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 for 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.

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

Reports of meetings and financial statements of banks, and railway, insurance and monetary companies, TEN CENTS a line.

Paragraphs among news items, double the ordinary rates.

Special notices, twenty-five per cent. advance on the ordinary rates.

Birth, marriage and death notices, TWENTY CENTS each.

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INSERTIONS.	1 mo	3 mos	6 mos	1 year
Daily	$1 00	$2 00	$3 00	$5 00
Every other day	.....	1 25	2 00	3 00
Twice a week	.....	1 00	1 50	2 50
Once a week	.....	0 75	1 00	1 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.

CANADIAN bank stocks are booming just now. As an instance, Dominion has advanced from 184 to 195 almost within a week.

WE ADVISE PEOPLE not to stand wondering too long on the sudden change in the weather, but to bring forth the flannel at once and set up the welcome stove. Much rheumatism and a good deal of influenza may now be cured by the best of all remedies—prevention.

THE INTERCOLONIAL RAILWAY receipts for the last fiscal year were $1000 in excess of the working expenses. If the road progresses as it has of late it will soon pay some of the interest of the cost of construction, and relieve the Dominion of a burden.

THE GRAND TRUNK should hurry up that double track, and should give the local lines with which it connects, to understand that no delays will be incurred in waiting for their trains. But are not the local lines often kept beaind their time tables by waiting for the Grand Trunk? There may be faultson both sides.

THE CHICAGO GRAIN MEN are shaping things for a gigantic corner in corn. Just now every inch of storage room in the city is taken, and the grain is pouring in by the hundred thousand bushels. By the end of this month it is expected that there will be thirty million bushels in store. What will they do with it? Much depends on the man with the deepest purse. At the best, it seems inevitable that there is calamity in store for many small dealers, and for some strong ones also. In a gambling operation it is impossible that all can be winners. What one man gains another loses.

SINCE THE COMMENCEMENT of the present year there have been reported by telegraph in the columns of the Chicago Tribune 903 murders in the United States. This does not include cases where victims were seriously or fatally injured and died thereafter, or cases not reported by wire, which would be many more. Of this total of 903 murders, more than one-fourth were the result of quarrels. During the same period there have been but seventy executions in the United States. Of these, forty-nine, or considerably more than half, took place in the Southern States, and of the forty-nine all but four or five were negroes, who are hanged in that section upon very small provocation and light evidence. The enormous disproportion between crime and penalty is shown by these figures.

THE CENTRALIZATION SYSTEM of cookery, under which the cooking of every house is to be done in one establishment and supplied as required, is likely to be exemplified by a Boston capitalist. He is having plans prepared for a house capable of holding twenty-five families, who will have one common oven and laundry, and who will receive their domestic supplies through pneumatic tubes. What a glorious time it will be for housekeepers when they can touch a spring and diffuse sunlight through the whole house, turn the tap on and get all the heat they want, and ring a bell and have their dinner sent up ready cooked—when kitchens, coal bins, coal-oil lamps, stoves, grates and chimneys will be things of the past. Yet present appearances look towards this happy consummation.

A DIVORCE LAW

[illegible] of our exchanges is again engaging the attention of some of our contemporaries. We quote as follows:

"It is not likely that the Roman Catholic members of any cabinet would be parties to the introduction of a divorce law, which must therefore, emanate from some private member, and be treated as an open question."

That is just the difficulty. A divorce law must necessarily be a cabinet question, as it would involve the establishment of a court or an addition to the powers of some of the existing courts, and consequently an expenditure of public money; and all such measures, under our constitution, must emanate from the cabinet. Unfortunately this circumstance, with the fact that the cabinet always contains a few men who will not yield their prejudices to the opinion of the majority, has always been an effectual bar to the passage of a common-sense divorce law, to which the great mass of the Canadian people are undoubtedly favorable. This is one of the drawbacks to the principle of unanimity in our executive system.

THE EMPIRE CLUB.

The prospectus of a club in London, England, under this name, is published in the Globe of yesterday:

"The club is established for the association of gentlemen residing in the United Kingdom and the Colonies and India, and has been founded upon a distinctly non-political basis, with the primary objects of promoting the social intercourse, and fostering the various interests, of those who have been, or are still, connected with the Colonies and India; and, in this sense, its rules are framed with a view to include among its members eminent and honorable men of every class and color.

