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# The Marriage Aid.

A Monthly Journal, Devoted to the Interests of all Unmarried Persons.

Vol. 3. No. 1.

HAMILTON, ONT., JANUARY, 1884.

Subscription 50 cents per annum,  
5 cents single copies.

## Just as Well.

Time was, the knight of noble fame  
Declared in doughty deed his love;  
His battle-cry his lady's name:  
The plume upon his crest her glory  
'Tis by our times denied to me  
With lance in rest my love to tell  
Yet this true heart can beat for thee  
Just as well.

Time was, when, at the midnight hour,  
With soft harmonious serenade,  
The minstrel 'neath his lady's bower  
Ambassador of music made;  
I bring nor madolin nor lute,  
No dulcet strains my secret tell,  
Love, always blind thrives sometimes mate  
Just as well.

Be mine the task thy fame to shield,  
The joy thy lot to share, and I,  
True loyal knight, on life's stern field  
For thee, dear love, will live or die,  
Though 'tis my lot in later days  
Amid unlovely things to dwell,  
I still can love thee, sweet! for aye  
Just as well.

## A WINSOME WIFE.

"What!" cried Mrs. Mowatt in shrill accents of dismay. "Marry Bess Harding! Why, Joshua, you ain't never in earnest, be you?"

Joshua Mowatt's broad, good-humored face brightened into a smile.

"Well, I rather think I am," said he. "At any rate, I'm engaged to her, and we've set the day for the 30th of May."

"Without asking me!"

"You're not one of the contracting parties," laughingly retorted Joshua. "But, seriously, mother, dear, it was only settled definitely last night, and I was coming to tell you when you met me half-way with the milk-pail in your hand."

Mrs. Mowatt screwed up her lips like a button, her little eyes sparkled with electric fire.

"She shall never come into this house," said she, venomously.

"Mother, don't," pleaded Joshua, with a pained look in his honest face. "Remember what your father were young?"

"But your father had a little common sense," sharply retorted Mrs. Mowatt. "and I was a hard-working farmer's daughter—not one of your dancing, frolicking gipsies who spend their whole time in candy-pulls and apron-parties, and all that kind of nonsense."

"And you will find, mother," urged the young man, "that Bess will be just as good a wife as you were."

"Pshaw!" was Mrs. Mowatt's curt rejoinder. "When you know perfectly well that it was the dearest wish of my heart to see you married to your cousin, Nancy Simpson?"

Joshua shook his head.

"Nancy never would suit me," he said. "She is one of these cold, quiet, serpent-like women that go gilding about like the ghost in a play. And I'm not vain enough to suppose that I correspond with her ideas any better than she does with mine."

"Well," said Mrs. Mowatt severely, "you've made your bed, and you must lie on it, Joshua. That's all I've got to say on the subject."

"But you will come to see her, mother?"

"No, I won't."

"You will welcome her to a daughter's place in your heart? For my sake, mother," vehemently pleaded Joshua.

betokened his repressed agony. "You are not strong enough, Bess, to endure this trial by yourself."

Mrs. Mowatt, however, refused to come.

"My son married to suit himself," she said. "Now let his true lady nurse him up!"

Yet all the while her heart yearned for one look at her son's face, one sound of his voice.

If it had not been for Bess, how gladly would she have hastened to his side!

And now ensued real trouble. The little money which the young couple had saved was soon scattered. Everything went at loose ends, and Bess began to count the very pennies at the bottom of her purse.

"But, Joshua," she said, "I thought Mrs. Mowatt was rich?"

"My mother is well off," Joshua answered sadly, "but the property is all in her own name, and she has never offered me any of it. Can't you see, Bess, darling, that I would rather die than ask her for a cent of it?"

Bess looked at him with troubled eyes. "What shall I do?" she asked herself. "Can I sit here and see him suffer for the very necessaries of life?"

Just at that time a letter came to her—a letter from a city friend who had once spent a summer in Blooming Vale.

"Darling Bess—Don't be amazed at what I am going to ask you. I am to have a Christmas party for my attic girls, and I do so long for some of the cream cakes and sugared nuts, and delicious chocolate caramels that you used to make when you boarded with your aunt at Blooming Vale. I enclose a ten dollar bill. Please send the goodies by express, just as soon as you can possibly make them. I shall be ever, truly your friend,  
LAURA"

The joyous tears came into Bess Mowatt's eyes as she sat looking at the bill neatly folded into the letter. It was not only a ten dollar greenback—it represented health, and strength, and ease for Joshua—it seemed to open to her the gates of escape from all the petty tortures of this poverty-stricken life.

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"To be sure it is only an experiment," she thought.

"But I hope—I believe—it may succeed. The doctor says Joshua will not be strong enough to go out of doors until spring. Our expenses are continually draining us, and there is nothing coming in. Oh, it must succeed."

It did succeed. Mrs. Mowatt's delicate home-made confections, in pretty hand-painted boxes, tied with colored ribbons, became the fashion.

Everybody asked for them, everybody bought them. Bess was obliged to hire assistants, and transfer her working quarters to the old unused wing of the house. Money came in with a promptness and a steady flow which seemed to the young wife almost a Golconda.

There was no lack now of good old port wine, refreshing fruit, strengthening food for the invalid.

The farm house was painted anew, needful machinery was ordered for farm purposes, new furniture came in, and Bess even indulged in the—hitherto unheard-of luxury of a black silk dress.

"Bess, you are a good fairy," said Joshua exultantly. "A regular enchantress."

But one day Bess came in with a sober face.

"What's the matter?" said Joshua. "Has our new bank failed? Is the maple candy scorched? Or has the kitten tumbled into the boiling kettle of

And thereafter the three were blissfully happy together, even though the new railway shares were so much waste paper.

Joshua managed the farm, Bess kept up the fancy confectionery branch of the business, and Mrs. Mowatt the elder delighted in the housekeeping.

But she looks at Bess, and says, with tears in her eyes.

"What would ever become of us, darling, if it wasn't for you?"

## YOUTHFUL MARRIAGE.

(Bobby's Independent.)

The statistics of births and deaths in the United States bear strong testimony in support of the statement that the American race is losing its power of reproduction. As might naturally be expected it is the cities which furnish the most conclusive evidence, the rural districts not yet having been subjected to the influences which restrain or destroy the reproductive power. The last census shows that the American married couples have an average of less than two children, and in the great cities the proportion of children is still less. The fact is made apparent that whilst the American male devotes his life to business, money grabbing and speculation, the female devotes herself to society and dress. Neither wish to be burdened by children, and consequently adopt expedients of such a nature that the reproductive power is greatly weakened, and this process continued through successive generations results in that power being lost. There is consequently some danger of the American race becoming extinct, and it is alleged that it is even now preserved from extinction chiefly by the constant arrival of immigrants from Europe, whose untainted constitutions impart vitality to the exhausted energies of the native born Americans. In these facts, as disclosed by the census, there is matter for grave consideration, and the conclusion is irresistibly forced upon all thoughtful minds that Nature herself is joining hands with the Communists and Socialists to bring about such a change in the social condition of the people as will restore, not only the weakened or lost reproductive power, but also that home love, family affection, and domesticity, the absence of which is one of the marked characteristics of American civilization. The first signs of the approaching changes are already visible to those who look beneath the surface, and among them may be noted the extension of what are called Mutual Marriage Aid Associations. These societies are becoming very numerous, and are apparently doing useful work. It has been usual to sneer at such societies, and to ridicule them but as now constituted they are deserving of approval, for they partake largely of the nature of Life Assurance. Thus, a young man, of a prudent character, who contemplates marriage in the future, can join one of these societies and by payment of a monthly sum he becomes entitled to a lump sum on marriage at the end of ten years, or he can convert that lump sum into an annuity for himself or for his children on attaining a certain specified age. The youthful aspirant for a provident marriage, who at sixteen years of age pays two dollars a month to an Association will be entitled on marriage at the age of twenty-six to an annuity which will keep him for the rest of his life above actual want, or if re-invested it would provide a handsome sum for each of three children on their each attaining the age of twenty-one. In such a plan as this there is nothing to ridicule. It is a wise provision of thoughtful and responsible men, and if generally adopted would lead to the most important social results. The real question is as to whether such associations should be

only to said Division "B." This plan is calculated to attract and gain the support and attention of a certain class of unmarried people, who have not yet taken advantage of the plan heretofore offered by this Association. Among the distinctive features of this plan is the modification of the payments to be made by the member and the amount paid by the Association to the members on their marriage, and the security to members on this plan, which will amount to thousands of dollars in the reserve fund, and it will be observed that the stronger the membership, the reserve accumulates in proportion.

