

THE TORONTO WORLD.

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SATURDAY MORNING, NOV. 7, 1885.

Falling Gradually Together.

The country is gradually pulling itself together. Our great transcontinental railway is completed.

The medical students were unjustly blamed for the Parliament street outrage.

The Assessment Act.

Editor Wright: I have had the privilege of appealing to the court held for the city.

All talk of disintegration is against the facts.

An immense number of new industries are quietly developing all over the country.

Our people are improving all the time.

We shall simplify our system of laws.

From the Montreal Herald, Oct. 7.

How a man can be "a simple figure head" and in the next column be "chiefly instrumental" in one of those strange inconsistencies that characterize rabid party journalism.

The destruction of the buffalo is an old story, but some parties in Kansas are determined that if it has not been preserved in its natural state he shall, at least so far as they are able, be saved from absolute extinction.

True, He Does Not Wear a Wig.

The Toronto World, the organ of the young liberals, announces Mr. E. B. Harper as leader of the party.

The Whiskey-Head Must Go.

The Toronto World, in its very strong temperance paper, it is on the other side of the fence generally but it frequently gets off some very good things on the temperance question.

When We're Independent We'll Have Them.

From the Monetary Times.

A Frictionist's Knee-Deep Out.

A New Prayer.

Many of the Northwestern papers think some of the prisoners captured at the late rebellion have been too leniently treated.

Cardinal Newman is reported to have estimated that he regards the English church as the great bulwark against atheism.

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ASSESSMENT SYSTEM.

ENDORSEMENT OF THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

By the Hon. E. B. HARPER, President Mutual Reserve Fund Life Association.

No. 55 Liberty street, New York City.

Dear Sir: I have spent many days in your office, with every facility for detecting any maladministration, and still more in comparing the practical results of your plan and practice with those of other and older companies.

On December 12, 1882, I can say now that the management has been so honest, wise, prudent and just, that no individual member, whether now inside or outside of the Association, has any cause to complain.

The complaints appear to have arisen from critics, who, if disinterested and impartial, have erred through ignorance or from the envy and jealousy of rivals at your success.

The following good points you appear to have practically accomplished:

I. That your medical selection is as strict as, if not stricter than, has ever been attained.

II. That your members are more prudent than they have been in companies of the same age, where they have to pay more to get in, and the longer they stay in the more it costs them to get out, except by death.

III. That though your certificates may not, in a technical sense, be an insurance, the beneficiary is in no way to receive the face of it if it were an ordinary paid-up or level-premium policy.

IV. That you have reduced very nearly, if not quite, to a minimum the serious risk of loss which always attends where the banking required by the terms of the policy is necessarily large, and is done by the same corporation as is responsible for the death claims or insurance.

Your losses, I find, have thus far been paid in full as promptly as they have been incurred, and I can see no reason why they will not always be.

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FINANCIAL AND COMMERCIAL.

FRIDAY, NOV. 6. The transactions on the local exchange to-day were: Morning board—Ontario, 108; Commercial, 108; British, 108; American, 108; 20, 40, 80, 160, 320, 640, 1280, 2560, 5120, 10240, 20480, 40960, 81920, 163840, 327680, 655360, 1310720, 2621440, 5242880, 10485760, 20971520, 41943040, 83886080, 167772160, 335544320, 671088640, 1342177280, 2684354560, 5368709120, 10737418240, 21474836480, 42949672960, 85899345920, 171798691840, 343597383680, 687194767360, 1374389534720, 2748779069440, 5497558138880, 10995116277760, 21990232555520, 43980465111040, 87960930222080, 175921860444160, 351843720888320, 703687441776640, 1407374883553280, 2814749767106560, 5629499534213120, 11258999068426240, 22517998136852480, 45035996273704960, 90071992547409920, 180143985094819840, 360287970189639680, 720575940379279360, 1441151880758558720, 2882303761517117440, 5764607523034234880, 11529215046068469760, 23058430092136939520, 46116860184273879040, 92233720368547758080, 184467440737095516160, 368934881474191032320, 737869762948382064640, 1475739525896764129280, 2951479051793528258560, 5902958103587056517120, 11805916207174113034240, 23611832414348226068480, 47223664828696452136960, 94447329657392904273920, 188894659314785808547840, 377789318629571617095680, 755578637259143234191360, 1511157274518286468382720, 3022314549036572936765440, 6044629098073145873530880, 12089258196146291747061760, 24178516392292583494123520, 48357032784585166988247040, 96714065569170333976494080, 193428131138340667952988160, 386856262276681335905976320, 773712524553362671811952640, 1547425049106725343623905280, 3094850098213450687247810560, 6189700196426901374495621120, 12379400392853802748991242240, 24758800785707605497982484480, 49517601571415210995964968960, 99035203142830421991929377920, 198070406285660843983858755840, 396140812571321687967717511680, 792281625142643375935435023360, 1584563250285286751870870046720, 3169126500570573503741740093440, 6338253001141147007483480186880, 12676506002282294014966960373760, 253530120045645