A list of the committee contains the names of a great many respectable gentlemen with handles to their names. Sir John Macdonald is the only Canadian thereon. But is Sir John a real Canadian? He may be in one sense, but he is also an Imperialist, and we are afraid he would always sacrifice the former for the latter. He did it in the Washington treaty. With all respect to Sir John, we take it that the true Canadian is he who sees that Canada contains all the elements of nationality, and that nationality is her natural destiny. The idea of the Empire Club supporters is that Canada should forever be a patch in John Bull's garden, that we should remain "colonists," that our interests should be sacrificed for imperial interests, and that we are to be kept in good humor by giving some of our public men an occasional tinpot title, and allowing their names to appear in high-sounding committee lists.

The club has one feature that is perhaps creditable: it allows colonists to enter for eight guineas; residents of the united kingdom will have to pay thirty guineas. But perhaps the standing of the members in the club will be on a par with their fees.

Canada is quite willing to be recognised in England, but it is not in the way that imperialists suggest.

We want the standing and recognition that our neighbors have and receive.

FAIR TRADE IN ENGLAND.

The fair trade movement in England is not so full of promise now as it seemed to be a few weeks ago. Then it turned the scale in some important elections, and even Sir Stafford Northcote was dallying with it. But the discussion that has taken place on the state of trade in Great Britain has shown that the country is positively enjoying a degree of prosperity such as it never before attained—not even in the inflated period preceding the commercial crisis.

Excepting agriculture and the woollen trade, the business of the country is booming. The recent corner in cotton is itself an evidence of prosperity, it being only possible by reason of the great activity in the Lancashire mills.

The London Times points out that while the average consumption of cotton two years ago was only 52,000 bales, it increased last year to 60,000 bales, and this year, just before the stoppage of the mills, it was 68,000 bales. The production of iron, too, is larger this year than in any previous year of the history of the trade.

The foreign export trade is expanding at a rapid rate. The increase for August was no less than 10½ per cent. over the corresponding month of last year, distributed pretty equally among the leading articles. Measured by quantities—which are always a safer test than values—the increase of the country's foreign trade last year over 1872 and 1873 was between 20 and 30 per cent.

The home trade, too, is healthy, as shown by the statistics of railways, the returns of the bankers' clearing-house, the increase in savings-bank deposits and the decrease of pauperism. The latest return, issued in July, shows a decrease in the number of paupers of 2400 from the total of last year, and the number for that year was greatly less than for 1873, when the country's prosperity was supposed to have reached its height.

In summing up the situation the London Times asks:

"With our foreign trade expanding rapidly; with the coal and iron trades doing a larger business than they ever did before; with all the metal trades progressing, as advancing prices show; with the trade of the country generally increasing, apart from what a few trades may exceptionally suffer, as the railway and bankers' clearing-houses statistics demonstrate; with the revenue increasing a little if it is not increasing greatly; and with pauperism diminishing from what must be considered a small total as compared with our former experience, is it not altogether strange to talk of trade depression and national decay? If this is ruin, what will prosperity be?"

With the London Standard vigorously attacking the fair trade advocates, Sir Stafford Northcote after a few weeks' hesitation coming out with a mild reproof to those of his friends who have identified themselves with the movement, and with such proofs of general prosperity as are furnished by the Times, Economist and other leading journals, it is obvious that "fair trade" has an up-hill battle to fight. Had it started five years ago, in the midst of the depression, it is not at all improbable that it would have made the same clean sweep in England that it made in Canada.

Precocious Boys.

