The Toronto World,

An Independent Liberal Newspaper,

Published every morning at five o'clock at No. 4 King street east. Extra editions are published whenever there is news of sufficient moment to demand them.

SUBSCRIPTION PRICE:

Twenty-five cents a month, or $3 00 a year in advance, post-paid. Single copies, one cent. Sold on the streets and by newsdealers in every city and town in Ontario, Quebec, and Manitoba.

ADVERTISING RATES:

All advertisements are measured as solid nonpareil, twelve lines to an inch.

Commercial advertisements of whatever nature, FIVE CENTS a line for each insertion.

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Paragraphs among news items, double the ordinary rates.

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INSERTIONS.	1 mo	3 mos	6 mos	1 year
Daily	$1 00	$2 00	$3 00	$5 00
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Twice a week	.....	1 00	1 50	2 50
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Address all communications to THE WORLD, No 4 King street east Toronto.

The Toronto World.

The Only One-Cent Morning Paper in Canada, and the Only Exclusively Morning Paper in the City of Toronto.

TO CITY SUBSCRIBERS.

We should esteem it a favor if subscribers in the city would immediately report to us any irregularity or incivility on the part of carriers.

WILL THE GLOBE explain what it means by a fair-play tariff. Is it anything different from what it has been advocating for some time back. A number believe that the fair play cry is a new departure.

THE PRACTICE of cremation is gaining popular and official support in Hungary. The municipal council of Buda-Pesth has recently discussed the question, and decided in favor of cremation. Following this example, several other Hungarian towns have decreed that it may be adopted by all those who desire it.

THE SALVATION ARMY is having a rougher campaign in England than it had in this country. Recently in a public street in Walworth, a suburb of London, a woman in the procession, having darted from the ranks to seize a pipe from the lips of a spectator with the exclamation, "that's your devil," found herself knocked to the ground with what is described as a terrific blow in the mouth. Other members of the army who went to her assistance were similarly treated. Such occurrences are not especially adapted to inculcating the gospel of peace.

THE SPEECH of the Marquis of Lorne at Winnipeg was carefully prepared, and it contained a great many important facts concerning the north west which it is desirable should be known at home and abroad. As it is the intention of the marquis to visit England shortly, we may expect to find him supplementing there what he has already stated at Winnipeg and other places. In this way the resources of Canada will become better known among British subjects and Europeans generally. Canada may experience an immigration boom in a year or two such as she never dreamt of.

THE LATEST SCANDAL from Washington is that the wife of General Sherman "runs" the army in the interest of her co-religionists. Secretary Lincoln is credited with saying that he merely signed his name; that the war department was in the hands of Mrs. General Sherman. It is also asserted that two-thirds of all the appointees in the department to-day are Catholics, and that no officer is sent to the field who has not the sanction of the "Catholic "junta." Mr. Sherman is known to have received special honors at the hands of the Pope.

PAINE AND VOLTAIRE.

The collector defends his seizure of the writings of Voltaire and Paine on the ground that they contain indecent and immoral passages. With their alleged infidelity or atheism he has nothing to do. Hence all the assertions that Mill and Huxley and Spencer are as bad as Paine and Voltaire have nothing to do with the case.

Let us admit that these books are a discussion of religious questions; let us also admit that they contain indecent and immoral passages; if it can be shown that men buy the books for the discussion of religion and not for their obscenity, then their importation should be allowed. It is better that some obscenity should obtain circulation, much as we might regret it, than that the impression should go abroad that freedom of thought was to be interfered with. With all due reverence, it can be asserted that the Bible is a religious book, and yet containing some strong passages. Besides, by attempting to put down such books as these of Paine and Voltaire, their circulation is only increased. We are still of opinion that the law which Mr. Patton thinks he is vindicating was meant for books and papers that are obscene and indecent in themselves, such as quacks' pamphlets, improper prints and photographs, and the penny dreadfuls sold as reading matter to children, but not for books which, though containing indecent passages, are primarily a discussion of religion.

THE VICTORS AND THE SPOILS.

