Northern Pacific swindle, prevent

him from selling his columns, his opin-

ions and his influence to line his own

pockets at the expense of his subscrib-

ers, whose confidence he had won by

pretended religion and by ostentatious

quotations from the Bible.

A FEARFUL SMASH.

Fast Mail Train on the New York Central

Plunged by Wreckers.

Rome, N.Y., Nov. 19.—Fast mail train

No. 6 on the New York Central was

wrecked on the New York Central at 4

m. on Nov. 19. The train was wrecked

on the New York Central at 4 m. on

Nov. 19. The train was wrecked on

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