A little over seventy-seven years ago there appeared at the Theatre royal, Belfast, a tragedian by the name of William Henry Betty. He was then under twelve years of age, and before he was thirteen the "Young Roscius," as he came to be called, had played Romeo and Rolla at Dublin, young Norval in Edinburgh, and Selim, in the drama of Barbarossa, at the Theatre royal, Drury lane. By performances on alternate nights at the "Lane" and at Covent garden, the young Roscius earned a salary of $5000 a week, and at Drury lane, in the course of twenty-eight performances, he drew £17,210 ($86,050) into the coffers of the house. In 1812 a young Vermont boy named Zerah Colburn came to England. He was only eight years of age, and yet he was able to give the square root of 106,920, and the cube root of 268,-356,125. Under the present scholastic system—borrowed, mind you, from Prussia—such talented lads would, nowadays, be pounced upon by the board lictors and sent off to school, there to be taught to swear and lie, to fling stones at railway trains and at each other, to steal small articles from shop fronts, to indulge in free fights, to use slang of the vilest sort, and to drop their "h's" as frequently as possible.

—The Toronto Turkish Baths, 233 Queen street west, are open every day from 7 a.m. to 9 p.m.

RAILWAY DELAYS.

To the Editor of The Toronto World.

SIR,—The loss to the community by the delays passengers are subject to on our railways would be an enormous sum if put in dollars and cents. We want more punctuality from the Grand Trunk. How much of the responsibility for the death of ex-Ald. Smith is to be placed on that railway, which delayed him two hours, and put him on his way home two hours later than he counted on, and gave him a dark street instead of the light of day, which he would have encountered had the train been on time. Delays are dangerous.

PETER PROMPT.

DAIRY LUNCHES.

To the Editor of The Toronto World.

SIR,—I hope that idea of the World's about cheap and well-served dairy lunches in a central part of the city will be taken up. It is what Toronto wants. A biscuit and a glass of real milk for five cents is what we want, with tea and coffee in the colder weather. I pay seven cents for a cup of tea or coffee in one of the refreshment rooms in this city.

A LADY.

AMERICAN ORATORS.

A Description of the Methods of Some Distinguished Senators.

(From the Washington Republican.)

The senate is soon to meet again, and the expected presence of the Solons here inspires us to say that there are very few men in either house of congress who speak upon any important measure without having made the most elaborate preparation. The library is ransacked for books, old newspaper files are brought from their nooks, and cords of paper are used in taking notes. These notes are filled out, put in order, and then you have a set speech.

David Davis perhaps, more than any other senator, indulges in manuscript, preparing even a five-minute speech with great care. This is his inflexible rule, and has been since he entered public life. After he delivers his speeches, or rather after he reads them, he hands his manuscript to Mr. Murphy, the senate stenographer, who sends it to the government printing office. The compositors never have any anathemas for the judge's writing, which is large, distinct and full of character.

Edmunds never uses notes, and once a speech is out of his mouth he doesn't bother his head about it. During all the years he has been in the senate he has not revised a single speech. He turns everything in his mind beforehand, and never rises to address the senate without having weighed in the scales of his great mind what he intends saying.

Ben Hill will speak for three hours without using a scrap of paper. The only preparation he makes is marking references or passages in this book or that. I have seen him time and again thunder away for two hours without stopping even for a glass of water. He revises his speeches, however, makes additions and corrections in a clear hand, much like that of a college boy, and gives the printers little trouble with his proof. Hill has an astonishing memory, and no man in public life, except Edmunds, has such imperturbability. The only man who could well worry Hill or excite his wrath in debate was the late Matt Carpenter. How it tickled Carpenter to put some adroit question at the Georgian and get him confused!—a hard thing to do at any time—but Carpenter often succeeded. And it was more the result of an irresistable propensity for fun than anything else, for never was man who had less malice than Matt Carpenter. He had a heart as big as a mountain. He was exceedingly particular about his speeches when they were upon legal questions. After he got the proof from the foreman of the Record he would hack it to pieces, send the corrected proof back, get a second and treat it in like manner. His writing was characteristic, hard to read—a rollicking, harum-scarum sort of fist—and a study to the printers. He used to say, "The shortest road is the best road when you are in a hurry;" and, although he could not write a fine, full, round hand, he dashed off everything at lightning speed.

Another senator who, like Edmunds, never revised a speech was Thurman. Occasionally he spoke from manuscript, but the stenographer took down every word he said, as the old gentlemen would forget his manuscript and drift into extemporary eloquence. Thurman, though never a graceful speaker, was always forcible. He was, beyond all doubt, the ablest of the democrats, and their leader from the time he entered the senate.

