WITHOUT A HOME.

By Edward P. Roe, Author of "Barriers Burned Away," "Opening a Chestnut Burr," "Success with Small Fruits," Etc., Etc.

CHAPTER XXVIII—(*Continued.*)

"Millie," cried Mrs. Jocelyn, bending over her with moist eyes, "you look pale and gone-like—"

"Oh no, mamma, I'm here—a good hundred and ten pounds of me, more or less."

"But how did you get through the day?"

"You will hardly believe it," was the reassuring reply; "I've been promoted already from work that was hard and coarse to the lace-counter, which is near the door, where one can breathe a little pure air. If the goods were as second-hand as the air they would not have a customer. But, come, mamma dear, I'm too tired to talk, and would rather eat, and especially drink. These surely are good symptoms."

"Millie, you are a soldier, as we use to say during the war," said Mrs. Jocelyn hastening the preparations for supper "But you cannot deceive a mother's eyes You are more exhausted than you even realize yourself. Oh, I do wish there was some other way. I'd give all the world if I had Mrs. Wheaton's stout red arms, for I'd rather wash all day and half the night than see you and Belle so burdened early in life."

"I wouldn't have my beautiful mamma changed even by one gray hair," was the very natural response.

Belle nearly rendered futile all of Mildred's efforts to hide the worst from her mother; for, after her duties were over, she went eagerly to the shop where she expected to find her sister Having learned that Miss Jocelyn had fainted and had gone home some time in the forenoon, she sped almost breathlessly after her, and burst into the room with the words, "Millie! Millie!"

Fortunately Mrs. Jocelyn was busy over the stove at the moment and did not see Mildred's strong cautionary gesture; but Belle's perceptions were almost instantaneous, and with one significant glance of her dark eyes she entered into the loving conspiracy.

"What is it, Belle?" was Mrs. Jocelyn's anxious query.

"I'm wild to know how Millie has got on the first day, and whether she has a big fight on her hands as I had. If she has, I declare war, too, against all the powers and principalities—not of the air, for there wasn't a breath of it in our store to-day. We've had a crush, and I'm half dead from trying to do two days' work in one. Ten minutes for lunch. Scores of cross customers all wanting to be waited on at once, and the floor-walkers flying around like hens beneft of heads, which, after all, are never of much use to either. In spite of all, here we are, mamma, ready for a cup of your good tea and other fixin's. Now, Millie, it's your turn. I've let off enough steam to be safe till after supper. Have you made cruel enemies to-day, from whom you desire my protection?"

"No, Belle," said Mildred, laughing; "I have not your force and brilliancy, and have made but a humdrum beginning. I was so stupid at one counter that they transferred me to another, I'm glad of it, for laces are pretty, and taking care of them wouldn't seem like drudgery at all. Best of all, it's near the door, and every customer will give me a sustaining breath."

"Millie is standing it capitally for a beginner," Belle remarked, with the air of a veteran, as Mildred eagerly drank her cup of tea and asked for more. "I was so tired the first night that it seemed as if I could scarcely swallow a mouthful."

Thus they carried out the little ruse, careful not to exaggerate, for Mrs. Jocelyn's intuitions were quick.

As it was she looked at her child with many misgivings, but she tried for their sakes to be cheerful, and praised the courage and spirit of both the girls, assuring them that they showed their true Southern blood, and that they reminded her of their father when, during his brief visits, he talked over the long, hard campaigns.

At last they were in the privacy of their own room, and Mildred, as if she were the weaker and younger, buried her face on her sister's shoulder and sobbed despairingly, "Oh, Belle, you are the stronger. I fear I can't stand it at all. I've suffered more to-day than in all my life, and my feet and back still ache—oh, I can't tell you."

The child soothed and comforted her, and said she had suffered just the same at first, and often still she felt that if she could not sit down for a few moments she would drop down; "but there, Millie," she concluded, with the best philosophy the case admitted of, "you get used to it gradually—you can get used to anything."

"I don't believe I can," was the dejected reply, "and yet I must, if we would have shelter and bread. Oh, that we might hear some good news from papa! Why don't he write oftener? I fear it is because he has nothing cheering to tell us."

The next morning, in spite of all effort, Mildred was too ill and lame to rise, but she instructed Belle to assure her employer that she would come the following day.

Mrs. Jocelyn tried hard to persuade her not to go back at all, and at last Mildred grew a little stern and said emphatically, "Please say no more, mamma. We can afford none of this weak nonsense. I must earn my bread, as do other girls, and have no time to lose."