The prudent plans and system of this Association, place the young people in Canada in a position to unite their efforts and savings to their own individual welfare, and all stand in the same light as regards the other. The mere fact that the applicant in this Association is the person directly benefited, should be sufficient in itself to induce every unmarried person to become a member.

A young man will find that if he simply invests the amount spent foolishly, and devotes his surplus to something that will prove a benefit to him through life, a vast change in his future would take place. We would say to all unmarried persons, take out one or more certificates in this Association, the cost is trifling, and in fact they owe it to themselves to do so. All young men mean to marry at some time in their lives, and it is their bounden duty to make their homes as pleasant as possible.

Over \$70,000 has been paid during the past year by this Association. Call on or address the agent, A. C. McMahon, Sec'y, Mechanics' Institute.

## A Small Boy's Long Tongue.

"I don't altogether like this young man Millikin who comes here to see you so often. I hear that he is nothing but a poor dry goods clerk," is what the head of the family said to his daughter one day at the dinner table.

"He is a very nice young gentleman," replied the daughter. "Besides, he is something more than a 'poor dry goods clerk.' He gets a large salary, and is manager of one of the departments, and expects some day to have an interest in the business."

I hope he may," responded the old man, "but he strikes me as very flippant, impertinent young person, and in my opinion he should be sat down upon."

"Well, I have invited him to take tea with us this evening," said the daughter, "and I hope you will treat him politely at least. You will find him a very different person from what you suppose him to be."

Oh, I'll treat him politely enough," he said.

That evening Mr. Millikin appeared at supper, and made a most favorable impression upon the old gentleman. "He is a clever young fellow after all," he thought. "I have done him an injustice."

It was just here that Bobby spoke out. Bobby was a well-meaning little boy, but too talkative."

"Papa," he ventured, "you know what you said to-day at dinner about Mr. Millikin that he was an impertinent young man and ought to be sat down upon—"

"Silence, sir!" shouted the father, swallowing a mouthful of hot potato.

But the little fellow would't silence. "It's all right," he continued confidently, but in a whisper loud enough to be heard out of doors, "he has been sat down upon. Sister sat down on him last night for two hours."

After this the dinner went on more quietly, owing to Bobby's sudden and very jerky departure.

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A German farmer was on trial in one of the justice

The joy thy lot to share, and I,  
True loyal knight, on life's stein  
For thee, dear love, will live or die,  
Though 't is my lot in later days  
Amid unlovely things to dwell,  
I still will love thee, sweet, as well.

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"Well, I rather think I am," said he. "At any rate, I'm engaged to her, and we've set the day for the 30th of May."

"Without asking me!"

"You're not one of the contracting parties," laughingly retorted Joshua. "But, seriously, mother, dear, it was only settled definitely last night, and I was coming to tell you when you met me half-way with the milk-pail in your hand."

Mrs. Mowatt screwed up her lips like a button, her little eyes sparkled with electric fire.

"She shall never come into this house," said she, venomously.

"Mother, don't," pleaded Joshua, with a pained look in his honest face. "Remember, when you and father were young."

"But your father had a little common sense," sharply retorted Mrs. Mowatt. "and I was a hard-working farmer's daughter—not one of your dancing, frolicking gipsies who spend their whole time in candy-pulls and apron-parties, and all that kind of nonsense."

"And you will find, mother," urged the young man, "that Bess will be just as good a wife as you were."

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"Well," said Mrs. Mowatt severely, "you've made your bed, and you must lie on it, Joshua. That's all I've got to say on the subject."

"But you will come to see her, mother?"

"No, I won't."

"You will welcome her to a daughter's place in your heart? For my sake, mother," vehemently pleaded Joshua.

"For nobody's sake," said Mrs. Mowatt. "I don't like Bess Harding, and I never liked her. And if you marry her, you deliberately separate yourself from all your home associations."

Joshua Mowatt turned away, deeply pained and stung to the very heart.

"It must be as you say, mother," he said. "But if there is an estrangement it shall be neither Bess's fault nor mine."

Mrs. Mowatt kept her word. She never looked upon Bess Harding, although the girl, deeply wounded at the idea of thus being shut out from the heart of Joshua's mother, came more than once to beg admittance to the house.

She sent no message of affection, no bridal-gift—she would not even lend the grace of her presence to the simple wedding.

"They shall see what it means to offend me!" said she with a quiet vindictiveness.

But pretty Bess, a girl of twenty, with soft, gazelle like brown eyes, curly hair, and a genuine "sunrise-pink" complexion, was innocently happy in the little farmhouse which Joshua hired where she played at nonsekeeping with real old china which had once been her mother's, gathered roses for the vases, and cooked all manner of delicious dishes for her husband's delectation.

But hard times came, skeleton-like and ghostly, as it comes to all. The succeeding summer was unusually dry. Crops were parched and shrivelled away in the ground. The cows ceased to give rich streams of milk, the bees could find no wild flowers to suck honey from. And—to crown all—Joshua fell from a beam in the second storey of the barn, and broke his leg.

"Send for my mother," he said, with lips which

never looked at him with iron set eyes.  
"What shall I do?" she asked herself. "Can I sit here and see him suffer for the very necessities of life?"

Just at that time a letter came to her—a letter from a city friend who had once spent a summer in Blooming Vale.

"Darling Bess—Don't be amazed at what I am going to ask you, but I am to have a Christmas party for my little girls, and I do so long for some of the cream of the best and sugared nuts, and delicious chocolate caramels that you used to make when we boarded with your aunt at Blooming Vale. I enclose a ten dollar bill. Please send the goodies by express, just as soon as you can possibly make them, and oblige ever lovingly your friend,  
I ALARA"

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But one day Bess came in with a sober face.

"What's the matter?" said Joshua. "Has our new bank failed? Is the maple candy scorched? Or has the kitten tumbled into the boiling kettle of chocolate?"

"Oh, Joshua, don't jest," said Bess. "It is your mother! She has invested everything in the new railroad that was to be cut through Walton's Pass, and it is a failure. A gigantic swindle! The stock holders are men of straw, the President has gone to Japan, and all who have invested in the concern are ruined totally!"

Joshua grew pale.

"What are we to do?" said he.

"There is but one thing to do," Bess answered. "We must go to her. We must bring her here. Our home must henceforth be her home."

"Bess," cried Joshua in a husky voice, "you are an angel!"

"She is your mother, Joshua," said Bess gently. "And being yours she is also mine."