During the recent contest at Albany between the two opposition wings of the Republican party in the state of New York, we heard much of the "Stalwarts" and "Half-breeds." It came to be generally known that the former were supporters of Arthur and Conkling, and the latter of Garfield and Blaine. The impression was also very generally taken upon this side the border that while the former constituted the "spoils" party, and were determined to seize upon federal offices for themselves regardless alike of public morality and of consequences generally, the latter were the party of virtue and justice, who wanted to establish the rule of making appointments on the ground of personal fitness only. The contrast was very flattering to the "Half-breeds," but it lacked the essential element of truth in one conspicuous respect. One of these witty paragraphers, which do so much to make the American papers lively reading, not long ago presented the case thus: "What is a 'stalwart?' One who says: 'To the victors belong the spoils. "What is a 'Half-breed?' One who says: 'The spoils belong to the victors.' Now, as far as the particular issue upon which Garfield and Conkling quarrelled was concerned, this was really the plain, simple truth of the matter. What had happened was briefly this. When President Hayes came into office he found Mr. Arthur at the head of the New York custom house, but after a while displaced him to make room for Mr. Merritt. It does not seem, however, that there was any open quarrel in the Republican ranks in consequence. In course of time President Garfield succeeded to the highest place, and soon afterwards he displaced Mr. Merritt to make room for Mr. Robertson. During all this time no complaint on the score of personal fitness for the office had come before the public with regard to either Arthur or Merritt. They had both a good reputation for character and capacity, which they still retain, and the same is to be said of Robertson. Neither was there any question as to party allegiance, for they were and are all three devoted members of the Republican party, which has reigned in the white house for the last twenty years. Now, admitting what public opinion on the other side appears to have recognized—that Merritt and Robertson were both "good" men, either of them fit to superintend the New York custom-house—people may be induced to ask for further information. The question is a natural one: why did the late president displace one good man in order to appoint another good man, both being members of his own party? And the answer that must be given to this—the only answer, in fact, that can be given — is enough to show how completely public opinion, at all events on our side of the lakes, has failed to get hold of the crucial point in the New York custom house disputed. Mr. Robertson was one of the delegates to the Chicago convention last year, and went himself to secure the nomination of Mr. Garfield. More than that, he was the acknowledged leader of the Garfield party in the convention, and it is admitted that to his energetic exertion the nomination of Garfield was chiefly owing. Battling against the Blaine men on one side and the Conkling men on the other, he secured the victory for his friend, and then what followed? Why that he obtained the New York collectorship, the most important office in the United States outside the cabinet from either a political or a monetary point of view. He won a battle and secured a prize; and, if this be not a case of "to the victors belong the spoils," then words have lost their meaning. We may change the order of the words, and to say, with the jokes, that it is a case in which "the spoils belong to the victors," but this does not much help the matter. It may seem ungenerous to appear, even to reflection, the memory of the lately departed, but we are merely stating a fact which seems to have been strangely lost sight of during the controversy. Nor is it really any reflection on the late president to state this fact—that he appointed to an important office the man to whom he owed his nomination at Chicago. As circumstances are in the United States he could scarcely have done otherwise. But it is a great mistake to suppose that the victors seeking their reward in spoils were all on one side in the recent contest. As far as the New York collectorship was concerned, there was most emphatically a leading victor in the case, who did actually receive a lion's share of the spoils as the reward of his victory. And it is well for the Canadian public to be informed of the real truth in this matter.

PUBLIC OPINION.

London Advertiser: We all desire what we think is best for the country in which we live, and if loyalty means anything else we do not know what it means.

London Free Press: In black-balling Mr. Goldwin Smith, the Toronto society have not lowered him a single peg, but have cast a slur upon themselves.

Port Hope Guide: Why should the governor-general be allowed to import everything he consumes free of duty, whilst the poor man is compelled to pay dearly for the necessaries of life?

Hamilton Times: The opinion is widespread that this country would be better thought of in England if the princess had never come here and then run away, as if Canada was unfit for a civilized being to dwell in.

Kingston Whig: The action of the Toronto St. George's society might not have been the most fair and prudent under the circumstances, but it be accepted as an indication of the drift of public opinion in relation to British connection and those who decry it.

Hamilton Times: The selection of the duke of Connaught as Lord Lorne's successor is an improbability. The sending of royalty to Canada has not proved a success, and we do not think it will be repeated. It will be just as well for the Dominion if it is not.