The following day, fortunately, was so stormy that customers were scattering, and Mildred had a chance to gain an idea of her duties and to rest a little from time to time, for out of consideration of the facts that she had been ill and was a beginner, she was permitted to sit down occasionally. She was so attractive in appearance, and had brought such an excellent certificate of character, that the proprietors were inclined to be lenient, and smooth a little the harsh and thorny path of a beginner.

And so the weary days dragged on, and she slowly acquired the power to stand as did the others. They were days, however, which ended in a close approach to agony, from which the nights brought but slight and temporary relief, for so great was the pain in her feet and back that she would moan even in her sleep. Her sufferings were scarcely less than at first, but, as Belle said, she was "getting used" to them.

It is a well-known fact that many would persist in living in spite of all the tortures of the Inquisition. I wonder if the ingenious inquisitors and their "familiars" were ingenious enough to compel delicate women to stand and talk all day, and sometimes part of the night?

In very truth, the poor girl was earning her bread by torture, and she soon found that she had many companions in suffering who, with woman's capacity for the patient endurance of pain, made the best of their lot, often trying to forget themselves in jests, laughter, and gossip, planning, meanwhile, in odd moments, for some snatch at the few pleasures that their brief evenings permitted—pleasures, too often, in which Mildred could or would take no part. While her gentleness and courtesy to all gave no cause for hostility, her air of quiet aloofness and her recognized superiority prevented her from becoming a favorite, nor did the many admiring looks and even open advances that she received from the young men in the store, and occasionally from customers, add to her popularity. The mail clerks soon found, however, that beyond the line warranted by their mutual duties she was utterly unapproachable, and not a few of them united in the view held by the girls, that she was "stuck up"; but since she was not in the least above her business, no one could complain openly.

As one long, exceedingly busy and weary day was drawing to a close, however, she received a sharp reprimand. A gentleman had agreed to meet his wife at the shop as he came up town, in order that they might together make provision for Christmas. The lady having nearly accomplished her round, and having proved herself a liberal purchaser, she was naturally accompanied toward the door by a very amiable foreman, who was profuse in his thanks. Suddenly it occurred to her that she would look at the laces, and she approached Mildred, who, in a momentary respite, was leaning back against the shelves with closed eyes, weary beyond all words of description.

"Will you please wake that young woman up," the lady remarked, a little sharply.

This the foreman did, in a way that brought what little blood the poor girl had left into her face. The shopper sat down on the plush seat before the counter, and was soon absorbed in the enticing wares, while her husband stood behind her and stole sidelong glances at the weary but beautiful face of the saleswoman.

"Jupiter Ammon,' he soliloquized mentally, "but she is pretty! If that flush would only last, she'd be beautiful; but she's too pale and fagged for that—out to a ball last night, I imagine. She don't even notice that a man's admiring her—proof, indeed, that she must have danced till near morning, if not worse. What lives these girls lead, if half the stories are true! I'd like to see that one rested, fresh, and becomingly dressed. She'd make a sensation in a Fifth avenue drawing-room if she had the sense to keep her mouth shut, and not show her ignorance and under-breeding."

But he was growing impatient, and at last said, "Oh, come, my dear, you've bought enough to break me already. We'll be late for dinner."

The lady rose reluctantly, and remarked, "Well, I think I'll come and look at these another day," and they were bowed out of the door.

"You must be more alert," said the foreman, imperatively, to Mildred. "These people are among the best and wealthiest in town."

"I'll try," was the meek answer.

The gentleman had hardly reached the sidewalk, however, before all his chivalry and indignation were aroused. Under the press of Christmas times a drayman had overloaded his cart, and the horse was protesting in his dumb way by refusing to budge an inch; meanwhile the owner proved himself scarcely equal to the animal he drove by furious blows and curses, which were made all the more reckless by his recent indulgence in liquor.

The poor beast soon found many champions, and foremost among them was the critic of the weary shop-girl, who had suffered more that day than the horse was capable of suffering in his lifetime. The distinguished citizen, justly irate, I grant, sent his wife home in their carriage, and declared that he would neither eat nor sleep until he had seen the brute—the drayman, not the horse—arrested and locked up, and he kept his word.

Much later, the wronged and tortured human creature of whom he had surmised evil, and on whom he had bestowed at best only a little cynical admiration, crept home with steps that faltered, burdened with a heaviness of heart and a weariness of body which could be measured only by the pitiful eye of Him who carries the world's sins and sorrows.

