THE TORONTO WORLD

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TUESDAY MORNING, FEB. 5, 1884.

A Crisis Averted.

It is not too much to say that a great financial crisis has been averted by the determination of the dominion government to advance money to the Canadian Pacific railway company rather than see the work stopped or even materially delayed. Taking the purely business view of the matter, we might ask—what would the consequences to the country be were the loan refused? Most disastrous, we may without hesitation reply. Among bankers, merchants and manufacturers it would be felt that a heavy calamity had befallen the dominion. A gloom like that of "earthquake and eclipse" would settle down upon commercial circles. For, be it remembered, already manufacturing investments have been made and large responsibilities, financial and commercial, undertaken on a scale calculated, not for the old provinces alone, but also the vast new country which the railway is expected to develop. As long as it appears that the work is going forward rapidly to completion business men feel confident that investments made will soon be justified by our increasing population, and that henceforth our manufactures must "grow up with the country." But let it be seen that the building of the railway and the filling up of the country are to be checked, distrust and dismay would be diffused everywhere, from Cape Breton to Vancouver island. We say that no Canadian government can afford to hesitate at such a time; the thing *must* be done, or worse will happen. We refuse to believe that Mr. Blake and his friends, were they in power, would on similar occasion take any course materially different from that which the government is now taking.

In order to float the company's new stock a government guarantee of three per cent was tried, but investors to take up the stock could not be found. And the reason why is well enough known; in fact, too well known to be disputed. Grand Trunk influence has been strong enough in London to prevent anything more than a very limited sale of Canadian Pacific railroad stock there; while in New York the company had to encounter the opposition of probably the most gigantic financial combination ever known in America. What can be done by combinations of railway kings in New York was shown quite recently by the wreck of Villard and his fortunes, and the change to a large extent of the ownership of the Northern Pacific. The same parties would doubtless have been well pleased to have made the Canadian Pacific their next "gobble;" and who will say that they might not have succeeded were no helping hand to interfere? The surmise may be hazarded that measures for gobbling up the Canadian competitor of the Northern Pacific have been for some time in preparation in New York, and that a knowledge of the fact was what mainly determined the dominion government to take action. This is a surmise only, but let no one be surprised should it speedily be justified by facts brought to light. It is quite within the mark to say that a crisis has been averted, and that by the timely action of the government the country has been saved from a great calamity. For no doubt the measure proposed will be adopted by parliament, and ere another Dominion Day dawns it will have been very clearly shown that in this matter the boldest course was also the wisest.

Grand Trunk Opposition.

In various ways we are hearing of opposition to the Pacific railway loan being developed among the French members at Ottawa and their friends in Quebec and Montreal. There is nothing wonderful about this, it is simply the Grand Trunk working both in and out of parliament. But for the opposition of the Grand Trunk, no necessity for the present loan would have arisen. Under the circumstances the country must come "down with the dust" and save the road from passing into hostile hands; there is really no choice for any government that does not want to commit political suicide. But the crisis may not prove such a bad thing for the country after all. In the first place, ample security for the loan may be taken. Judging from railway experience both in America and in England, the holders of first mortgage bonds are generally in a position to protect themselves, and very rarely "get left." The parties who do get left are original shareholders and holders of second and third bonds. Next, the opportunity is created for revision of the agreement and the amendment of its weak points. If in any particular the country's interests have not been sufficiently secured, let the thing be done now. There is no reason why this should not be done. The opportunity favors, and we believe it will be done too.

The Toronto street railway company remarkable for economy. Bob-tail cars save a conductor's wages by placing double duty at a single price on the driver. Accidents sometimes occur in which the bob-tail cars are largely to blame, and the company generally manage to wriggle out of responsibility by making the driver the scapegoat. In Brooklyn, N.Y., however, the judges are scarcely so considerately inclined as they are in Toronto. A man was assaulted in a conductorless car there and the company has just been mulcted in heavy damages. It is now suggested that suits would lie against the companies for losses by robbery, the bob-tail being a favorite business resort of pickpockets.