Mrs. Mowatt, half stunned by the suddenness of the blow which had robbed her of her all, scarcely knowing where she was when she found herself sitting in a big arm-chair by the fire in the farm-house parlor, with her hand in Joshua's while Bess tenderly removed her bonnet and shawl.

"But I have no right to be here," she said piteously. "I refused to recognize your wife—I have withheld from you your birthright, and squandered it away. Why don't they take me where I belong—to the poor-house?"

"Mother, don't talk so," pleaded Joshua. "Here's where you belong now and henceforward. Here, by our hearthstone."

"You are my mother now," softly whispered Bess, and the touch of her soft lips on the old woman's withered cheek loosened the flood-gate of tears, the blessed tears which wash away all bitterness and pain.

"And you," she sobbed, "are my daughter."

the rural districts not yet having been subjected to the influences which restrain or destroy the reproductive power. The last census shows that the American married couples have an average of less than two children, and in the great cities the proportion of children is still less. The fact is made apparent that whilst the American male devotes his life to business, money grabbing and speculation, the female devotes herself to society and dress. Neither wish to be burdened by children, and consequently adopt expedients of such a nature that the reproductive power is greatly weakened, and this process continued through successive generations results in that power being lost. There is consequently some danger of the American race becoming extinct, and it is alleged that it is even now preserved from extinction chiefly by the constant arrival of immigrants from Europe, whose untainted constitutions impart vitality to the exhausted energies of the native born Americans. In these facts, as disclosed by the census, there is matter for grave consideration, and the conclusion is irresistibly forced upon all thoughtful minds that Nature herself is joining hands with the Communists and Socialists to bring about such a change in the social condition of the people as will restore, not only the weakened or lost reproductive power, but also that home love, family affection, and domesticity, the absence of which is one of the marked characteristics of American civilization. The first signs of the approaching changes are already visible to those who look beneath the surface, and among them may be noted the extension of what are called Mutual Marriage Aid Associations. These societies are becoming very numerous, and are apparently doing useful work. It has been usual to sneer at such societies, and to ridicule them but as now constituted they are deserving of approval, for they partake largely of the nature of Life Assurance. Thus, a young man, of a prudent character, who contemplates marriage in the future, can join one of these societies and by payment of a monthly sum he becomes entitled to a lump sum on marriage at the end of ten years, or he can convert that lump sum into an annuity for himself or for his children on attaining a certain specified age. The youthful aspirant for a provident marriage, who at sixteen years of age pays two dollars a month to an Association will be entitled on marriage at the age of twenty-six to an annuity which will keep him for the rest of his life above actual want, or if re-invested it would provide a handsome sum for each of three children on their each attaining the age of twenty-one. In such a plan as this there is nothing to ridicule. It is a wise provision of thoughtful and responsible men, and if generally adopted would lead to the most important social results. The real question is as to whether such associations should be of a public or private character,—whether they should be left to the enterprize and management of individuals or whether they should be established, subsidised, and controlled by the State. Those who favour the latter are Socialists.—a name too frequently used as a term of reproach—but in this matter of Marriage Aid Associations, as it promotes early and provident marriage, this journal at once proclaims itself Socialistic, and it gives to the system its warmest commendation. The Government which takes such subjects into its consideration, and initiates a system of cheap, easy and popular Life Assurance and Annuities, will be entitled to the highest praise and the noblest place in history. Why does not our own Provincial Government lead the way in this direction and institute a Marriage Aid Department? Common Sense recommends it, and Advanced Thought gives it the full weight of its influence. Why, then, should it not be done?

### The Mutual Marriage Aid Association.

(Kingston Whig, Dec. 26th, 1883.)

The above Association, with headquarters in Hamilton, Ont., has for its object the payment of a dowry on marriage of a member varying in amount from \$100 to \$5,000, the amount received by the member depending on the length of membership and the number of certificates taken. The success of the Association has excited the attention and admiration of a large majority of the thinking classes throughout the Dominion.

A second plan of the Association has been instituted, called Division "B," and is the outgrowth of the experience of the promoters during the past two years, and combines nearly all of the advantages of Division "A," together with advantages applicable

become a member. A young man will find that if he simply invests the amount spent foolishly, and devotes his surplus to something that will prove a benefit to him through life, a vast change in his future would take place. We would say to all unmarried persons, take out one or more certificates in this Association, the cost is trifling, and in fact they owe it to themselves to do so. All young men mean to marry at some time in their lives, and it is their bounden duty to make their homes as pleasant as possible.

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After this the dinner went on more quietly, owing to Bobby's sudden and very jerky departure.

### Felt the Situation.

A German farmer was on trial in one of the justice courts the other day for assault and battery, and had pleaded not guilty. When the cross-examination came, the opposing counsel asked:

Now, Jacob, there was trouble between you and the plaintiff, wasn't there?"

"I expect dere vhas."

"He said something about your dog being a sheep-killer, and you resented it, eh?"

"Vhell I calls him a liar."

"Exactly. Then he called you some hard names."

"He calls me a sauer-kraut Dutchmans."

"Just so. That made you mad?"

"Of course. I was so mad I shake all oafar."

"I thought so. Now Jacob, you are a man who speaks the truth. I don't believe you could be hired to tell a lie."

"Vell, I plief I vhas pooty honest."

"Of course you are—of course. Now, Jacob, you must have struck the first blow. You see—"

The lawyer objected, and after a wrangle the defendant turned to the court and said:

"I doan exactly make out how it vhas. I like to own oop dot I struck first, but I haf paid my lawyer \$5 to prove de odder vhay. I doan like to tell a lie, but I feel badt to loose der money!"

One of the high rate monopoly companies paid last year, as appears from its reports, in "death claims, including dividend additions," \$6,743,153 while its interest receipts amounted to \$5,078,766 and notwithstanding its interest receipts exceeded the death claims by several hundred thousand dollars, demanded and received from policy-holders the sum of \$12,845,593. What did they do with it? Possibly voted another bonus, or used it to pay its tools to slander and libel successful assessment association officers and agents.—Society Journal.

## JOURNAL

-OF-

The Mutual Marriage Aid Association.  
OF CANADA.

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JANUARY, 1884.

## Extortions in Life Assurance.

Should any of our readers ask themselves or friends, "do you understand this Life Insurance business?" They would admit at once that they do not, but simply insure because they think it is to their interests to do so. But as to the system, the statement of the agent or the say so of some friend is generally accepted by them as their guide.

Now in a brief manner, we propose to make it easy, and simple to understand—free from the buncombe and false impressions that the Old Line Companies have been accustomed to use in their explanations of their system.

Hence, to free it from all those complications, we will make the statement, and it is true, that every Life Insurance Company either old line or assessment collects the money to pay its claims from its members, and if any one who is a policy holder, imagines that the money to pay losses and expenses is derived from any other source than from the insured he has been deceived, or misled. Put that down as fact No. 1. You, the insured, must pay for the insurance expenses, reserve and surplus.

The greater the expense of management the higher the reserve, the more you must pay. But say many who are insured in the Old Line Insurance Companies. "Why six of the Old Line Insurance Companies have a cash accumulation of nearly \$300,000,000 and that amount stands between us and any contingencies of failure." Again we say you are mistaken, again the representatives of that system have stated that which is not true, if they have led you to so infer. We claim that these \$300,000,000 are only a standing monument to show "what fools we mortals be" for it simply represents the excess taken from the hard earnings of the people over and above what is needed to pay the losses, expenses and the money used particularly in the States for bribing Insurance Commissioners and corrupting Judges, as shown by the report of the Committee appointed by the Senate of New York in 1877 to investigate the management of the Old Line Companies.