The rescued horse munched his oats in stolid tranquillity; the woman raised to heaven her eyes, beneath which were dark, dark lines, and murmured, "O God, how long?"

(TO BE CONTINUED.)

LIQUOR SUPERSEEDED.

Anti-Liquor Powders make a tonic drink which not only removes the effects of bad liquor and over drinking, but checks the craving for liquor, corrects acidity, improves digestion, regulates the liver and quiets and braces up the nerves. Sold in packets of 8 powders for 25 cents, or two for 10 cents, mailed for stamps, address W. Hearn, Druggist, Queen st. west, Toronto.

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

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

—Those n 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.

—Keep the feet dry.—This is the season of sloppy weather so productive of colds and lung troubles; neglected cold or damp feet is a great source of these troubles. Cure your cough with Hagyard's Pectoral Balsam. Pleasant to take and always

—The causes of colds are getting overheated in hot rooms or crowded assemblies, sitting in a draught, or cooling too rapidly after exercise, muffling up warm and changing to lighter wrappings, cold and damp feet. No matter what is the cause Hagyard's Pectoral Balsam is the cure for all throat and lung diseases that induce consumption.

—A man of punctuality, energy land science, Mr. Charles Cluthe, surgical mechanist, of Toronto, left Montreal on the expiration of his professional visit on the evening of the 27th, attended to this day on the 28th in Port Hope, arrived here at 9 a.m. (the last Saturday in each month being the day he is due here at the American hotel.) He leaves at 5 p.m. today, for Washington, D.C., where he may be found at the U. S. patent office on Monday morning to secure a most valuable invention in the shape of a truss for the cure of rupture. Mr. Cluthe will be home from Nov. 3rd to the 12th, on which day he will start on his western trip.—Hamilton Times, Oct. 29. tf

MONEY AND TRADE.

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26 TORONTO STREET, TORONTO.

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Buy and sell on commission Canadian and American stocks; also grain and provisions on the Chicago and Toledo Board of Trade for cash or on margin.

Toronto Stock Markets.

TORONTO, Dec. 7.—Banks—Montreal 202½ and 201½; trans 5 at 201½; Toronto 168½ and 167¾, trans 40 and 50 at 167, 10 at 168½, 10 at 168; Ontario 62 and 61¾, trans 50, 200 and 50 at 62; Merchants' 128½ and 127; Commerce 147¾ and 147½, trans 70 at 147¾; Dominion 194½ and 194, trans 10 at 194½; Hamilton buyers 120, do. 50 per cent buyers 112; Standard 115¾ and 115½; Federal 164¾ and 164½, trans 20 at 165½, 10 at 165, 50 at 164½, 13 at 165; Imperial 140 and 139; British America Assurance Co. 146 and 141; Western Assurance Co. 212 and 210, trans 15 at 210; Canada Life Assurance Co. buyers 350; Confederation Life Association buyers 230; Consumers' Gas Company 147 and 145½, trans 7 at 145½; Dominion Telegraph Company sellers 98; Montreal Telegraph Company sellers 131; Globe Printing Co. sellers 100; Canada Permanent Loan Society buyers 208½; Freehold Loan and Savings Company buyers 103; Western Canada Loan buyers 180; Union Loan and Saving Company sellers 135; Canada Landed Credit Company sellers 140½; Building and Loan Asciation 106 and 105; Imperial Savings and Investment Company 117 and 115; Farmers' Loan and Savings Company sellers 130; London and Canadian Loan and Agency Company buyers 140½, trans 78 at 140½; National Investment Company buyers 113; People's Loan Company buyers 112; Huron and Erie buyers 157; Ontario Loan and Debenture sellers 136½; Canadian Savings and Loan Company sellers 131 xd; Hamilton Provident sellers 145; Real Estate, Loan and Debenture Company 10s and 107½; Brant Loan and Savings Society buyers 102; Toronto House Building Society sellers 145; Ontario Investment Association 140 and 134½; British Canadian sellers 106; Dominion Government 5 per cent buyers 99½.

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Receives telegraph quotations of the New York, Chicago and Montreal markets, daily reports and financial papers.

Montreal Stock Market.

