THE SPORTING WORLD.

EVENTS OF OUTDOOR AMUSEMENTS YESTERDAY.

Closing Day of the Ontario Rifle Association Meeting—The Second Military District—The Small Bore Prizes.

Favorable weather attended the competitors assembled at Garrison common yesterday, on the occasion of the closing of the O. R. A. meeting and the inaugural match of the Toronto and second military district.

The small bore competition was the only event of the day. The number of entries was small, owing to the larger number of competitors at the meeting being unaccustomed to practising with such rifles.

The shooting on the whole was excellent and above the standard, Sergt. D. Mitchell carrying off the first prize with 101 out of a possible 105.

The following is the prize list:

SMALL BORE—Open to members—Ranges 800, 900, and 1000 yards; seven rounds at each range; any position.

Value.		800 Yards.	900 Yards.	1000 Yards.	Total.
$30	Sgt. D. Mitchell, 13th Batt	[illegible]	[illegible]	35	101
25	Lt. W. Mitchell, 22nd Batt	34	33	30	97
20	Capt. J. Adam, Victoria R. C.	33	31	31	95
15	Mr. W. Russell, Barrie R. A.	34	33	28	95
10	Pte. Froud, 37th Batt	32	32	29	93
10	Mr. G. Margetts, Victoria R. C.	30	31	30	91
10	Dr McLaughlin, Barrie R. C.	31	30	30	91
5	Mr. Goodwin, Victoria R. C.	32	30	28	90
5	Sgt. T. Mitchell, Grenadiers	33	31	26	90
5	Staff-sgt. Lewis, Q. O. R.	33	31	26	90
5	Mr. O'Grady, Ottawa R. C.	31	31	27	89
5	Mr. A. Bell, 2nd Military dist.	30	30	28	88

RANGE PRIZES—*1000 Yards.*

Value.		Score.
$10	Sgt. D. Mitchell, 13th Batt	33
7	Capt. J. Adam, Victoria R.C.	31
5	Dr. McLaughlin, Barrie R. C.	30
4	Lt. W. Mitchell, 32nd Batt	30
4	Mr. G. Margetts, Victoria R. C.	30

The following is an analysis of the scoring of the present meeting, as compared with that of last year's match:

Match.	No. of Competitors Competing. 1880	1881	Average per man. 1880	1881
Canada Company	62	64	25.7	25.3
Macdonald	207	198	27	26.2
Affiliated	209	181	32.7	35.6
Gilmour	205	176	24	25
Gordon	187	173	19	18.9
Tait Brassey	177	164	70.5	72.1
Gzowski	161	139	43	47.1

The second military district prizes were decided on the same shooting, and resulted as follows:

SMALL BORE—Open to members; any rifle; ranges 800, 900, and 1000 yards; seven rounds at each range; any position.

	Val.	Score
1st,	$10 Sergt D Mitchell, 13th Batt	101
2nd,	8 Lt W Mitchell, 32nd Batt	97
3rd,	6 Capt J Adam, V R C	95
4th,	5 Mr B Russell, Bowmanville R C	95
5th,	5 Mr G Margetts, V R C	93
6th,	4 Dr McLaughlin, Barrie R C	91
7th,	4 Mr Goodwin, V R C	90
8th,	3 Sergt T Mitchell, Grenadiers	90
9th,	3 Staff-sgt Lewis, Q O R	90
10th,	2 Mr O'Grady, Ottawa R C	89

RANGE PRIZES—*800 Yards.*

	Val.	Score.
	$5 Sergt D Mitchell, 13th Batt	35
	4 Lt W Mitchell	34

900 Yards.

	Val.	Score.
1st,	$5 Sergt D Mitchell, 12th Batt	34
2nd,	4 Lt W Mitchell	30

1000 Yards.

	Val.	Score.
1st,	$5 Sgt D. Mitchell, 13th Batt	33
2nd,	4 Capt Adam	

LACROSSE

TIP-3.

The Westons play their return match with the Maitlands this afternoon, in Queen's park.

Immediately after the press match this afternoon the following minor events will take place: A 100-yard race for gold medal and the amateur championship, between Bonnell and MacGregor.

A match was played at Burford on Thursday, between the Eurekas of that place and the Victorias of Norwich, which resulted in Burford taking the first game in 20 minutes, and Norwich the next three in 7, 30 and 20 minutes respectively.