The two leaders of the legislature have bridged the yawning chasm. Mr. Mowat has made Mr. Meredith a notary public. The honor is possibly not a great one, but it may reasonably be expected that the gratitude of the recipient will prompt a softening of the asperities of debate. Now if Mr. Mowat would but tickle the vanities of the editor of the Mail with a license commissionership or something of that kind, in what a Utopia might he henceforth dwell.

The Icelanders of Winnipeg recently produced a drama of their own country. The name of the play was The Outlaws, or in the Icelandic tongue Utilegumennirnir. Outside of the fact that it is the first Icelandic play ever produced in America, it is pleasing to reflect that none of the actors got their jaws broken.

A man in New York asserts that he makes a handsome income by selling the addresses of probable customers in the United States and Canada. The lists he gets hold of in one way and another and disposes of them at so much a thousand. He says the names which bring the best prices are those of persons addicted to purchasing patent nostrums for real and imaginary ills. For a good, fresh list of these he can realize $20 a thousand. The price for ordering names—that is people who buy books, garden seeds, flowers, etc., ranges from $3 to $5 a thousand. Sharpers who desire to send circulars to parties whom they fancy will nibble at counterfeit money and the like, pay very high for lists of parties who have never been bitten.

Arabi Pasha is doubtless right. The movement under El Mehdi is only a continuance of his own, the prophet beginning where he left off. Those who understand Egyptian affairs are beginning to see that Tel el Kebir was only the skirmish which is to precede the greater battles yet to come. When Arabi was vanquished, Mehdi, like an astute Napoleon, grasped his opportunity, picked up an army ready made and has handled them with wonderful success so far. That he should not be held too cheaply, and that he is a man of no ordinary ability, is shown in the fact that the eyes of all Europe are upon him, as it is felt that at any moment he may make a movement from which serious complications may arise.

Some of the American papers are protesting against the vile daubs with their vulgar verses which are put upon the market as valentines. They are neither pointed nor witty, and have not the small merit of being artistic in the least degree. The public would rejoice if they were done away with.

Toronto will have its semi-centennial this year, but the Six Nation Indians will celebrate their centennial. It was on Oct. 25, 1784, that Sir Frederick Haldimand declared "that the Six Nation Indians and their posterity should be allowed to possess and enjoy a tract of land six miles in depth on each side of the Grand river, running into Lake Erie, being part of a large tract lately purchased by the government from the Chippewa Indians." The Indians think that it is only fitting that they should celebrate the hundredth year of their possession of this land, and next October the event will in all probability come off. It is proposed to invite the governor-general and other prominent people to be present on the occasion.

It is a long time since Mrs. Janet Geddes, of immortal fame, hurled her stool in the face of the offending dean in St. Giles' cathedral, Edinburgh. It is evident that in that ancient city some of the spirit of those old times still survives. Dr. Horatius Bonat is one of the greatest living hymn writers. But until the other day no hymn was ever sung in his rather fashionable church. A few Sundays ago the hymn was introduced. As soon as it was given out by the minister Professor Smeaton, of the free church college, lifted his hat and walked out. Several of the elders of the congregation have, it is said, since resigned their positions. This in the capital of Scotland. It is a strange exhibition of narrow mindedness in this late age of the world. At the same time Dr. Lees is attempting to revive a daily service in St. Giles', and suggesting to some minds the revival of episcopacy. Queer folks in Edinburgh.

The Expropriation Question—Where the Poor Man's Interest Comes In.

To the Editor of The World.

SIR: There are some amongst us who seem to think opposition to the University and Centre streets expropriation scheme a cheap and easy way of gaining popularity. Each one of them says to the public in effect: "Look at me, and behold, what a champion of the poor man's rights I am. Be sure to remember it, too, in case I should ever come before you as a candidate for election, in any capacity." The way in which the occasion has been seized by popularity-hunters is "a caution": it looks as if this thing turning up was expected to prove a perfect godsend of good fortune to them.