MONTREAL, Dec. 7.—Noon—Banks—Montreal 202¾ and 202½, sales 75 at 202½; Ontario 62 and 61½, sales 100 at 61½; Banque du Peuple 92¾ and 91½, sales 44 at 91½; Molsons' Bank 120 and 119, sales 5 at 118½; Bank of Toronto 167½ and 166½; Banque Jacques Cartier 110 and 108, sales 69 at 108; 3 at 107; Merchants' Bank 128¾ and 128, sales 150 at 128; Union Bank asked 98; Bank of Commerce 148 and 147¾, sales 36 at 147½; Exchange Bank 145 and 140; Federal Bank 170 and 167, sales 50 at 168; Montreal Telegraph Company 132 and 131½, sales 100 at 130½, 300 at 131, 45 at 131½, 300 at 131½, 225 at 131½; Dominion Telegraph Company asked 98; Richelieu and Ontario Navigation Company 57¾ and 57½, sales 36 at 57½, 30 at 57½, 30 at 57½; City Passenger railway Co asked 126½; Montreal Gas Company 141½ and 141; Canada Cotton Company 175 and 159½, sales 100 at 160; Dundas Cotton Company 134½ and 133; St Paul M & M. offered 111.

3.45.—Banks—Montreal 202½ and 201½, sales 30 at 202½; Ontario 62 and 61½, sales 25 at 61½, 3 at 61½; Banque du Peuple 92 and 91½; Molson's 120 and 118½; Bank of Toronto 166½ and 165, sales 25 at 165½; Banque Jacques Cartier 112½ and 108; Merchants' Bank 128 and 127½, sales 4 at 128; Union Bank asked 98; Commerce 147½ and 147, sales 50 at 147½; Exchange 145 and 140, sales 50 at 140; Federal Bank 165 and 163¾; Montreal Telegraph Company asked 132½ and 131½, sales 75 at 131½; Dominion Telegraph company asked 98; Richelieu and Ontario Navigation company 57½ and 57½, sales 25 at 57½, 83 at 57½, 10 at 57½, and 5 at 57½; City Passenger railway asked 126½; Montreal Gas company 142 and 141½, sales 51 at 141½; Canada Cotton company 165 and 160; Dundas Cotton company 134½ and 133½, sales 30 at 134½, and 15 at 133½.

Grain and Produce Markets.

CALL BOARD, TORONTO, Dec. 7.—Superior extra flour sold at a point east at $5 60. Barley in better demand and firm at 90c for No 1, and 85c for No 2. Oats steady at 42½c on track.

The receipts of grain on the street to-day were again small, owing to bad roads. About 300 bush of fall wheat offered and sold at $1 25 to $1 26, and spring would bring $1 33 to $1 35 for the best. Barley quiet and steady with sales of 500 bush at 78c to 88c. One load of oats sold at 45½c, and a few bags of clover seed at $5 10. Hay quiet and firm with receipts of thirty-five loads, clover sold at $10 to $12, and timothy at $13 to $14 50. Straw sold at $8 for loose and $11 to $12 a ton for bundled oat. Butter and eggs unchanged. We quote:—

Wheat, fall sk	1 24 to 1 26	Cabbage, dz.	0 60 to 1 00
do spring	1 28 to 1 35	Turnips, bag	0 35 to 0 40
Barley	0 78 to 0 88	Beans, bu	2 45 to 2 60
Oats	0 45 to 0 46	Tomatoes, bu	0 00 to 0 50
Peas	0 78 to 0 83	Onions, bag	1 15 to 1 25
Rye	0 85 to 0 86	Radishes, doz	0 00 to 0 00
Clover seed	5 10 to 5 20	Cauliflr, doz	0 60 to 1 00
Timothy sd qrs	5 00 to 6 50	Chickens, pair	0 35 to 0 45
do fcrc qrs	4 00 to 5 00	Fowls, pair	0 45 to 0 55
Mutton	5 00 to 6 50	Ducks, brace	0 45 to 0 60
Venison	10 00 to 12 00	Partridge "	0 60 to 0 65
" carc	6 00 to 7 50	Geese	0 50 to 0 65
Lamb	7 00 to 7 50	Turkeys	0 75 to 1 25
Hogs, 100 lbs	7 00 to 7 50	Butter, lb. rls	0 23 to 0 26
Beets, bag	0 60 to 0 70	do dairy	0 18 to 0 20
Carrots, bag	0 40 to 0 45	Eggs, fresh	0 25 to 0 27
Parsnips, bz	0 55 to 0 65	Wool, per lb	0 00 to 0 24
Parsley, doz	0 00 to 0 00	Hay	10 00 to 14 50
Potatoes, bg	0 80 to 0 90	Straw	10 50 to 12 00
Apples, brl	1 25 to 2 50		

BEERBOHM ADVICES:—"London, Dec. 7.—Floating cargoes—Wheat and corn quiet. Cargoes on passage—Wheat and corn quieter. English country markets steady. French country markets rising. Liverpool—Spot wheat quiet; corn weaker. Paris—Flour and wheat rather easier.