To-day the Chicago public will have an opportunity of witnessing our national game. As this is the first match game in that city much comment is made as to the manner in which the game will be received. The opposing teams are the regular organized Chicago lacrosse club and a team of Canadian residents there.

The Torontos will have to put forth their full strength to meet the Dominions, who hold the intermediate championship. The latter will put the following team in the field: Goal, J. Fraser; point, S. Hirst; cover point, A. McGee; defence field, R. Hurst, F. Duffy, A. Bright; centre field, J. Burns, home field, D. Clarke, W. Hall, T. Burke; home, W. Walker, C. Lyndon; captain, R. W. Boyd.

The following are the names of the players who take part in the press lacrosse match to-day: Montreal team: Parmelee and Stewart, Herald; R. S. White, Colson and Marcil, Gazette; R. M. Campbell, Scott and Chambers, Star; Smith, Witness; Weir, Spectator; and Cloran, Post, with Muldoon, Post, as spare man. The Toronto team: A. C. Campbell, Richardson, Gemmell and Bailey, Globe; Harrington, McLean, Auldjo, Mail; Ross, Kribs, News; Galloway, Lewis, World; and Shankland, unattached. The match commences at two o'clock to-day.

CRICKET.

NOTES.

The Nelsons go to Unionville to-day to play the local club of that place.

The cricket match between the Windsor town officials and the councilmen was won by the former, 139 to 115.

To-day at Hamilton, preparatory to the international match beginning on Monday, the Hamilton club will try the mettle of the Canada team.

THE BICYCLE.

THE COMING TOURNAMENT.

A bicycle tournament will be held on the exhibition grounds on Tuesday of the second week of the exhibition. A gold and a silver medal will be offered for each of the three-mile and one-mile handicap races, a silver medal for the quarter-mile slow race, and Ald. Boustead's medal for the two-mile race for the amateur championship of Canada. The races are open to all amateur bicycle riders in Canada.

QUOITING.

THE ANNUAL TOURNAMENT.

The annual quoiting tournament for the gold medal and championship of the Dominion will take place at Toronto, commencing on the 13th of September. In addition to the medal about $100 will be offered in cash prizes.

GENERAL NOTES.

Washington wants Hanlan and Ross to row on the Potomac.

Zuckertort and Blackburn, two of the most famous chess players in the world, are soon to meet in a series of match games at the St. George's club in London, Eng., each side putting up a stake of $500.

A checker tournament is in progress at Point Edward. It has taken such a hold on several of the prominent townsmen that they may be seen up at all hours of the night "with furrowed brow and clenched fist moving men o'er checkered board."

At the Walnut Hill rifle range, Boston, Aug. 24, W. C. Gregory, in the long range "Victory" rifle match, made the best score on record at 800, 900 and 1000 yards. He made 38 bull's eyes before breaking, and scored 224 out of a possible 225. At 800 yards he made 75, at 900 75, and at 1000 74.

MONEY AND TRADE.

W. W. FARLEY. WM. MARA.

FARLEY & MARA,

Stock Brokers, Commission and General Agents, No. 26 Toronto street, Toronto, 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. Representatives of Prince and Whitely, members of the New York Stock Exchange; MacDougall Bros., of the Montreal Stock Exchange; D. Eggleston & Son, of the Chicago Board of Trade; W. H. Moorhouse & Co., of the Toledo Board of Trade.

Toronto Street Market.

TORONTO, Aug. 26.

The street market was very lively this morning. The receipts of grain were very large. 1800 bushels of wheat sold at $1 30 to $1 32 for fall, and $1 27 to $1 30 for spring. 700 bushels of barley sold at prices ranging from 70c to 82c. Oats were worth from 42c to 44c, and 100 bushels sold at these figures. Rye is worth 80c. 15 loads of hay sold at prices ranging from $9 to $12 50, and two loads of straw brought $7 and $8 respectively.