Any one who has seen or read of the great improvements effected in some old country cities by the substitution of whole streets of handsome and comfortable dwellings for the tumble-down and unhealthy structures formerly standing on the same site, must feel convinced that this is a thing which has to be done by wholesale, if done at all. Owners here and there attempting improvements in the dwellings of the poor would make but small progress in half a lifetime. In the business portion of the city, where the value per square foot of land runs high, self-interest operates sufficiently to compel owners to put up new buildings of the best construction; the penalty of too long neglecting this being empty shops left on their hands. And the demand by successful merchants and tradesmen for improved business premises is always strong enough to keep landlords up to a sense of their duty in this respect. Even a good distance away from the centre pushing shopkeepers insist upon having good buildings to do business in; new ones if possible. But for old and decayed dwellings tenants can always be got at some rent or other, the rush for cheap houses being so great. Now, with regard to these old, decayed and uncomfortable dwellings there is this point to be made, that the percentage of rent to valuation is several times greater than in the case of dwellings drawing higher rent. For instance, a man well enough off to pay three hundred dollars ($300) a year may get for it a house that it cost twenty-five hundred or three thousand dollars to build, with everything in good condition and up to the handle. Rich people, when they pay rent, get superior houses which it would cost from six to twelve years' net rental to replace were they burned down. But many poor men live in miserable shanties on which no insurance company would pay three years' rent in case of fire, The worse a house is, and the less it is actually worth, the greater is the percentage on its value which the landlord draws in the form of rent. While rich or well-to-do people get their houses at a rental of say from ten to fifteen per cent of a fair valuation, poor people are paying from twenty to thirty per cent. A few years ago one of Toronto's leading merchants made an "amateur casual" of himself, and, in company with a detective or other competent guide, visited a number of disreputable houses. His object was to find out what the facts were, and whether any basis at all for plan for lessening the evil indicated could be discovered. His report of what he found out was published in the papers, and must still be fresh in the recollection of many people. Well, one of the most remarkable things that he discovered was the enormous rents paid by keepers of bad houses generally. In some cases he found the year's rent more than the house was worth. For such houses the highest rents of all in proportion to value are paid. Next come the worst kind of dwellings inhabited by poor but honest families; while the lowest rents of all in proportion to value are those paid for houses bringing from $500 or $600 a year upwards.

It is clear that a good expropriation scheme, honestly managed by competent parties, would provide for a considerable number of workingmen, good and comfortable houses, at rents no higher than they are now paying for very poor ones. But it may be depended upon that owners of shanties drawing their full value in three or four years' rent will fight to the death against all schemes of improvement.

A present and practical point to be determined is—what proportion of the dwellers on the streets in question are owners of the houses they live in. Is the case really one of poor men fighting for their own homesteads, be the same ever so humble? Or is rather a case of opposition by grasping landlords chiefly, who are drawing in three, or four, or five years' rent, more than their shells and shanties can fairly be valued at? Complete and precise information on this point should be the first thing asked for by the Ontario government. ANTI-MONOPOLY.

Express Gouging.

To the Editor of The World.

SIR: Is it anything less than gouging for the express people to add 25 cents to charges due at their office, for conveying small parcels within the city limits, without first sending a notice by mail of the arrival of the package, so that parties may call and take them home on a 5-cent street car if they choose? Why not notify and say 25 cents charged for delivery? This doubling the price for freight is a new policy that should be "busted." PUBLICO.

Toronto, Feb. 4, 1884.

Teachers' Examinations.

To the Editor of The World.

SIR: It seems to me that a great deal of discussion is being wasted on the text book question which might be more profitably employed on the qualification of the teachers for whose use the text books are published. Almost any kind of a text book, certainly either of the three now before the public, could be made to do good service in the hands of a competent teacher. But the trouble is that the country is now flooded with teachers and teacheresses who in the general belief of practical men are utterly incapable of teaching anything, and who over-stock their profession and bring down the wages of the competent. What is wanted to make the education department more efficient than it has been in the latter years of the unfortunate gentleman than whom Ontario could have had no better minister of education while his mental health continued, is not to abuse Mr. G. W. Ross because he settled by judiciary compromise a difficulty which was none of his making, but to strengthen his hands in stopping the over-supply of inefficient teachers. We want the N. P. applied to our educational machinery. We want Protection for educational labor. The two main causes of over supply are, first, the inefficient condition of the Normal school, and second, the appointment of unfit persons to act as sub-examiners. It is notorious that of late the sub-examiners were often most unfit persons for their office, any law student or clerk, who might be a favorite of some official of the department or of a school inspector, was put in office, while well qualified men who had not that advantage, were excluded. If Mr. G. W. Ross wishes to gain the public's respect, let him reform the Normal school, and choose, on grounds independent of cliquism, competent men to be sub-examiners. AN EX-PRINCIPAL OF NIAGARA GRAMMAR SCHOOL.