If you add another \$100,000,000 to the \$300,000,000 of accumulations you will have a correct estimate simply of what those insured in those Companies have had to pay over and above what was needed to pay

are responsible for one cent nor has invested one cent as capital, every dollar paid to the widow and orphan, and every dollar paid out for expenses with the \$300,000,000 assets has been collected from the members of the above mentioned six companies.

Now when an old line agent presents the vast assets of his company, it means that just so much has been extorted from the people over and above what was needed to pay all losses and to cover the most extravagant management that the financial history of the world has ever presented. Yet these men have the audacity to say that reliable insurance cannot be secured at a cheaper rate.

That the public may get a faint idea, or in a manner realize the cause of the old line system, we herewith append an extract from the official report of 1882, concerning the leading United States companies;

Assets (extortion fund) ..... \$500,000,000  
Income for 1882.....79,000,000  
Paid in Death Claims, .....22,000,000  
Expense of Management,.....14,000,000

Thus we find that after 40 years of experience of the old line companies that the death losses and the most extravagant expense of management does not consume one-half of their annual income.

Will some of our business men, manufacturers, producers, farmers and workmen take their pencils and figure out what material benefit those \$600,000,000 of extortion money, which amount is almost double the entire circulation of our banks, would be, were it returned and distributed in our manufacturing and producing localities, where it of right belongs. It would be well of the public should earnestly consider the facts set forth in this article.

## The Mutual Marriage Aid Association of Canada.

The Mutual Marriage Aid Association of Canada was instituted in the City of Hamilton towards the last of September, 1881, and was incorporated under the Revised Statutes in the month of November of the same year, with the object of providing their members with a handsome dowry in event of their marriage. Since the incorporation of the Society the success met with has been infinitely pleasing to its officers and members, and astonishing to outsiders. The plan of the Association has met with favorable comments by the principal Daily Journals in the country, and the large membership has placed its perpetuity beyond any doubt.

The nature and principles of this Assurance may be briefly summed up in the old proverb "Union is Strength," and put into familiar language may be termed an Association of persons agreeing to do in company what to the individual alone would be an impossibility. In every variety of Insurance this is accomplished by paying a certain sum at different times into the Association, which amount when accumulated, becomes gradually productive. This is done on the understanding that at some fixed time each will receive his individual share, with whatever interest and profit may have accumulated.

In the case of Life Assurance the fixed time is that of death, and the receipt of the sum insured, although a legacy of love in many respects, is fraught with sorrow to the legatee. While in this Association the amount of benefit is received at marriage, and the receipt thereof is a joy to every one concerned. We hold that our plan of benefit is by far superior to Life Assurance for unmarried persons, and the reasons we put forth are most convincing. The object of an endowment policy is to give a person a certain amount of money in a given time, that time being placed at a long period from 10 to 40 years, but the policy holder pays nearly the amount into a Stock Company in that time that he is entitled to receive, the only consideration given is that of payment should death occur, and the beneficiary in many cases are disinterested parties, in a manner of speaking, for in all probability the policy holder is not married, and supposing he had been married, the

railways, the telegraphs, the banks, the mines, the manufactories have for the most part been established and carried on by means of the savings of the middle classes.

The Mutual Marriage Aid Association is a prudent system of co-operation by which means are given to enable the unmarried persons of Canada to combine their efforts to their own individual welfare. There are few young men in Canada worthy of the name, who do not mean to make provision for their future, and who would not indignantly repudiate the assertion that they have no ambition, and intended to live a hand-to-mouth existence throughout their lives. Now it is an obvious fact that anything which tends towards making a man steady and thoughtful, will have a most salutary effect in checking the formation of habits, which, merely idle and careless at starting, have in them the germs of every species of sin and crime. Surely an Association formed upon sound principles with such an object as we hold forth cannot fail to prosper, and become one of the foremost institutions of the age.

At a meeting of the members held 3rd July, 1883, it was decided that this Association, instead of issuing a \$1000 certificate as their smallest, would now issue one for \$500, the cost of which would be exactly one half the \$1000 certificate, except the membership fee, which would be \$4.00 on each \$500 certificate. This will offer an opportunity for the general public who are in the less remunerative positions, to have a certificate in the Association at a very nominal cost.

## Division "A."

Any unmarried person between the age of 10 and 75 years of age can become a member of Division "A," of this Association, by paying an entrance or membership fee according to following scale, viz:

For five hundred dollar certificate.....\$ 4 99  
For one thousand dollar certificate..... 6 00  
For two thousand dollar certificate..... 12 00  
For three thousand dollar certificate..... 18 00  
For four thousand dollar certificate..... 24 00  
For five thousand dollar certificate..... 30 00

Each application for membership shall state the amount of benefit desired.

## PAYMENT TO BENEFIT FUND.

Each member shall for each one thousand dollars of his or her certificate or certificates pay assessments as set forth in the following table which shall be known as marriage assessments, and which shall be levied pursuant to the By law in that behalf made and provided.

Marriage assessments are graded according to age at time of application for membership, as set forth in the following table based on a one thousand dollar certificate.

Age yrs.	Assess-ment.	Age yrs.	Assess-ment.	Age yrs.	Assess-ment.	Age yrs.	Assess-ment.
10	\$ 30	18	\$1 40	26	\$1 69	34	\$1 76
11	0 45	19	1 45	27	1 78	35	1 78
12	0 60	20	1 47	28	1 84	36	1 80
13	0 75	21	1 50	29	1 88	37	1 82
14	0 90	22	1 53	30	1 93	38	1 84
15	1 05	23	1 57	31	1 97	39	1 86
16	1 20	24	1 59	32	2 00	40	1 85
17	1 30	25	1 58	33	1 74	41	1 90

The assessment on a two thousand dollar certificate will be double the above table and on a three thousand dollar certificate three times, and so on in the same ratio.

The assessment on a \$500.00 certificate shall be just one half the rates on a \$1000 certificate.

Annual Dues are at the rate of \$4.00 per each \$1000 Certificate payable at end of year.

## DISPOSAL OF ASSESSMENTS.

Five thousand dollars shall be the highest amount paid by this Association on the marriage of a member in this Division.

A person must be a member of the Association one year before he or she can receive any benefit therefrom, and for each \$1,000 of his or her certificate or certificates shall if married during the first or second year be entitled to \$350, if during the third year \$500, if during fourth year \$750, and if subsequent thereto \$1,000, provided that such beneficial payments shall not at any time exceed an amount equal to \$1,000 for each member who shall pay his assessment for the end provided to be paid herein, nor shall such beneficiary at any time be entitled to more than the face of his or her certificate represents, and moneys payable by the Association in respect of marriage benefits shall not become due and payable until 90 days after proof of marriage of a member, or 90 days after he or she shall have been a member of the Association for one year, whichever event shall last happen.

## Division "B."

Any unmarried person between the age of seven and thirty five years can become a member of division "B" by paying an entrance or joining fee as follows.

For \$1000 membership \$ 6.00  
" 2000 " 12.00  
" 3000 " 18.00  
" 4000 " 24.00

Thirty days after the membership certificate is issued, each member will be required to pay to the Association within 30 days from date of notice the sum of \$2.00 as a monthly premium on each certificate for \$1000 held by him or her; irrespective of age. These monthly premiums shall form a reserve fund until such time as a marriage shall be recorded in the Association and subsequently 10 per cent of the said monthly premiums shall be added to the reserve fund every month. Provided however that should such monthly premium at any time prove inadequate to meet an increased marriage rate, then a further per centage shall be called for payment of such marriages. Said call however shall not in any case exceed the amount of fifty cents for each certificate of one thousand dollars held by the beneficiary for each \$1000 certificate held by any member.

