

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. ROUTE & 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 1720.

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 specialty
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 conflagration
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.

while originally designed for shooting and get-about purposes, is, more especially in the United States, used for Park work, and in its tandem elaborations is susceptible of any amount of "smartness." When driving alone, it is indifferent whether the groom sits beside his master, with the tail-board closed, or not; but in tandem he should always sit on the hind seat.

To be concluded in our next.



Personal.

The Governor General of Canada, Lord Derby, has engaged a suite of eight cabins for himself and retinue on the steamship "Sardinian" for his return voyage to England on the 15th July.

Among the passengers booked for the "Parisian" (Allan Line) on her June voyage are Mr. and Mrs. Wm. Wainwright, Judge and Mrs. Hagerty, of Toronto.

Mr. and Mrs. Louis Lacoste are sojourning at the Holland House, Fifth avenue, New York.

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