The Value of Agitation.

To the Editor of The World.

SIR: When last year Mr. Charlton brought forward his bill for the punishment of seduction and like offences, The World was the only journal that called public attention to the clause which marked off the school teachers as a most dangerous class, against whom special provision should be made for the prevention of the crime of seduction, and the only journal which censured the injustice of that clause. The teachers of Toronto were aroused to action by that article in The World. They held a public meeting and passed a series of resolutions condemning the obnoxious clause, and communicated their views to the city members, to the premier and to Mr. Charlton; and the bill was for the time withdrawn. This session Mr. Charlton has submitted his bill in an amended form, and I am happy to inform my fellow-teachers, who deeply felt the injustice and the insult upon their characters expressed in that obnoxious clause, that it has been entirely withdrawn. As the bill now stands it claims the best support of every right-minded man and woman. The teachers are relieved from the stigma which such a clause cast upon them; and, while they must feel grateful to Mr. Charlton for having yielded to their claims, I am satisfied when I add that they feel themselves under deeper obligations to the Toronto World for condemning the obnoxious clause. They have learnt how valuable a public journal is when it exposes and attacks in justice; they have also reason to learn that combination and agitation in the defence of right in the long run never fail.

ONE OF THE AGITATORS.

Waterworks and Plumbing.

To the Editor of the World.

SIR: All you say about the need of increased water pressure is too true doubtless. But do you not think that the continual running night and day, all the winter, of several hundred water taps has something to do with the troubles? Now, it is no secret that hundreds upon hundreds of taps are kept running continuously a good full stream (for less is not safe) for the purpose of saving the water from freezing and the pipes from bursting. And, why! Just because when houses are built poor pipe of unequal thickness is used by plumbers; and instead of being buried deep enough in the ground to protect it from frost it is carried without any protection, through cold cellars, so that housekeepers are obliged to let their taps run continuously or else be at constant expense for repairs. It is, unlawful, of course, to keep taps running, but when it is found that turning the water off is often no protection, as there is generally enough water left in the pipes to freeze, what can poor folks do but take the only effectual means of avoiding plumbing bills.

Now why should not all this waste and expense be saved by proper plumbing at first? Why not by law and proper inspection see that heavy pipe, and that well protected by burial, or boxed in sawdust, and cellars well closed in, be required when houses are built? Till this be done there will always be an enormous and needless escape of water in winter.

HOUSEKEEPER.

Toronto, Feb. 3, 1884.

The Best Stuff in the United States.

A gentleman of Cleveland who heard Matthew Arnold's lecture on Numbers, in which he held that the majority—in America as elsewhere—are wrong and the remnant is the salvation of the country, wrote the eminent philosopher a criticism on his lecture in which the idea was advanced that a foreigner on a flying trip through America could not judge Americans, since he meets only the rich, who, since they are just now aping the English, are not fair representatives of America. The writer suggested that the typical American was to be found in the farming communities. To this, Mr. Arnold, writing in an angular hand of feminine fineness, on stiff blue note paper, such as young ladies and royal persons use, expressed himself as follows:

CHICAGO, Jan. 2.

DEAR SIR: Many thanks for your note. I believe that the Ohio farmers are some of the best stuff in the United States. I wish I could acquaint myself with them and their life. But on a lecturing tour one can accomplish little of what one wishes. Fraternally yours,

MATTHEW ARNOLD.

Health Aphorisms.

From the Medical Age.

Dr. Frank H. Hamilton has formulated the following solid chunks of wisdom:

The lives of most men are in their own hands, and as a rule the just verdict after death would be felo de se.

Mold and decaying vegetables in a cellar weave shrouds for the upper chambers.

A change of air is less valuable than a change of scene. The air is changed every time the direction of the wind is changed.

Calisthenics may be very genteel, and romping very ungenteel, but one is the shadow and the other the substance of healthful exercise.