Provision is made for the safe keeping of the reserve fund by special deposit in any Chartered Bank in Ontario, or by investment in Government Bonds or Municipal Debentures, issued by any Municipality in Ontario, bearing interest to the credit of this Association, and said Division "B," and shall only be applicable to payment of claims arising from said Division not fully provided by the monthly premium or assessment. The annual payment on each \$1000 certificate is placed at \$3.00 for the first four years and thereafter at \$2.00 during membership. The first of said annual payments to be made 30 days after date of membership, and afterwards yearly from date of certificate.

## HOW AND WHEN BENEFITS ARE PAYABLE.

A member in Division "B" of the Association who marries during their first years membership is debarred from receiving any benefit whatsoever. After completion of the first years membership a member can marry at any time and benefits will be paid according to length of membership in the following manner. If the marriage should take place during the second year of membership and before the completion of said year, then on each one thousand dollar certificate a member shall be entitled to receive \$100. If during the third year, and before completion of said year, the sum of \$200 shall be paid to said member, and thereafter the sum of \$100 on each \$1000 certificate for each additional year the member remains unmarried in this Association, or until he or she shall have completed the tenth year of membership, and if married then or at any time thereafter, the full value of their certificates shall be payable, less five per cent. on each such amount of benefit for cost of collection.

Provision is made that if any member after completing ten years single membership should desire to sever his connection with the Association, he or she shall be entitled to receive one half the amount that would have been payable had he been married at that time, upon surrender of certificate, on giving three months notice of intention so to do.

If a member marries before the 1st four

because they think it is to their interests to do so. But as to the system, the statement of the agent or the say so of some friend is generally accepted by them as their guide.

Now in a brief manner, we propose to make it easy, and simple to understand—free from the buncombe and false impressions that the Old Line Companies have been accustomed to use in their explanations of their system.

Hence, to free it from all those complications, we will make the statement, and it is true, that every Life Insurance Company either old line or assessment collects the money to pay its claims from its members, and if any one who is a policy holder, imagines that the money to pay losses and expenses is derived from any other source than from the insured he has been deceived, or misled. Put that down as fact No. 1. You, the insured, must pay for the insurance expenses, reserve and surplus.

The greater the expense of management the higher the reserve, the more you must pay. But say many who are insured in the Old Line Insurance Companies. "Why six of the Old Line Insurance Companies have a cash accumulation of nearly \$300,000,000 and that amount stands between us and any contingencies of failure." Again we say you are mistaken again the representatives of that system have stated that which is not true, if they have led you to so infer. We claim that those \$300,000,000 are only a standing monument to show "what fools we mortals be" for it simply represents the excess taken from the hard earnings of the people over and above what is needed to pay the losses, expenses and the money used particularly in the States for bribing Insurance Commissioners and corrupting Judges, as shown by the report of the Committee appointed by the Senate of New York in 1877 to investigate the management of the Old Line Companies.

If you add another \$100,000,000 to the \$300,000,000 of accumulations you will have a correct estimate simply of what those insured in those Companies have had to pay over and above what was needed to pay every claim, and to compensate the Officers, Directors and Agents liberally for their labor and services.

Put it down as fact No. 2, that the insured in these companies have been obliged to pay \$3 for every \$1 of actual insurance.

Again the old line advocates claim that their standard reserve is a great benefit and protection to the insured.

We deny that for the facts are that under the laws regulating the insurance reserve of old line companies, if by any combination of circumstances the liabilities are sufficient to impair the reserve, then the company becomes insolvent and great is the fall thereof, for never yet have the members of a defunct old line company been able to get more than a very small per cent of the reserve. From our investigation of the matter, we are forced to the conclusion that the Standard reserve was lobbied through the various legislatures not to protect the policy holders, but to give the management free swing to put the large accumulations out of the reach of the policy holders forever, unless the people by the exercise of their sovereign rights should demand through their legislatures the return of that which was exorted from them.

In our opinion the greatest ingenuity is the fact that not one of the officers or directors

Will some of our business men, manufacturers, producers, farmers and workmen take their pencils and figure out what material benefit those \$600,000,000 of extortion money, which amount is almost double the entire circulation of our banks, would be, were it returned and distributed in our manufacturing and producing localities, where it of right belongs. It would be well of the public should earnestly consider the facts set forth in this article.

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The Mutual Marriage Aid Association of Canada was instituted in the City of Hamilton towards the last of September, 1887, and was incorporated under the Revised Statutes in the month of November of the same year, with the object of providing their members with a handsome dowry in event of their marriage. Since the incorporation of the Society the success met with has been infinitely pleasing to its officers and members, and astonishing to outsiders. The plan of the Association has met with favorable comments by the principal Daily Journals in the country, and the large membership has placed its perpetuity beyond any doubt.

The nature and principles of this Assurance may be briefly summed up in the old proverb "Union is Strength," and put into familiar language may be termed an Association of persons agreeing to do in company what to the individual alone would be an impossibility. In every variety of Insurance this is accomplished by paying a certain sum at different times into the Association, which amount when accumulated, becomes gradually productive. This is done on the understanding that at some fixed time each will receive his individual share, with whatever interest and profit may have accumulated.

In the case of Life Assurance the fixed time is that of death, and the receipt of the sum insured, although a legacy of love in many respects, is fraught with sorrow to the legatee. While in this Association the amount of benefit is received at marriage, and the receipt thereof is a joy to every one concerned. We hold that our plan of benefit is by far superior to Life Assurance for unmarried persons, and the reasons we put forth are most convincing. The object of an endowment policy is to give a person a certain amount of money in a given time, that time being placed at a long period from 10 to 40 years, but the policy holder pays nearly the amount into a Stock Company in that time that he is entitled to receive, the only consideration given is that of payment should death occur, and the beneficiary in many cases are disinterested parties, in a manner of speaking, for in all probability the policy holder is not married, and supposing he had been married after taking a policy, the amount he has paid during the married period has been a great burden to the individual, which is made unnecessary in this Association.

As regards the individuals joining this Association, there is little doubt that at some future date they intend to participate in its advantages. Then as to any liability incurred by them, the principle of average is called into requisition and it is by no means confined to Life Assurance; for it may be taken for granted that whatever event has happened once will happen again, and in reference to large numbers will happen a certain number of times in a given period. Take an instance from every day life; by a careful collection of Statistics it has been ascertained that a certain percentage of accidents, fires, and of suicides occur yearly, in short, a certain fixed recurrence of all the ills and changes that flesh is heir to. From this it may be seen that dealing with large numbers, it needs no magician's power to read the future with something like certainty; and it is this approximation to certainty which does away with almost all question of risk or chance in reference to our subject, and makes it safe to reckon on coming events.

The secret of social development is to be found in co-operation; and the great question of improved economical and social life can only receive a satisfactory solution through its means. To effect good on a large scale, men must combine their efforts, and the best social system is that in which the organization for the common good is rendered the most complete in all respects.

The middle classes have accomplished more by the principle of co-operation than the classes who have so much greater need of it. All the Joint Stock Companies are the result of association. The

"A," of this Association, by paying an entrance or membership fee according to following scale, viz:

For five hundred dollar certificate.....	\$ 4 00
For one thousand dollar certificate.....	6 00
For two thousand dollar certificate.....	12 00
For three thousand dollar certificate.....	18 00
For four thousand dollar certificate.....	24 00
For five thousand dollar certificate.....	30 00

Each application for membership shall state the amount of benefit desired.