Bayard works hard at his speeches, and though he writes them out and follows his manuscript closely, he revises after proof is taken. He makes few changes, however, but holds the proof very often until 2 o'clock in the morning, as he spends his evenings generally in social circles. He is a good penman, writing a medium-sized running hand.

Lamar is a great reviser, cuts proofs into tatters, writes a horrible haud, and tries the soul of a printer. Occasionally he goes down to the government printing office to look after his speeches, which, when published, are vastly different from the stenographer's report of them.

Senator Conkling seldom made a correction of his utterances in the senate chamber. He is perhaps the best extemporaneous speaker in the United States, and even his remarks in running debate are splendid indices of great ability. During the extra session of the forty-sixth congress he delivered a speech upon the army appropriation bill without note, papers, book, or reference of any kind. When the vice-president announced "the senator from New York," up rose the stately form of Roscoe Conkling. Never before or since had senator such an audience. He spoke for four hours. Before the adjournment of the senate 150,000 copies of his speech had been subscribed for. Every printing establishment in Washington sent to the senator its lowest estimate. In a very short time Oyster, one of the best living typos and foreman of the Congressional Record, had the proof of the great speech ready. He took it up to Wormley's about 9 o'clock in the morning, and asked for Senator Conkling. "He is not up yet," said the private secretary; "the senator breakfasts about 11; however, as you are in a hurry and want to see after the speech, I shall call him." "Tell Mr. Oyster to come in—ah! how do you do, Mr. Oyster?" and Lord Chesterfield never was more polite than was Conkling in his night-shirt. After rubbing his eyes he looked at the proof, made a few changes, and struck out the "Hon." before "Roscoe Conkling." You will never find it prefixed to his name in any speech intended for general distribution. After he received his speech he wrote his thanks very kindly to Foreman Oyster, as follows:

UNITED STATES SENATE CHAMBER, May 7, 1879.—MY DEAR SIR: I beg you to receive my thanks for the bound speech, and for your kindness throughout. I am glad to have made your acquaintance, and trust I may know you better in future. Cordially yours,

"ROSCOE CONKLING."

"E. W. Oyster, Esq."

Of the senators Conkling writes the best hand—large, easy, graceful and legible. His signature, however, would be a study to any one not acquainted with it.

The present secretary of state, when a member of the senate, used to look carefully after his speeches, which, for the most part, were made from "headings." Probably there never was in the United States senate a man who needed less preparation than James G. Blaine. He is infallible in history and impregnable in debate. His memory of facts and faces is absolutely wonderful. He can begin with William the Conqueror and give you the name of every sovereign of England down to Victoria, with the dates of their reigns. Now and then the senator would give his personal attention to the printing of a speech. One morning Oyster found him busily at work "cutting up copy" for the printers. "Hello, Oyster, I'm ahead of you. See, I'm dividing copy." "Yes, senator, I see you're ahead of me but I went home only six hours ago, and shall be here for sixteen consecutive hours." "Well, I know it's hard work, Oyster. I've been at it, and know what night work means."

Voorhees prepares his speeches carefully and revises moderately. He is one of the few, very few, men who use manuscript in such a way that not a single oratorical grace is diminished thereby. Whether this is because he commits his speech well to memory or not we never could tell. We rather think he does. But, with or without manuscript, Voorhees is an orator of the first school. As a rule, the very sight of manuscript in the hands of a speaker is enough to nerve one for a bore. Demosthenes was right when he said: "Oratory is delivery—delivery—delivery;" and delivery is killed by manuscript.

Jones of Florida, always a hard student, labors diligently at a set speech. He is passionately fond of Edmund Burke, and knows his works as we never knew any other to know them. He has a memory equal to Blaine's or Ben Hill's, and time and again have we heard him repeat page after page of Burke's immortal speeches. It is the same with the speeches of Phillips, Grattan, Curran and O'Connell. Jones is a very able man. His democracy is extreme, but out of politics he is one of the best fellows the world over.

Davis of West Virginia, though an old member of the senate, has made but one speech—on agriculture. It was printed exactly as it was written. His remarks are left to the tender mercies of the stenographer.