Blessed be he who invented sleep, but thrice blessed the man who will invent a cure for thinking.

Milk drawn from a woman who sits indoors and drinks whisky and beer is certainly as unwholesome as milk from a distillery-fed cow.

Dirt, debauchery, disease and death are successive links in the same chain.

Has a Married Man Any Rights?

"I say," said a friend the other day, "you are an old hand at it. I only got married the other day, and don't understand much about the business. But has a married man any rights left when he once assumes the hymeneal responsibilities?"

"Rights? Yes, lots. He's a right to pay all the bills, to——"

"Stop! I mean this. Let me give you an instance. Every box, and drawer, and portmanteau, and in fact, every available receptacle of every description, is stuffed full of my wife's property, and when I want to put away a few cuffs and collars——."

"Hold hard! I know what you mean. Listen young man. If your bedroom were 200 yards long and lined from floor to ceiling with drawers, and you wanted a place to stow away a couple of shirts, you couldn't find a nook that wasn't full of hair-pins, tufts of frizzes, pads, scent-bottles, old gloves, powder-puffs, rings and things. So just accept the inevitable. Wrap your personal property in an old newspaper or some brown paper and hide the parcel under the bed."

He smiled loudly and ironically and passed on, a wiser if not a better man.

Courtship Among the Arabians.

In Arabia the girls have little to do with selecting their husbands. When a bold warrior sees a girl whom he loves in another tribe he rides up at night, dashes up to her tent, snatches her up in his arms, puts her before him on his horse, and sweeps away like the wind. If he happens to be caught he is shot—and a year later, when he is skirmishing around at midnight after the paregoric bottle he regrets exceedingly that he was not caught.

FINANCE AND TRADE.

TORONTO, Monday, Feb. 4.

The improvement in business continues.

Dry goods houses are receiving orders by mail, and from places where travelers have not yet reached. This proves that stocks are low and need replenishing.

The hardware trade is dull, but there is likely to be a boom in builders' goods as soon as spring opens.

Boot and shoe manufacturers appear satisfied with the present condition of the trade. Spring orders will soon be ready for shipment and the outlook for a moderate business is considered good.

Chicago advices report grain neglected, provisions wild and unsettled.

A cable to Cox & Worts quotes Hudson Bay at 62¾, and Northwest Land at 69s 9d.

Retailers met their notes promptly and satisfactorily to-day. A large amount was retired without the aid of endorsers.

Toronto Stock Exchange.

MORNING SALES.—Commerce, 2, 3 at 118. Imperial, 24 at 128½, 10 at 128, 24 at 128½, 30 at 128, 20, 100 at 127½ after board. Federal, 10, 30 at 126½. British America, 23 at 111. Consumers' Gas, 60 at 148. Canada Landed Credit, 25 (new stock) at 112½. B. and L. association, 8 at 103. London and Canada Loan association, 50 at 143½. Land Security, 40 at 139 reported.

CLOSING BOARD.—Ontario 100¾ to 100½, sales 3 at 100½. Merchants' 109 to 108½, sales 9 at 109. Commerce 118 to 117¾, sales 29 at 118. Federal 126¾ to 126½, sales 10 at 126¾. Western Assurance 111 to 110½, sales 100 at 111. Canada Landed Credit, sales 4 at 120. London and Canada Loan association, sales 30, 20 at 143½.

Montreal Stock Exchange.

CLOSING BOARD.—Montreal 179½ to 178½; sales 3 at 179½. Merchants' 108¾ to 108½; sales 5 at 109. Richelieu 55 to 54½; sales 25 at 55.

Local Markets.

THE FARMERS' MARKET.—The receipts of grain on the street to-day were fair and prices steady. About 500 bushels of wheat sold at $1 to $1.07 for fall, the latter price for old, and 80c to 82½c for goose, spring nominal at $1.06 to $1.13. Barley steady, there being sales of 300 bushels at 53c to 60c. Oats firm, with sales of 300 bushels at 37c and 38c. Peas sold at 73c to 74c for 200 bushels, and rye is nominal at 62c. Hay easy, with sales of forty-five loads at $6 to $9 for clover, and at $10 to $12 for timothy. Straw steady, at $7 to $8 for five loads. Potatoes 80c to 90c. Hogs firm, at $7.75 to $8; quarters of beef at $5.50 to $6.50 for forequarters, and $8 to $9.50 for hindquarters. Carcases of mutton at 7½c, and lamb at 8½c. Poultry firm; turkeys 11c to 13c per lb; geese 8c to 9c; chickens 50c to 65c; ducks 70c to 90c.