Quebec Chronicle: The St. George's society of Toronto cannot curb Mr. Smith's pen or tie his tongue, and though they insult him by their impertinence, they cannot lesson one whit the respect which sensible men of every shade of thought and politics have for him as a writer and as a public man, and let us add, as a philanthropist as well.

Jessie Vokes, of the theatrical Vokes sisters, has married E. Warren Wright, an actor. Prima Donna Litta's marriage to Harry Cleveland, the tenor, is appointed for next week. Clarence Ostrander and May Wentworth Van Slyck were married on the stage at Des Moines between two acts of "The Merry Wives of Windsor." John A. Mackey has become the husband of Lavina Bennett, a sister of Alice Atherton. Rose Temple, the pretty burlesque actress, formerly Mrs. Jones, has wedded anew.

AN ARTIST'S DREAM.

The Impression Nature Made on the Great Corot.

(From the New York Amateur.)

A landscape painter's day is delightful. He gets up early at three in the morning before sunrise; he goes to sit under a tree, and watches and waits. There is not much to be seen at first. Nature is like a white veil, upon which some masses are vaguely sketched in profile. Everything smells sweet, everything trembles under the freshening breeze of the dawn. (Bing!) The sun gets clearer; he has not yet torn the veil of gauze behind which the meadow, the valley, the hills, or the horizon. The nocturnal vapors still hang like silvery tufts upon the cold green grass. (Bing! Bing) The first ray of the sun, . . . another ray. The small flowerets seem to awake joyously! Each of them has its trembling drop of dew. The chilly leaves are moved by the morning air. One sees nothing: everything is there. The landscape lies entirely behind the transparent gauze of the ascending mist, gradually sucked up by the sun, and permits us to see, as it ascends, the silver-striped river, the meadow, the cottages, the far-receding distance. At last you can see what you imagined at first. (Bam!) The sun has risen. (Bam!) The peasant passes at the bottom of the field with his cart and oxen. (Ding, ding.) It is the bell of the ram which leads the flock. (Bam!) Everything sparkles, shines; everything is in full light—light, soft and caressing as yet. The background, with their simple contour and harmonious tone, are lost in the infinite sky, through an atmosphere of azure and mist. The flowers lift up their heads; the birds fly here and there; a rustic mounted on a white horse disappears in the narrowing path. The rounded willows seem to turn like wheels on the river edge. And the artist paints away paints away. Ah! the beautiful bay cow, chest deep in the wet grasses; I will paint her. (Crac!) There she is! Famous! Capital! What a good likeness she is? (Boum! Boum!) The sun scorches the earth. (Boum!) All becomes heavy and grave. The flowers hang down their heads, the birds are silent, the noises of the village reach us. These are the heavy works, the blacksmith whose hammer sounds on the anvil. (Boum!) Let us go back. All is visibe then, there is no longer anything. Les us get some breakfast at the farm. A good slice of homemade bread with butter, newly churned, some eggs, cream, and ham. (Boum!) Work away my friends. I rest myself. I enjoy my siesta, and dream about my morning landscape. I dream about my picture—later I shall paint my dream.

AN ENGLISH ELOPEMENT.

A British Major's Wife Skips out with the Coachman—Recalling the Gurney Case.

The elopement of Mrs. Gurney with her groom, which scandalized England a generation ago, has been paralleled by the flight of Mrs. Grant, of Bodmin, in Cornwall, with her coachman. The Pall Mall Gazette thus recites the case:

Major and Mrs. Grant have lived at Bodmin since their marriage, five years ago. They occasionally visit Mr. Littleton, Mrs. Grant's brother, at his residence, Trewin Shevlock, bringing their coachman with them. It was while on such a visit to Shevlock that the elopement occurred. Major Grant has been in the habit of spending his holidays in Canada chiefly for the sport that country affords. Occasionally he has been accompanied by his wife, but on his last visit to Canada, whence he recently returned, his wife did not go with him. On Friday morning last the major and Mr. Littleton went out about 5 o'clock for a day's cub-hunting. Mrs. Grant seems to have communicated this intention to the coachman, and soon after the two gentlemen had set out she and the coachman drove off in a light carriage to Torpoint. On reaching the ferry they alighted, and the coachman gave an ostler five shillings to take the carriage back to Trewin house. The boatman says that the couple had with them a box and portmanteau. Mrs. Grant was wearing an ulster; the coachman was "respectably dressed" and not in livery. On getting out of the boat a cab was called and they were driven off to Devenport Southwestern station. Mrs. Grant was married when she was 18 and is now 23. Her husband is 40. She leaves behind her two children. She lately became possessed of a considerable fortune in her own right. The coachman is about the same age as Mrs. Grant, and is said to be "a good-looking man." The police have had information of the elopement, but up to the present time no news of the runaways has been obtained.