#### PAYMENT TO BENEFIT FUND.

Each member shall for each one thousand dollars of his or her certificate or certificates pay assessments as set forth in the following table which shall be known as marriage assessments, and which shall be levied pursuant to the By-law in that behalf made and provided.

Marriage assessments are graded according to age at time of application for membership, as set forth in the following table based on a one thousand dollar certificate.

Age yrs.	Assess-ment.	Age yrs.	Assess-ment.	Age yrs.	Assess-ment.	Age yrs.	Assess-ment.
10	\$ 30	18	\$1 40	25	\$1 69	35	\$1 76
11	0 45	19	1 45	26	1 62	36	1 78
12	0 60	20	1 47	27	1 64	37	1 80
13	0 75	21	1 50	28	1 65	38	1 82
14	0 90	22	1 53	29	1 66	39	1 84
15	1 05	23	1 54	30	1 68	40	1 86
16	1 20	24	1 56	31	1 72	41	1 90
17	1 35	25	1 58	32	1 74	42	1 92
						43	1 94
						44	1 96
						45	1 98
						46	2 00
						47	2 02
						48	2 04
						49	2 06
						50	2 08
						51	2 10
						52	2 12
						53	2 14
						54	2 16
						55	2 18
						56	2 20
						57	2 22
						58	2 24
						59	2 26
						60	2 28

The assessment on a two thousand dollar certificate will be double the above table and on a three thousand dollar certificate three times, and so on in the same ratio.

The assessment on a \$500.00 certificate shall be just one half the rates on a \$1000 certificate.

Annual Dues are at the rate of \$4.00 per each \$1000 Certificate payable at end of year.

#### DISPOSAL OF ASSESSMENTS.

Five thousand dollars shall be the highest amount paid by this Association on the marriage of a member in this Division.

A person must be a member of the Association one year before he or she can receive any benefit therefrom, and for each \$1,000 of his or her certificate or certificates shall if married during the first or second year be entitled to \$250, if during the third year \$500, if during fourth year \$750, and if subsequent thereto \$1,000, provided that such beneficial payments shall not at any time exceed an amount equal to \$1,000 for each member who shall pay his assessment for the end provided to be paid herein, nor shall such beneficiary at any time be entitled to more than the face of his or her certificate represents, and moneys payable by the Association in respect of marriage benefits shall not become due and payable until 90 days after proof of marriage of a member, or 90 days after he or she shall have been a member of the Association for one year, whichever event shall last happen.

Benefits payable on \$500.00 certificate shall be placed at one half that of a \$1000 membership.

NOTE.—In this division of the Association, a member can marry at any time after acceptance to membership, and if the marriage take place during 1st year. The Benefit shall only become payable after completion of years membership and 90 days.

#### WHEN LIABILITIES CEASE.

The liability of a member of the Association to pay assessments shall cease only upon the surrender of his or her certificate at the date Benefits are payable, as given in the next preceding article.

#### PAID UP CERTIFICATES.

Should a member wish to withdraw from paying assessments after being a member of the Association for three years the Board of Trustees may provide such member with a paid up certificate of the amount paid by him or her during their membership, less the annual dues and membership fee which shall be payable according to the following table, or upon marriage, provided the original certificate is surrendered according with terms after the said annual payments are made.

#### TABLE OF MATURITY.

Age from 10 to 17 matures in.....	16 years.
" " 17 to 25 " ".....	15 "
" " 26 to 33 " ".....	14 "
" " 34 to 41 " ".....	13 "
" " 42 to 49 " ".....	12 "
" " 50 to 57 " ".....	11 "
" " 58 to 65 " ".....	10 "
" " 66 to 75 " ".....	9 "

The member who has received a paid up certificate under the first section hereof shall not be liable for assessments but shall remain a member until such time as his or her benefit may mature or upon marriage, and be subject to the conditions of such paid up certificate.

each \$1000 certificate held by any member. Provision is made for the safe keeping of the reserve fund by special deposit in any Chartered Bank in Ontario, or by investment in Government Bonds or Municipal Debentures, issued by any Municipality in Ontario, bearing interest to the credit of this Association, and said Division "B," and shall only be applicable to payment of claims arising from said Division not fully provided by the monthly premium or assessment. The annual payment on each \$1000 certificate is placed at \$3.00 for the first four years and thereafter at \$2.00 during membership. The first of said annual payments to be made 90 days after date of membership, and afterwards yearly from date of certificate.

#### HOW AND WHEN BENEFITS ARE PAYABLE.

A member in Division "B" of the Association who marries during their first years membership is debarred from receiving any benefit whatsoever. After completion of the first years membership a member can marry at any time and benefits will be paid according to length of membership in the following manner. If the marriage should take place during the second year of membership and before the completion of said year, then on each one thousand dollar certificate a member shall be entitled to receive \$100. If during the third year, and before completion of said year, the sum of \$200 shall be paid to said member, and thereafter the sum of \$100 on each \$1000 certificate for each additional year the member remains unmarried in this Association, or until he or she shall have completed the tenth year of membership, and if married then or at any time thereafter, the full value of their certificates shall be payable, less five per cent. on each such amount of benefit for cost of collection.

Provision is made that if any member after completing ten years single membership should desire to sever his connection with the Association, he or she shall be entitled to receive one half the amount that would have been payable had he been married at that time, upon surrender of certificate, on giving three months notice of intention so to do.

If a member marries before the 1st four annual payments are made the amount remaining unpaid thereon shall be deducted from amount becoming due.

Moneys payable 90 days after proof of marriage of a member is received.

#### Regulations Concerning both Divisions—ASSIGNMENTS.

Sec. 1. In case of serious illness threatening the life of a member before having received any benefit he or she can assign his or her certificate to their next single friend who has the same privilege as the original applicant; but notice must be given to the Association of such assignment, when it shall be acknowledged by the Secretary upon the payment of three dollars.

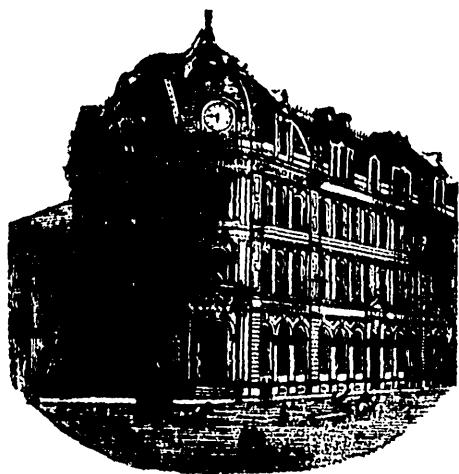
Sec. 2. A member may assign their interest in their certificates, but moneys payable in respect of benefits, shall take place only on the marriage of the original applicant. Notice and fee same as in 1st Section hereof.

#### MEMBERS MUST STATE P. O. ADDRESS.

Every member shall in his or her application state their post office address to which all notices to them may be sent and if at any time or times his or her post office address shall be changed he or she shall forthwith notify in writing the Secretary of the Association of such change in his or her address, and until such notice has been given all notices may be sent to said member at his or her last post office address as stated in application or subsequently, the last furnished to the Secretary aforesaid, and all notices so addressed, or addressed to any such member at his or her actual post office address, and mailed (post paid) at any of Her Majesty's Post Offices, shall be deemed to be served on said member on the day of mailing.







## THE MUTUAL Marriage Aid

ASSOCIATION.

OF CANADA.

INCORPORATED, 1881.

HEAD OFFICE

Hamilton Provident & Loan Building,  
HAMILTON, ONT.

