

Musical & Dramatic Notes.

BY VIOLA.

The Toronto Orchestral Association, it seems, is still alive, although it ought to be dead. In my notes of December 5th, I pointed out a few of the abuses which had crept into the management of the organisation. It has come to my knowledge that the executive committee persists in its course of making itself obnoxious to the profession, and continues to ignore the growing dissatisfaction with which its acts are regarded. A short time ago a violinist, a non-member of the union, was engaged to play at one of the city theatres for a week of opera. The executive committee promptly sent a notice to the leader of the theatre orchestra forbidding his employment. The violinist, however, was not disposed to submit to tyranny of this kind, and threatened to sue for his week's salary, with the result that the union had to pay it, although he did not play a note. A few plucky acts of this kind would soon bring the committee to its senses. The greatest sufferers from the autocratic enactments of the union are our oratorio societies. Some of the best instrumental players in the city are non-members of the union, and the conductor of the Philharmonic Society is constantly receiving notices that he must not engage them for rehearsals or public performances. This conduct is extremely selfish, and is the more indefensible because it has often been the case that the service of union members could not be had owing to their being engaged elsewhere. The work of our choral societies is in this way very seriously interfered with, and it is a wonder to me why Messrs. Torrington, D'Auria and Bayley submit to such dictation. They ought to make a bold stand, and inform the executive committee that unless this sort of interference is abandoned, they will withdraw from the union.

The Philharmonic Society has been transformed into a joint stock company. I hope that it is now free from its financial embarrassments, and is about to enter on a long, prosperous and useful career. The present society was organised in 1872, but the pioneer organisation bearing the same name was formed in 1846.

Mr. and Mrs. J. F. Thomson, who left Toronto a short time ago for the United States, are meeting with great success in Chicago. They have been giving a series of ballad recitals, which have been well patronised, and have gained much praise. The *Chicago Daily Globe* of the 12th inst. says:—"Mr. and Mrs. Thomson are vocalists whose method is most pleasing, and the ballads chosen for yesterday proved most suitable for the display of their voices. The baritone voice of Mr. Thomson is powerful and resonant, and he has a peculiar dramatic style which made such pieces as Rodney's "Clangs of the Forge" very effective. Mrs. Agnes Thomson is a petite, graceful woman, and one wonders, when her sweet, bird-like voice breaks into song, where so much melody comes from. She has a great deal of facial expression, which lent color to a number of songs in Italian, Spanish, French, German and English.

A correspondent writes suggesting that I should take up the subject of a music festival for Toronto. A reference to the first number of *THE OBSERVER* will show that I have already touched upon the matter. I have stated it is my deliberate conviction that no festival scheme will give satisfaction that does not include as an essential feature the engagement of a first-class orchestra from New York or Boston. As, however, it is stated that no festival is to be given this year, it would serve no good purpose to discuss the subject in detail.

A new string quintette club is, I hear, to be formed in Ottawa, with Mr. Bertie Brewer as first violinist. Mr. Bertie Brewer is the son of the popular amateur violinist, Mr. Robert Brewer, of the Accountant's Department, House of Commons, and I am told on good authority, possesses exceptional talent and promises to become one of our leading solo violinists. I have no doubt that the club will give a good account of itself ere long.

Adelina Patti is to appear at the Pavilion Music Hall next Tuesday evening. She will be assisted by Madame Fabbri, contralto, Monsieur Guille, tenor, Signor Del Puente, baritone, Signor Navarra, bass, and an orchestra under the direction of the veteran conductor, Signor Arditì. The first part of the programme will be devoted to a selection of miscellaneous music, while the second part will consist of the first act of Rossini's "Semi-ramide," which will be given in costume.

