

WALTER KAVANAGH'S AGENCY,

ST. FRANCOIS XAVIER ST., MONTREAL.

COMPANIES REPRESENTED,

SCOTTISH UNION AND NATIONAL OF SCOTLAND
NORWICH UNION FIRE INS. SOC'Y OF ENGLAND
EASTERN ASSURANCE CO'Y. OF CANADA.

COMBINED CAPITAL AND ASSETS:
\$45,520,000.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE

INCORPORATED 1851

Capital and Assets.....\$2,551,027 09
Income for Year ending 31st Dec., 1891..... 1,797,995 03

HEAD OFFICE TORONTO ONT.

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. POSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

SEE THE NEW TYPOGRAPHS . . .

. . . AT OFFICE OF . . .

THE JOURNAL OF COMMERCE . . .

. . . . FINANCE & INSURANCE REVIEW,

THE BEST ADVERTISING MEDIUM IN CANADA.

171 & 173 St. JAMES STREET, MONTREAL.

THE LONDON ASSURANCE.

ESTABLISHED 1790.

TOTAL FUNDS NEARLY \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES

E. A. LILLY, Manager Canada Branch,
Waddell Building, Montreal.

LONDON & LANCASHIRE LIFE.

HEAD OFFICE FOR CANADA

Cor. St. James St. and Place d'Armes Square, Montreal.

Assets in Canada about.....\$1,500,000
Surplus to Policy Holders..... \$327,000

World-Wide Policies, Absolute Security.

LIFE rate endowment Policies a speciality
Special terms for the payment of premiums and the revival of policies.

DIRECTORS

Sir Donald A. Smith, K. C. M. G., M. P., Chairman.

Robert Benny, Esq. R. B. Angus Esq.

Sandford Fleming, Esq., C. M. G.

Manager for Canada, B. HAL. BROWN

QUEEN INSURANCE COMPANY . . . OF AMERICA.

Paid \$549,462.00 for losses by the co-flagration
at ST. JOHNS, N.F., 8th July, 1892, without a single
difficulty or dispute.

H. J. MUDGE, Resident Manager, - - MONTREAL.

HUGH W. WONHAM, - - Special City Agent,
1759 NOTRE DAME STREET.

THE FUN OF EUROPE. HIS FIRST RAILWAY TRIP.

"How much is it from here to Saragossa?"

"Eight reals."

"Carambo! That's a lot. Won't you take four?"

"There's no chaffering here."

"Carambo! I'll give you six, then!"

"No."

"I say, can I take my dog with me to Saragossa?"

"Yes, in the dog department, if you get a ticket for him."

"For how much?"

"Two reals."

"Ah, then, let us have two dog tickets."—Almanaque Espanol.

A SPRINKLE OF SPICE.

Glazebrooke—What do you think of that cigar? Grimshaw—It's so good I'm sure you must have given me the wrong one.

"How brilliant the moon is to-night," said Naggs, as they walked to church last night.

"Yes," said Mrs. Naggs, "like most men he's brightest when he's full."

Enamored Youth (who has been bidding her good-bye for half an hour)—Oh, darling, how can I leave thee?

Deep Red Voice (from top of the stairs, with fiery sarcasm)—Shall I come down and show you how, young man?

Doctor—What makes you think the climate won't agree with him?

Wife—Well, I've tried it for twenty years and I never could do it.

Tea drinkers believe that it takes an artist to draw it.

CRACKS EASILY.

"His voice has unusually fine timbre."

"Yes—but it's so brittle!"

SNOWFLAKES.

Miss Green wedded Mr. Brown. Their offspring is a little yellow.

Lightning isn't a farce at all, but whenever it plays the thunder always roars.

Tell me not in mournful numbers,
Life is but an empty dream:
What with coal combines and plumbers,
Things are too much what they seem.

De Ville—You say that Whipple's horse jumped that ditch? That was a wonderful jump. Fellowes—Yes; but still it was nothing to the one Whipple made. He landed at least a rod further on than the horse did.

He—He is making love to her at too high a tension to suit me.

She—He is making love to her with too much attention to suit me.

WHY SHE ADORED IT.

"'Twas only a leather-guster,"
But she worshipped it, she said,
For its fascinating likeness
To Paderewski's head.