ST. LAWRENCE MARKET.—This market was very quiet to-day, and in most cases prices are nominal. Prices are unchanged, and are as follows: Beef—roast, 10c to 14c; sirloin steak, 12c to 14c; round steak, 10c to 12c. Mutton—Legs and chops, 10c to 12c; inferior cuts, 8c to 10c; lamb per lb, 10c to 12c; veal, best joints, 12c to 13c; inferior cuts, 8c to 10c. Pork—Chops and roast, 10c to 12c. Butter—Pound rolls, 20c to 23c; large rolls, 18c to 19c; cooking, 15c to 16c. Lard, 12c to 14c; cheese, 14c to 16c; bacon, 10c to 14c; eggs, 28c to 31c; turkeys, $1 to $2.00; chickens per pair, 40c to 60c; geese, each, 50c to 80c; ducks, 70c to 90c; partridge, brace, 50c to 60c; potatoes per bag, 85c to 90c; cabbages per doz., 50c to 85c; onions, peck, 25c to 30c; parsnips, peck, 20c; beets, peck, 20c; carrots, peck, 15c to 20c; beans, peck 30c to 40c.

Markets by Telegraph.

NEW YORK, Feb. 4.—Cotton dull and unchanged. Flour—Receipts 24,000 brls., dull; sales 12,000 brls. No. 2 $2.10 to $2.30, superfine $2.75 to $3.35, common $3.35 to $3.60, good $3.65 to $3.80, western extra $6.25 to $6.50, extra Ohio $3.35 to $6.00, St. Louis $3.35 to $6.25, Minnesota extra $6.75 to $6.75, double extra $6.80 to $6.85. Rye flour dull and unchanged. Cornmeal quiet and unchanged. Wheat—Receipts 32,000 bush, firm; sales 2,456,000 bush futures, and 120,000 bush spot; exports 76,000 bush; No. 2 spring $1.03, No. 2 red $1.05½ to $1.06, No. 1 red and white state $1.17, No. 2 red February $1.05⅞ to $1.06¼, March $1.07½ to $1.08¼, April $1.09⅞ to $1.10⅛. Rye quiet at 72c to 74c. Barley quiet and unchanged. Malt dull and nominal. Corn—Receipts 97,000 bush, strong; sales 760,000 bush, future, 178,000 bush spot; exports 25,000 bush; No. 2 61c, February 60⅞c to 61½c, March 61⅞c to 62¼c, April 63⅞c to 64c. Oats—Receipts 36,000 bush, higher; sales 105,000 bush, future, 68,000 bush spot; mixed 39½c to 41c, white 44½c to 47c. No. 2 February 39½c to 39⅞c, March 40½c, April 41½c. Rye firm and unchanged. Hops firm. Coffee quiet. Rio 12½c to 12¾. Sugar firm; standard A 7 5-16c to 7⅜c, cut loaf and crushed 8⅝c. Molasses steady. Rice firm. Petroleum—Crude 8c to 8½c, refined 9½c. Tallow steady at 7 7-16c. Potatoes firm and unchanged. Eggs dull at 37c. Pork higher, mess $16 to $16.50. Beef firm. Cut meats firm, pickled bellies 8½c to 8¾, pickled shoulders 7½c to 7⅜c, hams 11½c to 11¾c, middles stronger, long clear 9½c. Lard firm at $9.60. Butter dull at 18c to 31c. Cheese firm at 11c to 14½c.