PERSONAL CHIT CHAT.

Louis Blanc is failing in health.

The Pall Mall Gazette praises Will Carleton's poems.

Mr. Moody was baptized by immersion only two years ago.

Grace Darling's monument in Bamboro, England, is falling to pieces.

Edwina Booth, Edwin Booth's only daughter, is to be married shortly.

Some member of the Harper family has died every year for the last six years.

Sheriff Kempt of Lindsay is in town, and registered at the Rossin.

Mr. Wm. Paterson, M.P., of Brantford is registered at the Walker house.

Mr. S. J. Lane, M.P., of Owen Sound is registered at the Queen's.

Thomas Hughes' reminiscences of Dean Stanley will be published in Harper's Monthly.

Sir Hector Langevin has gone to Sorel and Yamaska to attend a picnic given in his honor. He returns to Ottawa on Monday.

On Tuesday Archbishop Lynch, Bishops Jamot and O'Mahoney, and Vicar-General Rooney visited Dean Mulligan at St. Catherines, and congratulated him on the 25th anniversary of his priesthood.

Mr. John Walter of the London Times is on a tour through the United States. He is accompanied by Lady Walter. They are now in Chicago, the guests of Mr. Geo. M. Pullman.

Mr. Davidson of Tulloch, once the handsomest man in the Highlands, whom Scotland now laments, was married five times, and was the father of nineteen children. He died in his eighty-second year.

A Lover's Suicide.

Edward D. Armstrong and his niece made a marriage engagement at New Windsor, Ill., and when the girl became convinced, through the arguments of her parents and others, that such a union would be improper, and sent him word that she would not keep her promise, he declared his intention to commit suicide. "But if any of you who are so strong at argument can convince me that it is worth while to live," he said, "I will not kill myself." They talked with him a whole afternoon, and supposed when they left him that he had changed his mind; but they had not got out of hearing when he fired the fatal shot.

THE PAPAL DECREES.

The Church's Attitude toward Liberalism—The Law Concerning Undue Influence.

Two important documents, addressed to the Roman Catholic population of the province of Quebec, have been received by Mgr. Taschereau, and by him proclaimed in the French press. We append a careful analysis of the same.

UNDUE INFLUENCE.

(a). In condemning Liberalism, the church does not mean to indicate each and every one of the political parties who, by accident, are called Liberal.

(b). Those do wrong who, without other cause, declare that the church condemns one of the political parties in Canada, called Reform—a party heretofore warmly supported even by some bishops.

(c). Let the bishops take necessary measures to guard the honor of the clergy, and especially prevent as much as possible the necessity of ecclesiastic persons appearing before lay judges.

(d). The bishop should be asked to observe the greatest reserve in regard to political affairs, especially where there is danger of provoking violent war against the church, Protestants being already prejudiced and irritated against the clergy under the pretext of undue influence in political elections.

(e). There must be no agitation either in parliament or in the press about the modification of the law covering undue influence, and should the time come when all the bishops deem such agitation opportune, they will first have to apply to the sacred congregation of the propaganda for instructions.

II.—THE MONTREAL BRANCH OF LAVAL UNIVERSITY.

(a). The holy father, in extraordinary audience held expressly, reaffirms the decree of the sacred congregation, issued 1st February, 1876.

(b). The Catholic people of Canada are exhorted to conform to the above decree, which sanctions the establishment of a branch of Laval university in Montreal.

German Trade.

(From the Pall Mall Gazette.)