LIVERPOOL, Dec. 7.—Flour 10s 6d to 13s, spring wheat 9s 11d to 10s 6d, red winter 10s 6d to 11s, white 10s 7d to 10s 11d, club 10s 11d to 11s 4d, corn 5s 11d, oats 6s 4d, barley 5s 2d, peas 6s 10d, pork 75s, lard 57s, bacon 49s, tallow 39s 9d, cheese 55s.

MONTREAL, Dec. 7.—Flour—Receipts, 900 brls. Market quiet and dull, prices unchanged. Quotations—Superior $6 05 to $6 10, extra $5 90 to $6, spring extra $5 95 to $6, superfine $5 65 to $5 75, strong bakers' $5 50 to $7 40, fine $4 65 to $4 70, middlings $3 90 to $4 00, pollards $3 50 to $3 60, Ontario bags $2 65 to $2 75, city bags $3 60 to $3 75; sales 250 Ontario bags at $2 65, 250 Ontario bags at $2 70. Quotations—Corn 70c to 71c. Peas 87c to 88c. Oats 38c. Barley 68c to 70c. Rye 85c to 90c. Oatmeal $5 to $5 25 Cornmeal $3 50 to $3 60. Butter, western 15c to 17c, eastern townships 18c to 20c, Brockville and Morrisburg 17c to 20c creamery 21c to 23c. Cheese 10½c to 12c. Pork $20 to $21. Lard 14c to 15c. Bacon 12c to 13c. Hams 13c to 14c. Ashes—pots $5 10 to $5 20, pearls nominal.

TOLEDO, Dec. 7.—Wheat No 2 red $1 29½ for Dec, $1 38½ for Jan, $1 40½ for Feb, $1 42½ to $1 43½ for March. Corn 62½c to 63½c for Jan, 68c to 69½c for May. Oats nominal. Receipts—Wheat 8000 bush, corn 7000 bush, oats 7000 bush. Shipments—Wheat none, corn 12,000 bush, oats 1000 bush.

OSWEGO, Dec. 7.—Wheat, white state $1 39, red state $1 42. Corn, western mixed at 74c. Barley No 2 Canada $1 05, No 1 Canada $1 08, No 1 bright do $1 12, extra bright do $1 15. Rye 93c in bond.

DETROIT, Dec. 6.—Wheat, No 1 white $1 35 cash, $1 38½ for Jan, $1 38½ for Feb.

MILWAUKEE, Dec. 7.—Wheat $1 30½ Dec, $1 28½ Jan, $1 29½ Feb, barley 97c.

NEW YORK, [illegible] cotton lower, middling uplands 12c. F[illegible] 13,000 brls; dull and without quotab[illegible] 13,000 brls. Rye flour weak at $[illegible] Cornmeal dull and unchanged. Whea[illegible] ceipts 37,000 bush, very firm, sales 2,071,000 [illegible] including 167,000 bush spot, exports 45,000 bush, No 2 spring, $1 29, No 2 red $1 42 to $1 44, No 1 white $1 40 to $1 40½, No 2 red Dec, $1 42 to $1 42½. Rye nominal. Barley weak, No 2 rowed state 85c. Malt unchanged. Corn—Receipts 80,000 bush, strong, sales 818,000 bush, including 140,000 bush spot, No 2 71c to 72c, yellow 74½c, No 2 Dec 70½c to 71c. Oats—Receipts 20,000 bush, higher, sales 371,000 bush, mixed 49c to 52½c, white 52c to 54½c, No 2 Dec 44½c to 50c. Hay unchanged. Hops steady, new New Yorks 22c to 28c. Coffee firmer, rio 8½c to 12½c. Sugar quiet, standard A 9c, cut loaf and crushed 10c. Molasses unchanged. Rice quiet. Petroleum dull and nominal. Tallow weak at 7½c to 7¾c. Potatoes firm and unchanged. Eggs lower at 30c to 31c. Pork higher, new mess $18 25. Beef unchanged. Cut meats weak, middles nominal. Lard irregular, $11 30 to $11 37½. Butter less firm at 18c to 41c.