Wheat, fall	$1 30 to $1 32	Beans, bu	0 60 to 0 80
do spring	1 23 to 1 30	Tomatoes, bu	0 70 to 0 80
Barley	0 70 to 0 82	Gr'n Peas, bag	0 70 to 0 80
Oats	0 42 to 0 44	Onions, doz	0 15 to 0 20
Peas	0 76 to 0 00	Radishes, doz	0 20 to 0 25
Rye	0 00 to 0 80	Cauli'r'r, doz	0 30 to 0 45
Beef, hd qrs	6 00 to 7 50	Chickens, pair	0 40 to 0 50
do fore qrs	4 50 to 5 50	Fowls, pair	0 50 to 0 60
Veal	7 00 to 9 00	Ducks, brace	0 60 to 0 80
Lamb	9 00 to 10 50	Partridge "	0 00 to 0 00
Mutton	0 00 to 00 00	Geese	0 00 to 0 00
Hogs, 100 lbs	8 00 to 8 50	Turkeys	0 75 to 2 00
Beets, doz	0 30 to 0 35	Butter, lb. rlls	0 22 to 0 24
Carrots, doz	0 30 to 0 00	do dairy	0 17 to 0 19
Parsnips, bu	0 30 to 0 40	Eggs, fresh	0 15 to 0 16
Parsley, doz	0 15 to 0 20	Hogs, per lb	0 23 to 0 24
Potatoes, bu	0 50 to 0 55	Hay	9 00 to 12 50
Apples, brl	1 75 to 2 25	Straw	7 00 to 8 00
Cabbage, dz.	0 35 to 0 50		

E. STRACHAN COX

STOCK BROKER.

No. 86 KING STREET EAST, TORONTO,

Buys and sells Canadian and American Stocks strictly on Commission.

Also represents the Grain and Provision House of Messrs. D. H. Denton & Co., Chicago, through whom orders are executed on the Board of Trade either for cash or on margin.

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

Toronto Stock Market.

TORONTO, Aug. 26.—Banks—Montreal 199 and 198½, Toronto buyers 154½, trans. 37 at 154¾, Ontario 78 and 77½, Merchants bank sellers 126, Bank of Commerce 143¾ and 143½, trans. 20 at 143¾, Dominion bank 176 and 175½, trans. 20 at 175¾, Hamilton buyers 120½, 50 per cent. buyers 110½, Standard 109 and 107, Federal bank 146½ and 145½, trans. 2 at 145½, Imperial 128 and 127, British America Insurance sellers 148, Western sellers 214, Canada Life buyers 350, Confederation Life Association buyers 215, Consumers' Gas Company 142 and 141½, Dominion Telegraph Company 98½ and 96½, Montreal Telegraph Co. 131 and 130, Globe Printing Company sellers 100, Canada Permanent Society buyers 204, Freehold Loan and Savings Co sellers 164½, Western Canada Loan buyers 169, Union Loan buyers 133, Canada Landed Credit buyers 139, Building & Loan Ass'n sellers 104½, Imperial Savings & Investment Company sellers 118, Farmers' Loan and Savings Company 130½ and 129, London & Canadian Loan Ass'n sellers 154, National Investment buyers 110, People's Loan buyers 110½, Manitoba Loan buyers 117, Huron and Erie sellers 156½, Dominion Savings and Loan Company sellers 123, Ontario Loan and Debenture Company 134½ and 132½, Canadian Savings and Loan buyers 133½ and 131, London Loan buyers 114½, Hamilton Provident Company sellers 134, Real Estate Loan and Debenture Company sellers 103, Brant Loan and Savings Society sellers 103, London & Ontario buyers 118, Toronto House Building Society buyers 133½, Ontario Investment Association buyers 125½, English Loan Company sellers 107, Manitoba Association buyers 106½.

H. E. RUDGE, 6 per cent. | **A. HARRISON,** 6 per cent.

RUDGE & HARRISON,

64 King Street East, Toronto,

Accountants, Real Estate and General Agents.

Large amount of money at six per cent. to lend must be at half margin. Property bought, sold, rented, or exchanged. Mortgages bought. Rents, etc., collected. Manitoba lands bought. Deeds inspected.

Montreal Stock Market.

MONTREAL, Aug. 26.—Banks—Montreal, 199¾ and 199½, sales 50 at 199½, 25 at 199½; Merchants', 126½ and 126, sales 25 at 126½; Commerce, 143½ and 143, sales 20 at 143¾; Ontario, 80 and 79½, sales 25 at 78½, 50 at 78¾, 100 at 78¾ 150 at 79½; Toronto Bank, 156 and 154; Molson's Bank, 117 and 116, Banque Du Peuple, 93 and 90; Banque Jacques Cartier, 105 and 105; Union, 98 and 94; Exchange Bank, 142½ and 140; Montreal Telegraph Co., 131 and 130½, sales 25 at 130½, 125 at 130½, 150 at 130½; Dominion Telegraph Co., asked 100; Montreal Gas Co., 148 and 147½; sales 100 at 148, 100 at 147½; City Passenger Railway, 139 and 138½; Richelieu and Ontario Navigation Company, 65½ and 65; Federal, 146½ and 145½; St. Paul, M. and M., offered 90½; Canada Cotton Company, asked 132½; Dundas Cotton Company, asked 120.