That very mellow comedienne, Rose Coghlan, appeared at the Grand Opera House last week in a play called "Dorothy's Dilemma," and drew large and fashionable audiences. The piece, however, is not one worthy of Miss Coghlan's talents. Parts of it are decidedly of a naughty flavour. Then the fear which Dorothy, after donning male attire, shows lest her trousers may be seen, is an absurd piece of exaggeration. Miss Coghlan is at her best in the good old English comedies, but these are rarely produced now, whether because an excellent all-round company would be required to perform them, or because it is thought the public have no taste for them, it is difficult to say.

THE BANK OF ENGLAND.

The Bank of England's doors are now so finely balanced that the clerk, by pressing a knob under his desk, can close the outer doors instantly and they cannot be opened again except by special process. This is done to prevent the daring and ingenious unemployed of the metropolis from robbing the famous institution. The bullion departments of this and other great English banking establishments are nightly submerged in several feet of water by the action of the machinery. In some of the London banks the bullion departments are connected with the manager's sleeping rooms, and an entrance cannot be effected without setting off an alarm near the person's head. If a dishonest official, during day or night, should take even as much as one from a pile of a thousands sovereigns, the whole pile would instantly sink and a pool of water take its place, besides letting every person in the establishment know of the theft.

THE DUTY OF INSURING.

To the Editor of *THE OBSERVER*:

Life insurance is a duty which every married man owes to his family and to society. Of his own free will he assumed the care of a family, and made them look to him to supply all their wants. He deprived one of the chances of making a living, and entered into an engagement to provide for her—his wife. Nor must he rest content with making provision for them during his life-time. It is cowardly to leave them dependent on public or private charity. He must have recourse to some means by which, in the event of his death, they will not be left in want.

This life insurance does. For a sum of money paid at stated times, a company or an association takes the risk of his life, and agrees to pay a specified amount to his heirs.

It is often urged that the cost of insurance is beyond the power of a working man having a limited income, and renders him helpless to provide for his family.

Doubtless this is true of stock and mutual companies, but of many benevolent societies it cannot be said. For example, take the Independent Order of Foresters. This association supplies insurance at rates about one-half of those charged by stock companies.

To compare the cost: In a company a person, age 35, insuring for \$1,000, pays a yearly premium of \$26.49, while in the Foresters the amount paid is but \$13.36 for a like amount.

This \$26.49 is made up as follows: The cost of carrying the risk is \$8.83, placed in the self-insurance fund \$11.04, that is \$8.83 paid again, plus 25 per cent. The cost of risk, \$8.83, and the self-insurance fund, \$11.04, together make up \$19.87, called the net premium, which is loaded 33 1/3 per cent., equal to \$6.62, being margin for expenses.

Out of the \$11.04 the so-called profits, or dividends, are paid to policyholders. In plain English, these profits are nothing but excessive payments, partly refunded to the victims of the ordinary life insurance companies. Analysing the premium paid to the I.O.F., we have margin for expenses, \$4; cost of carrying the risk, \$9.36; total, \$13.36, or \$13.13 less than a company charges.

It is apparent that the sum of money placed in the self-insurance fund of the companies is the property of the policyholders, and in the refunding of it, disguised as a quinquennial dividend, the companies practically acknowledge that it is not needed; and if not required why do they extract it from the policyholders? Surely it is far better to leave that extra sum with the rightful owners in the first place, and prevent so many lapses. But lapses are profitable.

In the I.O.F. there are no stockholders to be paid semi-annual dividends, no agents receiving excessive commissions, no high-salaried officials, no payments for managing far exceeding death claims. These are all wanting, and in consequence insurance can be supplied at cost.

Nor are the members of the I.O.F. required to pay their dues six months or a year in advance. These are made once a month and are collected and forwarded to the proper official on the first day of the month by a brother member. Each court does its own work, manages its own affairs, looks after its members in sickness, and treats each one as a brother and not as one to be fleeced for the support of supercilious officials.

This order, the I.O.F., will bear the closest investigation, and courts such. Yours, etc.,

JAMES A. SIMPSON.

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