the Greek, and the Celtic. The first two are sometimes distinguished as the tonsure of Peter and the tonsure of Paul ; in the latter the whole head was shaven, but when now practised in the Eastern church this tonsure is held to be adequately shown when the hair is shorn close. In the Celtic tonsure (tonsure of St John, or, in contempt, tonsure of Simon Magus) all the hair in front of a line drawn over the top of the head from ear to ear was shaven.

TONTINE. This system of life insurance owes its name to Lorenzo Tonti, an Italian banker, born at Naples early in the 17th century, who settled in France about 1650. In 1653 he proposed to Cardinal Mazarin a new scheme he had devised for promoting a public loan. His plan was to the following effect. A total of 1,025,000 livres was to be subscribed in ten portions of 102,500 livres each by ten classes of subscribers, the first class consisting of persons under 7, the second of persons above 7 and under 14, and so on to the tenth, which consisted of persons between 63 and 70. The whole annual fund of each class was to be regularly divided among the survivors of that class, and on the death of the last individual the capital was to fall to the state. This plan of operations was authorized under the name of “ tontine royale ” by a royal edict, but this the parlement refused to register, and the idea remained in abeyance till 1689, when it was revived by Louis XIV., who established a tontine of 1,400,000 livres divided into fourteen classes of 100,000 livres each, the subscription being 300 livres. Although the classes were not quite filled, this tontine was carried on till 1726, when the last beneficiary died,—a widow who at the time of her decease was deriving from this source an annual income of 73,500 livres. Several other Government ton­tines were afterwards set on foot ; but in 1763 restric­tions were introduced, and in 1770 all tontines at the time in existence were wound up. Private tontines con­tinued, however, to flourish in France for some years, the “tontine Lafarge ” having been opened as late as 1791.

The tontine principle has often been applied in Great Britain, chiefly to the purchase of estates or the erection of buildings for which the necessary funds could not be procured by ordinary methods. The speculative element in the system has proved an attraction. The investor stakes his money on the chance of his own life or the life of his nominee enduring for a longer period than the other lives involved in the speculation, in which case he expects to win a large prize. The only thing which will serve to distinguish this from an ordinary lottery is the assumption that some may apply greater care or skill in the selection of lives than others of the players. The tontine principle is nearly the converse of ordinary life assurance, where it is the man who dies early who obtains an advantage for his heirs at the expense of the long liver. But it has been occasionally introduced into life assurance in the distribution of profits or surplus, and so far it tends to redress the inequalities of the original contract, the profits being assigned to the longest livers to a larger extent than in the common life assurance system. The tontine principle has been brought into considerable prominence by some American life offices (see Insur­ance, vol. xiii. p. 183). All that is wanted to make the system fair is that every one should understand that in order to secure a dis­proportionate share of profits in the event of his surviving and keeping up his policy he must make a corresponding sacrifice if he dies early or discontinues his insurance.

TOOKE, John Horne (1736-1812), an ardent poli­tician and an erudite philologer, was the third son of John Horne, a poulterer in Newport Market, whose business the son, when a pupil at Eton with other boys of a more aristocratic position, in early life happily veiled under the title of a “ Turkey merchant.” He was born in Newport Street, Long Acre, Westminster, on 25th June 1736. Some portion of his school days was passed, when he was about seven years old, in “an academy in Soho Square,” and when three years older he went to a school in a Kentish village. For a time (1744-46) he was at Westminster School, but the greater part of his educa­tion was got at Eton, and then under private tuition, first at Sevenoaks in Kent (1753) and then at Raven­stone in Northamptonshire. In 1755 he was entered at St John’s College, Cambridge, and took his degree of B.A. in 1758, as last but one of the senior optimes, Beadon, his life-long friend, afterwards bishop of Bath and Wells, being among the wranglers in the same year. Strange to say, the object of all this care and expense found himself doomed to the drudgery of ushership at a boarding school at Blackheath, and the pleasures of his lot were not enhanced by his father’s strongly expressed desire that he should take orders in the Church of England. A strange vacillation marked his career at this period, a vacillation probably due to a constant struggle between his own inclination and the wishes of his father. He was admitted to the diaconate of the church, and almost at the same time was entered at the Inner Temple. He studied for the bar for some time, mostly in the company of Dunning and Kenyon, and then was ordained as a priest of the national church by the bishop of Salisbury. After this event his father obtained for him the next presentation to the small vicarage of New Brentford, to which Horne was duly admitted, and he retained its scanty profits until 1773. During a part of this time he was absent on a tour in France, acting as the bear-leader of a son of the miser Elwes. To his credit be it said that while he resided at Brentford he discharged with exem­plary regularity all the duties of his profession, and that, reviving a practice of the previous century, he studied medicine for the benefit of his poorer parishioners. Under the excitement created by the actions of Wilkes and the blunders of his ministerial opponents, Horne plunged into politics with consuming zeal. The newspapers abounded with his productions, but his chief effort was a scathing pamphlet on Lords Bute and Mansfield, setting out the “petition of an Englishman.” In 1765 he again went abroad as tutor, and on this occasion he escorted to Italy the son of a Mr Taylor, who lived near his Middlesex parish, a young man subject to fits of insanity. It was while passing through Paris on this tour that he made the personal acquaintance of Wilkes, and it was while at Montpellier, in January 1766, that a letter addressed by Horne to Wilkes laid the seeds of that personal antipathy which afterwards grew so rapidly. In the summer of 1767 the travelled parson landed again on English soil, and, in spite of his latent distrust of the so-called “patriot,” his exertions quickly obtained for Wilkes that seat for the county of Middlesex which ensured his fortune. Horne was deeply concerned in all the proceedings of the corpo­ration of London in support of the popular cause, and he advised, if he did not actually draw up, the celebrated speech which Alderman Beckford addressed to his sovereign. As an incidental act in this struggle with the court and the majority of the House of Commons, Horne involved himself in a dispute with George Onslow, the member for Surrey, which culminated in a civil action, ultimately decided in Horne’s favour, and in the loss by his oppo­nent of his seat in parliament. An influential association, called “the Society for Supporting the Bill of Rights,” was founded, mainly through the exertions of Horne, in 1769, but the members were soon divided into two opposite camps of the thick and thin partisans of Wilkes and of those who refused to be labelled by the name of any combatant, and in 1770 Horne and Wilkes broke out into open warfare. Into this controversy, carried on with that unflagging zeal which always springs from personal hatred, none will now care to enter ; it benefited the fortunes of neither of the combatants, and it damaged the success of the cause for which they had both laboured energetically. In 1771 Horne obtained at Cambridge, though not with­out some opposition from members of both the political