New York Stock Market.

NEW YORK, Aug. 26.—Stocks advanced, then declined—Am Ex 83½, C S 63¾, D & L 121¾, Erie 42½, pfd 83, Ill C 123¾, K & T 33¾, L S 122½, M C 92¾, N W 124½, N Y C 141½, P M 48, W U 86.

London Money Market.

LONDON, Aug. 26.—Consols, 99 11-16 for money; 99¾ for account. Bonds—New 4s's at 116½; new 5's at 104½; Erie, 43½; Illinois Central, 131½.

Grain and Produce Markets.

MONTREAL, Aug. 26.—Flour—Receipts 6470 brls. Sales ($6 40 asked for 1000 brls superior extra, $6 30 bid; no sales.) Market quiet and firm. Quotations—Grain—Wheat—No buyers or sellers. Flour—Superior extra $6 30, extra superfine $6 10 to $6 20, fancy spring extra $6 to $6 10, superfine $5 50, strong bakers' $6 25 to $6 75, fine $5, middlings $4 75 to $4 80, pollards $4 30 to $4 40, medium bakers' $3 20 to $3 35, Ontario bags $2 90 to $3, city bags $3 40 to $3 45. Sales—125 brls middlings at $4 50; 125 brls cornmeal at $3 20; 100 brls super. at $6 35. Corn, cargo to Kingston, 73c asked; no bids. Peas, nothing doing. Oats, barley, and rye do. Provisions—Butter—Western 18c to 19c, Eastern Townships 21c to 22c, Brockville and Morrisburg 21c to 24c, creamery 23c to 24c. Cheese 11 to 11¼c. Pork $20. Lard $16. Ashes, pots $5 25 to $5 35; pearls $5 82 to $5 90.

LONDON, Aug. 26.—Cheese, choice, 55s 6d: tail low 36s 4d.

LIVERPOOL, Aug. 26.—Flour 10s 6d to 12s 0d, spring wheat 10s 3d to 10s 6d, red winter 10s 0d to 10s 10d, white 10s 9d to 11s 0d, club 11s 0d to 11s 2d, corn 6s 3d, pork 74s, lard 57s 6d, bacon 45s to 47s.

2.30 p. m.—Breadstuffs firm. Red winter 10s 0d to 11s 2d, club 11s to 11s 6d. Corn 6s 2d. Peas 7s 5d. Weather showery.

BEERBOHM'S ADVICES: LONDON, Aug. 26.—Floating cargoes—Wheat and corn strong. Cargoes on passage and for shipment—Wheat and corn strong. Mark Lane—Wheat and corn turn dearer; good cargoes mixed American corn off coast, tale quale, 30s 6d to 31s. London—No 2 red winter prompt shipment, 54s; do present and following month, 54s. Good cargoes California on coast 53s 6d to 54s. London—Good cargoes California wheat off coast 53s 6d to 54s. London—Good shipping California wheat, just shipped, 54s; do nearly due, 54s. English and French country markets firm, English weather fair. Liverpool—Spot wheat strong; corn stiff. California white, No. 1 [illegible] No. 2 do 10s 1d; do fair Aug. red wes[illegible] d. White Michigan 9s 11d; do American spring wheat, No. 2 9s 8d; new No 2 8s 3d. London—American Exchange state flour at 14s 3d. Liverpool do 14s 2d. Liverpool—Mixed corn 7s 2½d; Canadian peas 7s 4d.