CHICAGO, Feb. 4.—Flour dull and unchanged. Wheat higher; February 91½c to 92½c, March 92½c to 93⅜c, No. 2 spring 91½c to 92½c, No. 2 red 98½c to $1. Corn firm, February 52⅞c to 53c, March 53⅛c to 53½c. Oats firm; cash 32½c to 32¾, February 32½c to 32½c, March 32½c. Rye quiet at 78c. Pork higher, cash $17.20 to $17.25; February $17.05 to $17.25, March $16.95 to $17.25. Lard higher; cash $9.40 to $9.45, February $9.35 to $9.45, March $9.40 to $9.55. Bulk meats firm; shoulders $7.25, short rib $9.90, short clear $9.45. Whisky steady and unchanged. Receipts—Flour 14,000 bbls wheat 27,000 bush, corn 191,000 bush, oats 93,000 bush, rye 5,000 bush, barley 41,000 bush. Shipments—Flour 14,000 bbls, wheat 15,000 bush, corn 104,000 bush, oats 55,000 bush, rye 1000 bush, barley 30,800 bush.

TORONTO RAILWAY TIME TABLE.

Grand Trunk Railway.

Trains Leave Toronto as Under:

EASTERN STANDARD TIME.

(a) For Ottawa, Montreal, Quebec, Portland, and Boston, 7.15 a.m....Fast express, 9 a.m., (b) 7.50 p.m....5.30 p.m.—Local for Cobourg and intermediate stations.

(a) 1 p.m.—Mixed for Kingston and intermediate stations.

GOING WEST.

(a) 7.55 a.m.—Local for all points west to Detroit....(c) 12.15 p.m.—Express for Port Huron, Detroit, Chicago and beyond....(a) 4.00 p.m.—Local for London, Goderich, Georgian Bay branch, with through car to points north of Guelph....(b) 6.25 p.m.—Mixed, for Stratford and intermediate points....(d) 11.00 p.m.—Express for Port Huron, Detroit, all points in Michigan, Chicago and the west.

ARRIVE FROM THE EAST.

6.40 p.m.—Mixed, from Kingston....10.30 p.m.—Express from Montreal....9.10 a.m.—Local, from Cobourg....11.30 a.m.—Fast Express....10.—Express from Montreal.

ARRIVE FROM THE WEST.

8.10 a.m.—Express from Detroit....11.30 a.m.—Accommodation from Stratford....7.05 p.m.—Express from Chicago, Detroit, &c....11.00 p.m.—Passenger from London....7.50 a.m.—Mixed from Stratford.

Great Western Division.

(a) 7.35 a.m.—For Niagara Falls, Buffalo and local stations between Niagara Falls and Windsor....(a) 9.15 a.m.—For Detroit, Chicago, St. Louis and points West....(b) 1.10 p.m.—For Detroit, Chicago and points West....(a) 3.55 p.m.—For Niagara Falls, Buffalo, New York and local stations between Hamilton and London....(a) 6.30 p.m.—Local stations between Toronto and Niagara Falls....(a) 11 p.m.—For Niagara Falls, Buffalo, New York, Boston, Detroit, Chicago and all points East and West.

ARRIVE.

8.40 a.m.—Express from Chicago, Detroit and Hamilton....10.35 a.m.—Express from London, St. Catharines and Hamilton....12.50 p.m.—Express from New York, Boston, Buffalo and all points East....(b) 4.25 p.m.—Express from New York, Boston, Chicago, Detroit, London, etc....7.05 p.m.—Mail from Buffalo, Detroit, London, Hamilton and intermediate stations....7.25 p.m.—Express from Detroit....11.10 p.m.—Express from London and intermediate stations.

(a) Daily except Sundays. (b) Daily, Sundays included. (c) On Sundays leaves Toronto at 12.50 p.m., via the Great Western Division. (d) Runs through to Detroit daily, except Sundays, with Pullman attached.

SUBURBAN TRAINS leave Toronto at 6.45, 10.35 a.m., and 2.05, 5.20 and 6.55 p.m. Returning—Leave Milnico 8.15 and 11.15 a.m., and 2.40, 5.55 and 7.30 p.m., calling at Queen's Wharf, Parkdale, High Park and the Humber, both going and returning....Trains leaving Toronto for Hamilton at 12.50, and arriving from Hamilton at 4.05 p.m., will run on Sundays, but will not stop at intermediate stations.

Credit Valley Railway.