The foreign trade of Germany, according to the summary of statistics published for the first seven months of the year, has somewhat improved, but the improvement is for the most part confined to or is of greatest amount in raw materials and articles of minor importance, such as lead, alkali, raw iron and iron manufactures, beer, brandy, sugar, salt, and the like. The increases are moreover balanced to some extent by decreases on many important articles, and in the trade of Germany with some of her hitherto most important customers, Thus the export of cotton fabrics has fallen off with England, France, Switzerland, and Austria. England also takes less of her linen goods, and the export of German silk stuffs has decreased both to England and the United States. In woolen yarns the export trade of Germany has fallen off with almost every country, but especially with Britain, France, Holland, and the United States, and less also to Russia, France and other places; so that, on the whole, the aspect of the export business of Germany under protection is rather checkered. It has not helped the foreign trade appreciably, and we know it has checked internal consumption. Where is the good of it.

TIME TABLES.

TRAVELLERS' GUIDE

Arranged specially for the Toronto World.

RAILWAYS.

GRAND TRUNK.

Union Station, foot of York and Simcoe Streets.

	Leave.	Arrive.
East.		
Montreal Day Express	7.12 a.m.	11.07 a.m.
" Night Express	6.52 p.m.	10.52 p.m.
Mixed	11.12 a.m.	6.52 p.m.
Belleville Local	5.07 p.m.	9.37 a.m.
West.		
Chicago Day Express	12.15 p.m.	6.10 p.m
" Night tExpress	7.45 p.m.	6.15 a.m.
Stratford and London Mixed	7.30 a.m	11.10 p.m.
" " " Local	3.45 p.m.	1.05 p.m.
Stratford Local	5.25 p.m.	11.00 a.m.
Georgetown Mixed	6.40 p.m.	8.25 a.m.

GREAT WESTERN.

Stations—Foot of Yonge and foot of Simcoe.

	Leave.	Arrive.
New York Mail	3.30 p.m.	6.45 p.m.
N. Y. (Central) & Erie Express	9.55 a.m.	4.30 p.m.
London Local & Detroit Express	7.10 a.m.	1.15 p.m.
Susp. Bridge & Detroit Express	5.55 p.m.	10.20 a.m.
Detroit & Chicago Express	12.50 p.m.	10.35 p.m.
New York & Chicago Express	11.45 p.m.	9.?5 a.m.

Trains leave Simcoe street five minutes later.

SUBURBAN TRAINS.

For Mimico, calling at Union station, Queen's wharf, Parkdale, High Park, and the Humber, going and returning (every day except Sunday).

Leave Yonge street 10.30 a. m., 2.00, 4.10, and 6 20 p. m.

Returning, leave Mimico 8.15, 11.15 a. m., 2.00, 4.50, and 7.10 p. m.

NORTHERN AND NORTHWESTERN

Stations—City Hall, Union and Brock street.

	Leave.	Arrive
Barrie, Collingwood and Meaford, Mail	7.45 a.m.	9.15 p.m.
Collingwood Express	5.10 p.m.	10.10 a.m.
Gravenhurst and Meaford Steamboat Express	11.30 a.m.	2.15 p.m

Trains leave Union Station Eight minutes and Brock Street Fifteen minutes later.

CREDIT VALLEY.

Station—Union depot.

LEAVE	
St. Louis Express. To the North, West, Southwest, South and Northwest	7.45 a.m.
Pacific Express. To West, South, Northwest, West and Southwest. Daily	12.50 a.m.
Express. To the West and North	4.30 p.m.
Through cars, Toronto to Detroit, on 7.45 a.m. and 12 noon.	
ARRIVE	
From Orangeville, Elora and Fergus	9.40 a.m.
From St. Louis, Toledo, Chicago and Detroit	10.20 a.m.
From St. Louis, Toledo, Chicago and Detroit. Daily	1.10 p.m.
From Orangeville, Elora and Fergus	6.25 p.m.
From Kansas City, St. Louis and Chicago	9.25 p.m.

TORONTO, GREY, AND BRUCE.

Union Station, foot of York and Simcoe streets.

	Leave.	Arrive.
Owen Sound, Harriston, and Teeswater, Mail	7.30 a m	3.00 p.m.
Owen Sound Mixed	12.20 p. m.	9.40 p.m.
Orangeville Express	5.00 p.m.	10.30 a. m.

TORONTO AND NIPISSING.

Station, foot of Berkeley street.