BRANCH OFFICES THROUGHOUT  
THE DOMINION.

The above Association undertakes to provide unmarried persons who are members of the Association with from \$100.00 to \$5000.00 upon their Marriage, thus directly furnishing a large or small capital to the married couple, to start them in life.

**Over \$80,000.00**

Has been paid in benefits to married members during the year of 1883.

**TWO MILLIONS**

in CERTIFICATES issued during same time.

**DIVISION "A"**

Of the Association provides for a payment from \$125.00 to \$5000.00 on marriage. Certificates issued from \$500.00 to

CIRCULATION 10000.

### OUR CIRCULATION

We desire to draw the attention of advertisers who wish to secure good live agents or who wish to place any particular article before the public of Canada, especially its young people, male and female, to this journal as being the best advertising medium in Canada for the money, having as it has a guaranteed circulation of 10,000 reaching from Halifax to the North West territories. The medium by which this paper is circulated guarantees its reading in every house in the land.

Besides subscribers and members we have a very careful distribution from nearly 200 agents, who reach the greater part of the travelling public. Advertisers will please communicate with the Editor, Marriage Aid Journal, Hamilton, Ont.

### WANTED.

We want in every City, Town, Village or Township, a person to send us the names and addresses of from 25 to 50 unmarried persons, of his or her acquaintance residing in the locality of the person sending names. In the cases of Township be careful and give Post Office address in full. To a person sending us 25 names, we will mail this Journal for six months free, and to those sending 50 names, we shall supply them with our Journal for one year. Address, Journal of M. M. A., Provident and Loan Building, Hamilton, Ont.

### YOUTHFUL MARRIAGE.

*How Young Men May Get Married Without Getting Into Debt.*

#### The Mutual Marriage Aid Association

How to Marry Young—Where to Get Money—Still Single—Other Advantages—Some Conditions—Other Reasons—The Older Scheme—What the Press Thinks.

Whether or not youthful marriages are generally desirable has always been, and still is, a moot point amongst residents in large centers of population. In country districts it seems to be accepted that the conditions are not the same, and that there is not the same reason for deferring the consummation of bucolic love as there often is in more wicked cities, where young men are credited with the idea that it is the correct thing to "sow their wild oats" before making the hymeneal sacrifice. Probably the belief may be traced to the period during which an English bard sung, "God made the country, man made the town," and is the outcome of an idea that life amongst nature must be purer, just as it is naturally more artificial in towns. Dr. Johnson was a characteristic town man as shown in his answer to an invite to a country walk—"One green field is very much like another green field, let's take a walk up Fleet Street." More poetic souls, however, from the time of Virgil with his "Pastorals" enthusiastic Wordsworth with his poetic offerings to English scenery, down to Longfellow, with his simple well loved lays, have done much to make known the beauties and chastening influences of country life. But, be the wedding bells rang amid the clang and hurry of a commercial community or from the ivy grown steeple of a village church, their music is equally sweet to the couples in honor of whose nuptials they sound, and mark the inauguration of a new era in their lives, the termination to which depends largely upon the manner it is begun from a practical point of view. Love is the key note to happy wedlock, but if wise provision has not been made against poverty going in at the door of a new home, the little god has the habit of flying out of the window.

#### HOW TO MARRY YOUNG.

Not that a want of forethought in this respect is confined to the youthful would-be benedict. But it is not given to every young man who wishes to marry to be able to command a sufficient sum to take that step with prudence. Excepting always the fortunate youths who are born with silver spoons in their mouths the banking accounts of young business men are either very contracted or nonexistent, and the life of such a one who plunges into matrimony is anything but enviable, when the stern reality of trade comes to

though if it should it is not to exceed 50 cents on each marriage. But a moments thought will show how remote this probability is. The company, judging from the numbers who have joined Division A, calculate that 2,000 members will join the first year. But even if only half that number register, 1,000, at \$2 per month will raise \$24,000; which is sufficient to pay 240 out of the 1,000, and that is expected to be much beyond the average of marriages.

For one year all premiums go towards making a reserve fund, the same to be invested in municipal or Government bonds for security to our members. The board confidently expect to succeed in securing at least 2,000 members during the first year, (averaging these at being only six months a member during that period,) the reserve would amount to \$24,000, to this is added 10 per cent of monthly premiums thereafter, which at only 2,000 members would be \$400 per month, or about \$5,000 yearly, making in ten years a reserve, including compound interest, of about \$75,000, thus making an undoubted security for investors.

#### OTHER CONDITIONS.

A member in Division "B" of the Association, who marries during the first years membership, is debarred from receiving any benefits whatsoever. After completion of the first year's membership, a member can marry at any time, and benefits will be paid according to the period of membership and in the following manner:

—If the marriage should take place during the second year of membership, and before the completion of said year, then on each one thousand dollar certificate a member shall be entitled to receive \$100. If during the third year, and before the completion of said year, the sum of \$200 shall be paid to said member, and thereafter the sum of \$100 on each \$1,000 certificate for each additional year the member remains unmarried in this Association, or until he or she shall have completed the tenth year of membership, and if married then or at any time thereafter, the full value of their certificates shall be payable, less five per cent on each such amount of benefit for cost of collection. Among the advantages of this system are, low membership fees, small annual dues, premium of only \$2 each month, endowment half the amount in ten years if not married, fifteen days's grace on all payments before being subject to cancellation, extremely low cost of carrying certificate, high rate of benefit payable and undoubted security. It is owing to the tremendous success attained by Division A that this latter idea was started, and it promises to even exceed the original one in the extent of its popular adoption.

#### OTHER REASONS.

It is especially worthy the attention of young men apart from the question of getting married. Two dollars per month, fifty cents per week, is so small a sum that it would not be missed by any wage-earning youth, and yet would entitle those subscribing it to so acceptable a sum in ten years. How many times \$2 a month are spent all the year round in cigars and lager beer and not perceptibly missed; surely it is apparent that invested as proposed by the Marriage Aid Association it would be productive of infinitely more good. In the one case it is expended for a passing gratification; in the other it is so used as to bring forth a hundredfold. It is the cheapest manner known of investing money, and is far more profitable to those who use it than any system of commutation used by any life insurance company in existence.

#### THE OLDER SCHEME,

known as Division A, is booming to such an extent that effectually silences the croakings of envious rival companies and the disappointed slanders of some unpatronized journals. Over \$80,000 have been paid in benefits out to members who would not have been able to marry without the aid of the association, and, so greatly has the business grown, that they are paying out certificates to the value of \$10,000 per month. Two hundred and forty-five certificates for \$1,000 each have been paid, as the books, which are open to the public, show. They are receiving applications for membership at the rate of over 200 per month. Up to date this year certificates representing \$1,875,000 have been issued. This, considering the company has only been in existence two years, speaks remarkably well for its success.

The *modus operandi* in this division is such as follows—A young man applies for membership, and writes to secure a specified sum on marriage; he pays a small entrance fee, a trifling annual donation for

worthy, and its success all over the Dominion seems marvellous. It evidently fills a felt want. This fact and the promptness with which claims have been paid so far entitle the association to the earnest consideration of all unmarried persons. There is money in it."

The Welland Tribune of Aug. 24, says—"The Mutual Marriage Aid Association of Canada, despite the gloomy predictions made of it at the start, by the incredulous, continues to flourish like a green bay tree, and gives signs of permanency creditable to the wisdom and management of its promoters. Although the association has now been in existence about two years, all premiums have been promptly paid, and that without swelling the assessment above the normal rate contemplated. We have no hesitation in saying now what we would not have felt warranted in stating before the test had been made, the association and its objects are worthy the serious consideration of unmarried persons as making a timely provision for marriage and its attendant circumstances, which all young persons naturally contemplate as among the pleasurable contingencies held in store for them in the future."