CHICAGO, Dec. 7.—Flour steady and unchanged. Wheat higher, No 2 spring $1 28 cash and Dec, corn higher at 60½c to 61c cash, 61c Dec. Oats higher at 45½c cash, 45½c Dec. Rye and barley steady and unchanged. Pork higher at $11 05 to $11 10 cash and Dec. Bulk meats higher, shoulders 6¼c, short rib 9c, short clear 9½c. Whisky steady at $1 17. Receipts—Flour 25,000 brls, wheat 63,000 bush, corn 161,000 bush, oats 76,000 bush, rye 2000 bush, barley 36,000 bush. Shipments—Flour 11,000 brls, wheat 31,000 bush, corn 118,000 bush, oats 40,000 bush, barley 25,000 bush.

—Deserving of praise.—Too much cannot be said in favor of that unsurpassed remedy for coughs, colds, asthma, croup, sore throat, and all lung complaints. If you suffer from neglected colds, try Hagyard's Pectoral

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MEALS AT ALL HOURS.

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For 30 days at cost and under, 246

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INSURANCE

HISTORY!

The ÆTNA INSURANCE COMPANY was fully chartered May 26, 1820, to do a Fire and Life Insurance business, and opened offices the same year in MONTREAL, and in all the leading cities of the continent, but only commenced the life insurance feature in 1850.

The ÆTNA LIFE INSURANCE COMPANY was set apart from the parent body by an Act passed May 28, 1853, and with a specially trained corps of life underwriters in charge, soon took the prominent place which it holds to-day in the front rank of existing life insurance companies.

In July, 1860, was established the present MUTUAL DEPARTMENT, affording to the public ALL THE BENEFITS OF PURELY MUTUAL INSURANCE without the dangers attending mutual contracts.

In February, 1866, its non-forfeitable Policies were first introduced into Canada, thus doing away with the fear of losing all the money paid if unable to keep up the policy, after two or three, or more payments made.

In August, 1868, the sum of $140,000 was deposited with the Dominion Government as a pledge of good faith with its Canadian members.

In July, 1877, it resolved to avail itself of the new Insurance Act and annually increase this deposit, keeping always in Government hands at Ottawa enough funds to fully provide for every Canadian policy issued subsequent to March 31st, 1878, and $100,000 over. Its Deposit is now $225,000 and about $100,000 more will be added in 1882, and more in 1883, affording such security to its Canadian patrons as few companies furnish, in any country.

In January 1878, the undivided surplus earned in the stock department—the books and funds of which have always been kept entirely distinct from those of the Mutual department—was found to have grown in the 28 years to $630,000. Instead of dividing this among the *stock* holders to whom it belonged, the Directors resolved to add $600,000 of it to the capital, raising it to $150,000, thus affording additional security to every holder of an ÆTNA POLICY, whether with or without profits.

In February, 1878, an Act for this purpose was passed by both Houses, but vetoed by Governor Hubbard in a message full of errors and aspersions. The Act was, in consequence, duly re-considered, resulting in its being enacted into law, and the veto thus practically denounced, by the decisive vote of 166 to 58 in the Assembly and 16 to 4 in the Senate. Garbled extracts from the thus thoroughly condemned veto message have recently (1881) been unearthed, and with other falsehoods, retailed in anonymous circulars through Ontario, by certain maliciously-disposed people, in an endeavour to tarnish the ÆTNA'S good name. But the grand old Company does not suffer where best known from such assassin-like attacks. They only help to bring out its real merits.

In January, 1879, the assets of the Company had passed the Quarter of a Million—no, the Quarter of A Hundred Millions of Dollars! Ten years previously, in 1869, they had passed into the Ten Million space. Fifteen Millions' increase in ten years shows SOLID PROGRESS.

In December, 1880, the Assets had grown to $26,463,440 68, notwithstanding the disbursement, during the year, of $1,165,774 63 in Death Claims upon 665 policies, and $771,468 05 in matured Endowments, and over half a million dollars in Dividends to the holders of policies in the Mutual Department.

In 1881 a much larger amount of new business is being transacted by the Ætna than for many years previously, both in the United States and Canada.

Reader, before closing your application for a Policy, examine the merits of this Company. Address the undersigned for Rate Tables, latest Annual Statement, Ætna Quarterly Journal, etc.

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