NEW YORK, Aug. 26.—Prime mercantile 4½ to 6. Railroads weak; stocks closed firmer. Cotton higher; middling uplands 12¼c. Flour—Receipts 17,000 brls, stronger, sales 25,000 brls; No 2 $4 to $5, superfine $5 20 to $6, common $6 to $6 50, good $6 60 to $7 75, western extra $6 50 to $7 00, Ohio $6 to $7 75, St. Louis $6 to $7 75. Rye flour stronger, $5 50 to $6 75. Cornmeal steady, $2 90 to $5 30. Wheat—Receipts 214,000 bush, lower, unsettled; sales 2,537,000 bush, including 299,000 bush, spot; exports 158,000 bush; No 2 Chicago $1 38, No 2 red $1 44½ to $1 45¾, No 1 white $1 43½, No 2 red August $1 44½. Rye firm, state $1 05. Barley nominal. Malt steady. Corn—Receipts 45,000 bush, lower; sales 1,074,000 bush, including 186,000 bush spot; No 2 71c to 72½c, yellow 73c to 73½c, No 2 August 71c to 71½c. Oats—Receipts 43,000 bush, without decided change; sales 936,000 bush. Hay firm, 50c to 55c. Coffee unchanged. Sugar in fair demand; standard A 9¼c, cut loaf 10½c, crushed 10½c. Molasses unchanged. Rice steady. Petroleum steady; crude 6½c to 7½c, refined 7½c. Tallow firm at 7c to 7½c. Potatoes firm. Eggs steady; state 20½c to 21c. Pork stronger at $18 37½ to $18 75. Beef weak. Cut meats unchanged; middles firm, long clear 9½c, short 10½c. Lard more active at $11 42½ to $11 45. Butter firm; state 18c to 19c. Cheese in buyers' favor; state 8c to 11½c.

CHICAGO, Aug. 26.—Flour firmer. Wheat unsettled; No 2 red $1 30. No 2 spring $1 26, cash August, $1 33½ to $1 36 September, No 2 $1 26½ October. Corn lower and irregular at 61½c cash 62c September. Oats lower at 36½c cash September. Rye steady and unchanged. Barley strong at $1 06. Pork easier at $18 cash, $17 80 to $17 85 September. Lard lower at $11 30 to $11 35 cash, $11 32½ to $11 35 September. Bulk meats steady and unchanged. Whiskey steady at $1 16. Freights—Corn Buffa 3½c. Receipts—Flour 16,000 wheat 203,000 bush, corn 547,000 bush, oats 79,000 bush, rye 16,000 bush, barley 8000 bush. Shipments—Flour 14,000 brls, wheat 36,000 bush, corn 598,000 bush, oats 47,000 bush, rye 5000 bush, barley 2000 bush.

Live Stock Markets.

CHICAGO, Aug. 26.—Hogs—estimated receipts, 18,000; official, yesterday, 19,325; shipments, 4522; light grades, $6 45 to $6 85; mixed packers, $6 00 to $6 50; heavy shipping, $6 60 to $7 05. Cattle—Receipts 6000.

NEW YORK, Aug. 26.—Cattle—slow; 10c. to 11½c.; receipts 1083. Sheep—slow, 4½c. to 5½c.; receipts, 1297. Calves—lively, 6c. to 8½c.; receipts, 285.

JERSEY CITY, Aug. 26.—Cattle—quiet, at 9½c. to 10½c.; receipts 139 cars. Sheep—quiet, at 4½c. to 5½c., receipts 8 cars. Lambs—steady, at 5½c. to 6½c.; receipts 5 cars. Hogs—at 8½ to 9c.; receipts 12 cars.

EAST LIBERTY, Aug. 26.—Cattle—nothing doing; receipts 748; shipments 1649. Hogs—firm; Philadelphias $7 00 to $7 20, Yorkers $6 40 to $6 55, grassers $5 50 to $6 15; receipts 2200; shipments 2400. Sheep—unchanged; receipts 3200; shipments 1800.

EAST BUFFALO, Aug. 26.—Hogs, receipts 32 cars; shipments 25 cars, 14 cars to New York; sales only light, and local demand quotable: grassers, $5 50 to $5 60; corn-fed Yorkers $5 40 to $5 75; butchers' grades $5 80. Three cars unsold.

New Engine of Warfare.

A submarine boat has been invented by a Roumanian engineer, which can be manœuvred for twelve hours at a stretch under water. It can act at depths from a hundred feet in a river to seven or eight hundred in the sea. Through the agency of screws it rises or sinks suddenly or gradually, and can move in any direction. The illumination of the vessel is internal, and enables the officers upon her to see 130 feet under water.

LADIES' WEAR ETC.