Trains Leave Toronto, Union Depot, as follows:

St. Louis Express, 7.10 a.m., for all stations on main line and branches, and for Detroit, Toledo, St. Louis and Kansas City....Pacific Express, 1.00 p.m., for Galt, Woodstock, Ingersoll, St. Thomas, Detroit, Chicago, and all points west and northwest....Local Express, 4.50 p.m., for all points on main line, Orangeville and Elora branches.

ARRIVE.

9:30 a.m.—Express from all stations on main line and branches....10.30 a.m.—Express from Orangeville and intermediate stations....3.40 p.m.—Atlantic Express from Chicago and all points west and stations on main line....6.35 p.m—Montreal Express—All stations on main line and branches.

Toronto, Grey and Bruce Railway.

Trains Leave Union Depot as follows:

7.30 A.M. MAIL.—4.35 P.M. EXPRESS.

For Orangeville, Mount Forest, Harriston, Teeswater and Owen Sound. Express connecting with Owen Sound Steamship Line for all ports in Georgian Bay, Lake Superior and the Canadian Northwest. Trains depart from Union Depot. 8.10 a.m.—A mixed train leaves Parkdale for Owen Sound direct.

ARRIVE AS FOLLOWS:

10.45 a.m.—Express from Owen Sound and intermediate stations....9.35 p.m.—Mail from Owen Sound and intermediate stations....5.10 p.m.—Mixed—Arrives at Parkdale.

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The Best Men's Boots for $2.00 in Canada.
Ladies' and Gents' AMERICAN FANCY SLIPPERS, best in city and PRICES ALWAYS RIGHT.

34TH ANNUAL STATEMENT

OF THE ÆTNA LIFE INS. CO.

OF HARTFORD, CONN.

ASSETS, January 1, 1883, at cost.....$26,756,069 56

RECEIPTS.

Premiums in 1883.....$2,721,289 28
Interest &c.....1,767,098 17
4,488,387 45
$31,244,457 01

DISBURSEMENTS.

Death claims.....$1,254,872 70
Matured endowments.....705,549 00
Dividends and returns to policy holders.....827,406 46
Re-insurance $2665 10, commissions $272,734 52.....275,399 62
Agency exp., med. examinations and all other expenses.....191,586 70
Dividend on stock earned in stock dep.....87,500 00
Taxes.....81,518 19
Profit and loss.....5,636 59
$3,429,469 26
Balance, December 31, 1883 at cost.....$27,814,987 75

ASSETS.

Real estate $447,200 79, U. S. bonds $952,675 00.....$1,499,875 79
Cash on hand and in banks.....1,743,784 21
Railroad and other stocks and bonds.....1,343,514 13
Bank stocks.....1,025,478 04
State, county, city and town bonds 5,423,111 31
Mortgages on real estate worth $45,000,000.....13,959,006 21
Loans on collaterals.....554,093 31
Loans on personal security.....20,724 69
Loans on existing policies.....2,343,786 78
Balance due from agents.....1,613 28
Assets Dec. 31, 1883, at cost.....$27,814,987 75
Interest due and accrued, Dec. 31, 1883.....$383,931 14
Premiums under collection.....70,371 09
Quarterly and semi-an. premiums.....131,045 70
Market value of securities over cost 680,220 31
$1,265,568 24
Gross assets, Jan. 1, 1883.....$29,080,555 99

LIABILITIES.

Losses and claims not yet due.....$372,497 00
Dividends to policy holders not due 55,685 38
Premiums paid in advance.....3,029 30
Reserve for re-insurance.....23,861,332 40
Loading on deferred premiums.....40,283 35
$24,332,827 43

SURPLUS as REGARDS POLICY HOLDERS:

By Connecticut and Massachusetts standard.....$4,747,728 56
By standard of New York and Canada.....6,200,000 00
Policies in force Jan. 1, 1884, 60,354 insuring.....$85,040,335 44
Policies issued in 1883, 5,497 insuring.....$10,032,433 00

Western Canada Branch Office: York Chambers, corner Toronto and Court streets.

WILLIAM H. ORR, Manager.

A. T. KERR.

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British America Assurance Buildings,

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Chicago Board of Trade

in grain and Provisions.

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ESTABLISHED 1847.

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