Beck, Davis' colleague on the committee of appropriations is the most rapid talker in either house of congress. Well for him that the senate has such a stenographer as Denis Murphy, whose hand travels over paper like lightning. We doubt if his equal could be found anywhere. Beck is an untiring worker, has the constitution of a Kentucky racehorse, and no amount of labor is too heavy for him. He is not much of a reviser, going on the principle of Pontius Pilate—quod scripsi, scripsi. He is as blunt as Joey Bagstock and as good-natured as Mark Tapley. As there are "no leaves to print" in the senate, no senator can publish a speech without having at least read it from manuscript. The first page of the Daily Record is quite a desideratum as the place to air the title of a speech, and many a grave senator who would willingly sit at the end of McGregor's table is loath to have his speech hidden in the middle of the Record. In vain to attack Solomon's theory about vanity!

Irish Nihilism.

The following extraordinary document was recently placarded at Castlebar, in Ireland: "Irish nihilists to the front! Liberty or death! Nihilists of Castlebar, the hour has come! Cast off the hellish yoke, or die in the effort. Make sure your blows prove to the double-dyed British government and its base, tyrannical and bloody followers that nihilism is not confined to Russia. Mark well your enemies. You know them. They whose lives were doomed at last meeting. Maintain the sacred vow you made before heaven. Come, then, in the name of God and country. Remember, 'he who would be free must strike the blow himself.' Meet, you know when and where. God save Ireland. Perdition to Victoria. Freedom or blood. Now or never. To arms, nihilists of Castlebar, to arms. Shrink not from your duty. You know when and where. God save Ireland, and perdition to Victoria."

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 Express	11.45 p.m.	6.15 a.m.
Stratford and London Mixed	7.30 a.m.	11.10 p.m.
" " Local	3.40 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 streets.

	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	12.00 p.m.	10.35 p.m.
New York & Chicago Express	11.45 p.m.	9.15 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.	Arrive.
Galt, Woodstock, Ingersoll, Fergus and Orangeville Mail	8.30 a.m.	10.45 a.m.
Galt Woodstock, Ingersoll, Fergus and Orangeville Ex.	4.20 p.m.	6.35 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 10.20 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; 1.30, 2.30, 3.30 4.30, 5.40, 6.30, 7.30, 8 30, 9.30 p.m.
Returning leaves Ben Lamond 6.00, 8.30, 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.

CORSETS.

THE CROMPTON CORSET!

EASY, GRACEFUL, DURABLE.

Beware of Imitations. See that Our Name Is on Each Corset.

CROMPTON CORSET CO., TORONTO.

PHOTOGRAPHING & FINE ARTS

COOK & BUNKER, PRACTICAL CARVERS, GILDERS, AND Picture Framers

36 King street West.

DIXON, 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.

F. W. MICKLETHWAITE PHOTOGRAPHER, Cor. King and Jarvis sts.

Cabinets, - - $3 per doz. up.
Cartes, - - $1 per doz. up.
Ambrotypes, - Four for 50c.

J. S. COOK, THE PHOTOGRAPHER, Albert Hall, 191 and 193 YONGE STREE

Has all the latest kind of scenes. Rustic, Conservatory, Boating, and Swinging Pictures all the rage.
Cabinets, - $3 per Dozen.
Tablettes, - $5 " "
Cards - $1 per Dozen up.
AMBROTYPES, Six for Fifty Cents.

HARDWARE.

WEST END Hardware House 313 QUEEN STREET WEST.

J. L. BIRD

Keeps a well-assorted stock of Coachpainters' materials in store, and still leads in Builders and General Hardware, Paints, Oils, Glass, etc., etc.

EXPRESS LINE.

9 ADELAIDE STREET EAST

CENTRAL OFFICE OF

T. FISHER'S EXPRESS LINE

CHEAPEST EXPRESS LINE IN THE CITY

5 Cent Parcel Delivery in Connection.

Arrangements made with merchants for delivery of parcels in large quantities.

T. FISHER, Proprietor.

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Call and examine Large Stock of Fine

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WHOLESALE AND RETAIL DEALER IN

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Special Rates for the Next 5 Days. "Present Delivery."