LADIES! NOW IS YOUR TIME TO GET ONE of my Celebrated Saratoga Waves, made out of Natural Curly Hair in the latest styles. Also a large stock of all kinds of Hair Goods, as Wigs, switches, etc., on hand. A call is respectfully Solicited. A. DORENWEND, Wig-maker Paris Hair Works, 105 Yonge street.

DENTAL.

WM. MYERS,

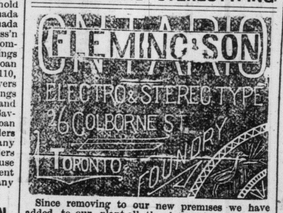
Surgeon Dentist.

OFFICE AND RESIDENCE,

No. 77 King Street West.

Office open day and night.

ELECTRO AND STEREOTYPING.



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.

FANCY GOODS.

SPECTACLES

EYE GLASSES.

C. POTTER, Optician,

31 KING STREET EAST, TORONTO,

Makes a specialty of giving an easy fit, so that they will not tire the eye. 30 years' experience.

PLUMBING AND GASFITTING

RICHARDS BROS.

HOT AIR, STEAM and WATER-HEATING A specialty. Bath-rooms fitted. Tin and galvanized iron done on the shortest notice

494 and 496 Yonge St., Toronto

GLOBES.

Cut Glass Globes for sale at Bottom Prices.

Apply for one week to

J. N. O'NEIL,

PLUMBER, 109 CHURCH STREET.

BOOTS AND SHOES.

R. DOUGLASS,

50 YONGE STREET.

Spring and Summer Boots and Shoes. Full Lines Ladies' and Misses' Kid and Prunella Boots and Slippers.

GENTS' FRENCH CALF HAND-MADE.

Ladies' and Gents' Boots and Shoes made to measure and a good fit guaranteed. 6

GREAT BARGAINS

IN

BOOTS AND SHOES!

AT

CLARKE'S,

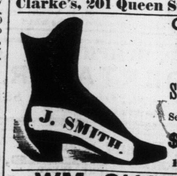
201 Queen St. West, South Side.

Ladies' and Misses' Button Boots, from $1 up.

Ladies' French Kid Boots, from $3 to $3 75, equal in value to any $4 or $5 boots.

All goods at equally low prices for thirty days, to make room for winter goods.

Clarke's, 201 Queen St. West. 201



ONTARIO BOOT AND SHOE STORE

See the celebrated

$2.50 SHOE,

163 Yonge St.

WM. CHARLES,

CUSTOM BOOT AND SHOE MAKER,

113 CHURCH STREET,

LATE

19 Adelaide Street East.

RETAIL DRY GOODS & CLOTHING.

GRAND OPENING OF FALL GOODS

EVERY DEPARTMENT FILLING UP.

WONDERFUL BARGAINS IN CARPETS! GREAT BARGAINS IN SILKS!

FINEST WOOL CASHMERES, 50 CTS.

R. WALKER & SONS,

GOLDEN LION.

MILLINERY.

To Her Royal Highness

PRINCESS LOUISE

All the Season's Novelties in

MILLINERY,

FRENCH FLOWERS and AMERICA FANCY GOODS.

Mourning a Specialty.

MISS STEVENS,

255 YONGE STREET,

Opposite Holy Trinity Church.

TORONTO.

ODORLESS EXCAVATORS.

WM. BERRY,

ODORLESS EXCAVATOR

AND CONTRACTOR,

Residence, 151 Lumley Street; Office 8 Victoria Street, Toronto.

Night soil removed from all parts of the city at reasonable rates.

SANITARY.

The Excelsior Odorless Excavating Company, with their new and improved apparatus (awarded First Prize at the Centennial Exhibition), are prepared to execute orders for removal of night soil in a more satisfactory manner than any other firm in Dominion. Head office, 9 Adelaide street east. Yorkville office, 1 J. Alberry, saddler, opposite Severn's Brewery.

S. W. MARCHMENT & CO.,

Authorized City Contractors.

INSURANCE.

MISREPRESENTATION.

The excellent character of the ÆTNA LIFE INSURANCE COMPANY has recently been set forth in the columns of two Toronto daily papers, in respect to its Strength, Soundness, Profitableness, and Economy of Management. This has been done both substantively, by full publication of its accounts; and also comparatively, by placing its figures alongside of those of other companies, English, Canadian and American. And this has been done also in an open, manly fashion, over the names of the Managers of the Company in Canada, all of whom have had long experience in the business, and are responsible for the correctness of their statements.