	Leave.	Arrive.
Through Mail	7.45 a. m.	6.30 p. m.
Local	4.00 p.m.	11.15 a. m.

STAGES.

EGLINGTON STAGE.

Leaves Bay Horse hotel, Yonge street, 11.10 a.m., 1.30 p.m., 5 p.m. and 6.20 p.m.

Arrives 8.45, 9.55 a.m., 2.30 and 6 p.m

THORNHILL STAGE.

Leaves Bay Horse hotel, Yonge street, 3.30 p.m.

Arrives 10.30 a.m.

Mail stage leaves Clyde hotel, King street east; 3.20 p.m.

COOKSVILLE STAGE.

Leaves Bay Horse hotel, Yonge street, p.m.

Arrives 11 a.m.

RICHMOND HILL STAGE.

Leaves Clyde hotel, King street east, 3.10 p.m.

Arrives 10.30 a.m.

HIGHLAND CREEK STAGE.

Leaves Clyde hotel, King street east, 3.15 p.m.

Arrives 11 a.m.

KINGSTON ROAD TRAMWAY,

for Leslieville, Woodbine driving park, Victoria park, and Ben Lamond.

Station, Don bridge, foot of King street.

Leaves Don Station 6.30, 9.00, 10.00, 11.00 a.m.; 12.00 noon; 1.36, 2.30, 3.30 4.30, 5.40, 6.30, 7.30, 8.30, 9.30 p.m.

Returning leaves Ben Lamond 6.00, 8.20, 9.10, 10.10, 11.10 a.m.; 12.10, 1.40, 2.40, 3.40 4.40, 5.40, 6.40, 7.40, 8.40, 9.40 p.m,

$500 REWARD!

For an Ache, Cut or Sore on Man or Beast that Kennedy's Lightning Remedy will not cure, the Direction with each bottle are followed. It cures Sick Headache n 5 minutes; Toothache in 1 minutes Earache in 5 minutes; Neuralgia n minutes; Rheumatism in from 1 to 10 days. THE LIGHTNING REMEDY will cure any pain or ache that is comatable in from 1 to 5 minutes. When you have a bottle of KENNEDY'S LIGHTNING REMEDY in your house on will always have the doctor on hand to cure 99 out of 100 of the ills the Human Family are subject to. Sold by Druggists and Merchants all over the world. ☞ When you want an article that will cure everything, ask for KENNEDY'S LIGHTNING REMEDY. If you doubt it, read this: BERLIN, Ont., July 7th, 1879. Mr. James Kennedy, Toronto. Sir: I have been confined to my bed for a month with neuralgia in my head and face. I had two doctors attending me, but they could not cure me. After they gave me up as a hopeless case, I was induced by my wife to try your Lightning Remedy, and the first rub relieved the pain, and now am as well as I ever was, but my bottle is all done. Please sent me half a dozen more by express, C.O.D. Respectfully yours, DANIEL FERRMAN

HAIR GOODS

THE EXHIBITION WEEKS

Have been a great success at the PARIS HAIR WORKS, 105 Yonge street, Toronto. The sales of different head dresses were enormous. Thousands of ladies and gents visited my establishment and were convinced my SARATOGA WAVE for ladies,

Sarah Bernhardt Coquets and Frizettes, La Belle Wave and Bouquets, Wigs, Switches, Bang Nets, etc., were unequalled in style, quality and cheapness. Call in early, ladies, and have your choice of 500 Saratoga Waves in different styles. A DORENWEND, Manufacturer and Proprietor.

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COOK & BUNKER

PRACTICAL

CARVERS, GILDERS,

—AND—

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36 King street West.

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Photographer to the loyal citizens of Toronto. He never had the pleasure of taking the Queen or Royal Family, but he takes great pleasure in showing the citizens of Toronto work made with the wonderful new Process that will compete with any work made in Toronto at the present time. He went to New York and learnt the latest developers and all little dodges connected with the process. The time of exposure is but one second, and for quality of work see for yourself. Gallery, KING and YONGE, entrance King street West.

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Cartes, - - $1 per doz. up.

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Has all the latest kind of scenes. Rustic, Conservatory, Boating, and Swinging Pictures all the rage.

Cabinets, - $3 per Dozen.