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EX VESSEL OR BY RAIL AT LOWEST RATES.

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J. C. McGEE & Co.

HEAD OFFICE: 10 KING STREET EAST.

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H. S. MATTHEWS & BRO., 93 Yonge Street,

Gilders, Importers Steel Engravings and other Fine Art Goods.

PICTURES, ETC., FRAMED TO ORDER.

INSURANCE

INTEREST EARNINGS.

In selecting a company to which to entrust a life-long investment of the annual contribution necessary to insure your life, care should be taken to SELECT THE BEST in the matter of INTEREST EARNINGS. One brief hour devoted to an investigation on this point—one which no business man worthy of the name would overlook—has been the means of saving many thousands of dollars, and leading to a happy, life-long choice.

$100 invested at 4 per cent. per annum for 50 years, amounts to only $710 67, whereas at 7 per cent it yields $3,945 70.

In Canada there is great room for choice, the old country companies, as a rule, earning only about 4½ per cent., while the best companies usually earn about 7, and in some years more.

The following carefully compiled statement is from the sworn returns of Eleven Leading American Companies, for TEN YEARS past, and shows that there is much room for choice, even among the *leading* companies of this continent:—

COMPANIES.	Av'ge Am't of Assets at Int'rest during past 10 years.	Average Interest received Annually.	Per cent. Interest received on Assets	Interest realized by Ætna in excess of that realized by other Co's on equal Ass'ts	Gain in ten years by the ÆTNA
Ætna, of Hartford	$21,055,676	$1,464,145	6.95		
Mutual Life, N.Y.	71,973,088	4,327,637	6.04	$191,608	$1,916,080
Connecticut Mut.	41,114,988	2,625,281	6.39	117,938	1,179,380
Mut. Benefit, N.J.	30,191,403	1,836,072	6.08	204,327	2,043,270
New York Life	26,674,892	1,730,230	6.03	193,504	1,935,040
Equitable, N.Y.	26,456,765	1,591,765	5.66	271,747	2,717,470
N. E. Mut. Life	13,224,581	794,408	6.01	198,017	1,980,170
Phœnix Mutual	9,438,915	607,490	6.44	107,435	1,074,350
Manhattan, N.Y.	9,173,572	580,572	6.33	130,607	1,306,070
Knickerbocker	7,096,714	361,432	5.09	391,822	3,918,220
Union Mutual	7,335,945	451,577	6.15	166,419	1,664,190

In other words, upon its average assets of $21,055,676, the ÆTNA LIFE has earned $1,464,900 more from Interest, in ten years, than the Mutual Life of New York, or the New York Life; $2,717,470 more than the Equitable; and $3,918,220 more than the Knickerbocker.

If the ÆTNA had earned only 4½, as in the case of British companies, its Interest Earnings, and consequently its power of giving superior advantages to the insured would have been less by $516,100 per annum, or a total in the ten years of $5,161,000.

The ÆTNA LIFE'S receipts from Interest in 1880 were the handsome sum of $1,536,656. Those of a Scottish company, having larger Assets than the ÆTNA, were only $1,036,460. Difference of Income from this source $499,796.

When insuring it is well to SELECT THE BEST medium. It costs less to be in a good company than in a poor one.

WILLIAM H. ORR, Manager, Toronto.

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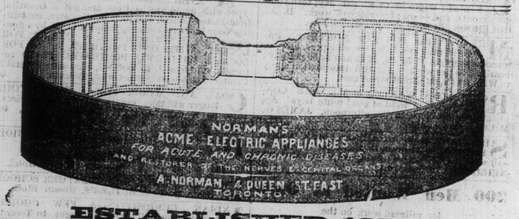

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MR. NORMAN,
Dear Sir,—I am pleased with the belt I got from you, and wish you would send circulars to the following addresses. Yours truly, N. M. DALHEITH, Ont.

MR. A. NORMAN,
Dear Sir,—The belt I got from you last September did me lots of good. I was not able to work then, but I am now. Please send me another and a pair of kneecaps, and two pairs of insoles. Enclosed amount 121. Please send them by mail. Yours truly, JAS. PEAREN, BELGRAVE, Ont.

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