Thereupon some anonymous writer, who evidently does not wish to be held responsible for his slanders, concocts a statement in which he proves, in his own fashion: 1st, that the ÆTNA'S volume of Income and Insurance is less now than in 1872; 2nd, that its death rate rules higher than the average of other companies in the States; 3rd, that it paid out **in cash $155,441** more money in 1879 for death and endowment claims than it received in cash for premiums; 4th, that its **lapses and surrenders** are abnormally heavy; and 5th, and lastly, as if bound to destroy, by a masterpiece of absurdity, any value sensible people might have attached to a most moderate statement, he brings the actual cost of collecting what little income he leaves us, up to "more than 24 per cent!"

Points 1 and 2 have been answered fully in a previous advertisement, entitled **"Solid Progress,"** showing that all statements were in Greenbacks in 1872, but in Gold in 1879, and that while Income and Policy *Liability* had decreased, on the other hand the Assets had **Increased from $18,017,540 Greenbacks** in 1872 until they are now **$26,403,440 in Gold!** And as to deaths, we showed that the ÆTNA was an old company and had many old members, while many of the other companies were new; but the ÆTNA having received the necessay funds from those old members was now well prepared to meet all losses as they came.

To No. 3 we say:—All right. Having over Twenty-five Millions of dollars on hand, yielding **$1,856,710 46 in Interest** during 1879, it was not necessary to collect as much in *Premiums* as was paid out in Death and Endowment claims. We shall probably continue this, because our rates call for only **$322 28** in a single premium, or **$73 35** per annum during 5 years, for each **$1000 of Life Insurance.** The balance we get from compound interest and other sources, and expect to return a good part of the premiums received in annual cash dividends to the party before he dies.

To No. 4 we say it is a downright falsehood. The fact is exactly the contrary. Lapsed and surrendered policies have of late, as any one can see from the sworn reports, been very much less in the ÆTNA than in most other companies. Over the ÆTNA'S whole business, in 1880, they were **less than Five per cent.** of the whole insurance in force. Page iii. of Prof. Cherriman's last Report shows what they were in Canada, during 1880, upon Canadian business:

In Canadian companies,	10.62 per cent.	In American companies,	10.97 per cent.
In British "	8.46 " "	In the ÆTNA alone	7.34 " "

And upon the Ætna's whole U.S. and Canada business only 8.30 " "

Light lapses indicate good management and well-pleased and satisfied policyholders.

To No. 5 we say: It is a little too much to expect **Twenty-six Millions** to be taken care of, and invested and re-invested, safely and profitably, without *any* expense whatever. It cost the largest loan and savings society in Canada close upon 1½ per cent. to re-invest and care for its millions last year. And again it is a little unreasonable to expect that **$1,[illegible]7 23** could be paid out to about 1000 widows and orphans, and **$779,584.57** more for Endowments, never **paying the wrong party,** and getting a proper legal discharge from each, and *no expense whatever* be incurred in the whole performance! But this is the basis on which the hidden writer proceeds to figure out his "more than 24 per cent." for collecting a few cash premiums. What per cent. would it be if *all* the premiums were completed, as many of the ÆTNA'S were years ago, by 5, 7, 8 and 10 payments?

The standard method of measuring a life company's economy is by showing the ratio of its Working Expenses to its Entire Income. This method has been followed for many years in the "Policyholders' Index," for all American companies, and has been applied by **Prof. Cherriman** to all Canadian companies in his Blue Book for three years past. It is a little unfair both to old companies whose premiums have been largely completed, and to young companies whose premiums are mostly new, but no better test has yet been discovered. By this test it is found that the Expenses of the ÆTNA, per $100 received, compare with other companies very favorably, as follows:

Average of all Canadian companies,	for 3 years past,	per annum,	$27 20
" " 45 American "	do	do	20 63
" " the ÆTNA LIFE,	do	do	8 00

See Canadian Government Report, and Goodsell's "Policyholders' Index," compiled from all American Reports.

Light expenses secure good returns to policyholders in the form of dividends and other valuable advantages such as expensively-conducted companies cannot afford.

WILLIAM H. ORR, Manager.

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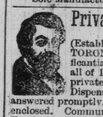

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