Tablettes, - $5 " "

$1 per Dozen up.

TYPES, Six for Fifty Cents.

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Novelties in wood, etc., of every description made to order

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Office open day and night.

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Member of Royal College of Dental Surgeons o Ontario.

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DENTIST, 266 Queen st. East

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Editor and Proprietor.

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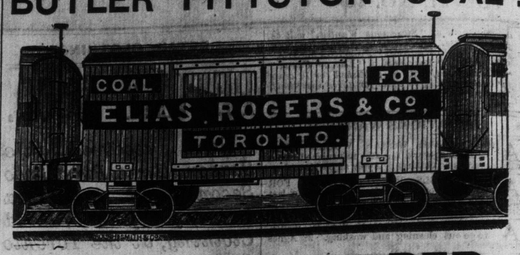

STOVE, NUT, EGG, $6.50 PER TON.

OFFICES:—Dominion Bank Buildings, cor. King and Yonge sts., Cor. Yonge and McGill streets. Cor. Niagara and Douro streets. Cor. Esplanade and Princess streets.

All offices connected with Central Telephone Exchange.

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INSURANCE

SOLID PROGRESS.

There are different kinds of Life Insurance Agents. Some recognizing their responsibility as men, will work for only the best companies, and accept reasonable remuneration. Others will work only for the company paying the highest salary, irrespective of its standing, and will do any kind of business required of them. One of this class told the writer, two years ago, that he was ready to work for Old Nick's company if he gave him a good salary. He very soon met with an engagement but not on the Ætna's staff.

Certain gentry of this class are now making a burthear of the fact that the Ætna's Insurance in Force and Income have decreased since 1872, but they forget to explain that everything was done on a gigantic basis in 1872, and that there is no American company which has not occasionally made a "progress backwards" since 1872. The Companies reporting to the New York Insurance Department, disaggregate as follows:

In 1872—In Greenbacks	$117,300,000	$2,114,742.00
In 1879—In Gold	77,700,193	1,177,255.15
Contraction during 7 years' hard times	39,099,?21	$937,487.?1

Showing a contraction of 33 per cent. in Income and of 71 per cent. in Insurance. During the same period the ÆTNA LIFE's contraction was but 21 and 22 per cent., while its

Assets increased during the 7 years, from $18,077,570 6 In 1872, up to, in 1879, $25,654,135 42

showing an increase of a fraction under 39 per cent.

To say of a firm, or a bank, that its Debts had decreased and its Assets increased would be very strong testimony in favour of that firm's, or bank's, good management and present strength. The following statement shows Solid Progress in Assets and in surplus over all Liabilities—that is, after making provision for the re-insurance of the first column, year by year:—

Year.	Amount at Risk.	Assets.	Surplus.
1872	$100,617,773	$18,077,540	$2,153,?42
1873	98,814,119	19,192,417	2,819,229
1874	91,535,992	20,657,?53	3,132,939
1875	91,434,311	22,022,734	3,336,650
1876	87,335,555	23,357,748	3,575,538
1877	82,710,674	24,141,125	4,175,531
1878	79,768,663	25,120,804	4,754,633
1879	77,738,038	25,623,195	4,959,633
1880	77,051,839	26,403,410	5,287,773

In 1872, therefore, the ÆTNA had only $180 on hand to each $1,000 of Policy. To-day it has $328 49. In 1872 its Surplus, after laying aside enough to re-insure all its Policies on the New York or Canadian standard was $2,153,942. To-day its Surplus is $5,287,773, an increase of 150 per cent. The amount at Risk has now, with returning good times, increased in 1880 over 1879.

We have given sufficient to satisfy any one that the Ætna Life has all the elements that constitute a strong and reliable Company. But, the centry above-mentioned say, its death rate "greatly exceeds the average of all the American companies." So it does, and it would be almost a miracle if it did not, for it is one of the oldest companies. But in 1880 its deaths were only $15 per $1,000, while the rate of all the other companies was $14 50 per $1,000, showing but a very trifling difference. But the ÆTNA has the money in hand for them as they come.

For Insurance which Insures, and which never becomes worthless through inability to pay a premium, after two or three years in force, apply to the Ætna Life Insurance Company.

WILLIAM H. ORR, Manager.

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