The Secretary, Mr. W. B. Webber, will be glad to give any further information to applicants at his office, in the Provident Building, Hamilton.

Assessment insurance is, without question, becoming popular among all classes. Until recently it has not commanded the attention of business men as a rule, but since it has been presented on a plain business basis, as it now is by a number of associations, the business men are taking large lines of insurance as it can be carried for so small a sum during the time it is most needed, or while the money is at risk in business.—*Source of Insurance.*

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INCORPORATED, 1881.

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HAMILTON, ONT.

BRANCH OFFICES THROUGHOUT  
THE DOMINION

The above Association undertakes to provide unmarried persons who are members of the Association with from \$100.00 to \$5000.00 upon their Marriage, thus directly furnishing a large or small capital to the married couple, to start them in life.

Over \$80,000.00

Has been paid in benefits to married members during the year of 1883.

TWO MILLIONS

in CERTIFICATES issued during same time.

DIVISION "A"

Of the Association provides for a payment from \$125.00 to \$5000.00 on marriage.

Certificates issued from \$500.00 to \$5000.00. Benefits paid according to length of membership.

Fully paid at Four years.

(See page 2.)

DIVISION "B"

The new plan of the Association, provides for the payment of a sum from \$100.00 to \$4000.00 on marriage. Benefits

paid according to length of membership. Fully paid at Ten years, if married.

(see page 2.)

The plans of this Association offer the best inducements to all classes of unmarried people, of any Provident Institution in Canada, and has paid Benefits all over Canada.

W. A. H. DUFF, ESQ., JOHN M. WEBBER, ESQ.,  
President. Vice-President.  
WALTER B. WEBBER, Secretary-Treasurer.

How Young Men May Get Married Without  
Getting Into Debt.

The Mutual Marriage Aid Association

How to Marry Young—Where to Get Money—Still Single—Other Advantages—Some Conditions—Other Reasons—The Older Scheme—What the Press Thinks.

Whether or not youthful marriages are generally desirable has always been, and still is, a moot point amongst residents in large centers of population. In country districts it seems to be accepted that the conditions are not the same, and that there is not the same reason for deferring the consummation of bucolic love as there often is in more wicked cities, where young men are credited with the idea that it is the correct thing to "sow their wild oats" before making the hymeneal sacrifice. Probably the belief may be traced to the period during which an English bard sang, "God made the country, man made the town," and is the outcome of an idea that life amongst nature must be purer, just as it is naturally more artificial in towns. Dr. Johnson was a characteristic town man as shown in his answer to an invite to a country walk—"One green field is very much like another green field, let's take a walk up Fleet Street." More poetic souls, however, from the time of Virgil with his "Pastorals" enthusiastic Wordsworth with his poetic offerings to English scenery, down to Longfellow, with his simple well loved lays, have done much to make known the beauties and chastening influences of country life. But, be the wedding bells rang amid the clang and hurry of a commercial community or from the ivy grown steeple of a village church, their music is equally sweet to the couples in honor of whose nuptials they sound, and mark the inauguration of a new era in their lives, the termination to which depends largely upon the manner it is begun from a practical point of view. Love is the key note to happy wedlock, but if wise provision has not been made against poverty going in at the door of a new home, the little god has the habit of flying out of the window.

HOW TO MARRY YOUNG.

Not that a want of forethought in this respect is confined to the youthful would-be benedict. But it is not given to every young man who wishes to marry to be able to command a sufficient sum to take that step with prudence. Excepting always the fortunate youths who are born with silver spoons in their mouths the banking accounts of young business men are either very contracted or nonexistent, and the life of such a one who plunges into matrimony is anything but enviable, when the stern reality of tradesmen's bills succeed to the pleasant but unsubstantial joys of billing and cooing. Fortunately, thanks to the enterprise of the Mutual Marriage Aid Association of Canada, parents who believe in early marriage, or youths who wish to prepare for marriage at some remote period, can place themselves in such a position whenever their unions take place, as shall remove all cause for anxiety.

This association has added to its original scheme—which was for the benefit of adults and others who might wish to marry in a year or two—another, by which youths may contribute a very small monthly payment entitling them to a lump sum on marriage at the end of ten years. So that if a young man of twenty joins Division B—that is the section under which this benefit is attainable—at thirty he will be

ENTITLED TO \$1,000

if married, and any smaller sum at the rate of \$100 per year if he marries inside that period. It is hoped this will be the means of inducing young folk to join the association and save their small earnings. Parents, too would find this a capital means of providing for their children's marriage, or of giving them an endowment, for, if at the expiry of ten years, the young policy-holder is still single, he will be entitled to half the amount allowed on marriage, namely, \$500. So that if a parent makes his boy of eleven years old a member of the association, paying \$2 per month for ten years, which is the subscription, at twenty-one, even if single, he would be entitled to \$1000. He would be the gainer of \$250 on the transaction, for he would only have paid in \$240 in the ten years, plus \$10 entrance fees and annual dues. Amongst

OTHER ADVANTAGES

of this scheme is the almost certainty that no call would need to be made on members of Section B,

thereafter the sum of \$100 on each \$1,000 certificate for each additional year the member remains unmarried in this Association, or until he or she shall have completed the tenth year of membership, and if married then or at any time thereafter, the full value of their certificates shall be payable, less five per cent on each such amount of benefit for cost of collection. Among the advantages of this system are, low membership fees, small annual dues, premium of only \$2 each month, endowment half the amount in ten years if not married, fifteen days's grace on all payments before being subject to cancellation, extremely low cost of carrying certificate, high rate of benefit payable and undoubted security. It is owing to the tremendous success attained by Division A that this latter idea was started, and it promises to even exceed the original one in the extent of its popular adoption.

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The *moats operanti* in this division is such as follows:—A young man applies for membership, and writes to secure a specified sum on marriage; he pays a small entrance fee, a trifling annual donation for meeting expenses, and a monthly assessment in acceptance with the amount arranged for. In return he procures a certificate entitling him to the sum he wants on producing a certificate of marriage, with this promise:—that if he marries inside the date when the whole amount would become due, he will be paid *pro rata*. The association claims that their scheme is a prudent system of co-operation, by which means are given to enable the unmarried of Canada, to combine their efforts to their own individual welfare. As regards the individuals joining this Association, there is little doubt that at some future date they hope to participate in its advantages. As to any liability incurred by them, the principal of average is called into requisition. Whatever event happened once will happen again, and in reference to large numbers will happen a certain number of times in a given period. Take an instance from every day life; by a careful collection of statistics it has been ascertained that a certain per centage of accidents, fires, and of suicides occur yearly, in short a certain fixed recurrence of all the ills and changes that flesh is heir to. From this it may be seen, that dealing with large numbers it needs no magician's hand to read the future with something like certainty, which the association claims does away with almost all question of risk or chance, and makes it safe to reckon on coming events.

WHAT THE PRESS THINK.

Contemporary opinion is generally recognizing the success of the association and the benefits of membership. The *Toronto Globe* of May 8th says:—"Its success has been so pronounced that it is now one of the established monetary institutions, with every prospect of doing an excellent business in the future. The business is based on carefully compiled statistics, and is on as sound a basis as ordinary life insurance is." The *Whitby Chronicle* of July 20th says:—"The Mutual Marriage Aid Association of Canada.—The expressed objects of this association are most praise-

business.—S...

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