

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 1854.
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. FOSTER, 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 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 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 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.

"Very well, Hermione, don't say a word more. I've asked a favour, and you have not seen your way to grant it." And Pygmalion turned away with a sigh, and worked on for an hour in silence.

To be concluded in our next.

IMPORTED WIT.
AN APT COMPARISON,

Vendome used to say of Madame de Nemours, who had a long nose overhanging, a pair of ruddy lips; "she looks like a parrot eating a cherry."—Encyclopediana.

A POSTSCRIPT.

"Please excuse any spelling mistakes you may find in my letter, the ship is rolling so dreadfully."—Abeille.

"How was it Miggs had to pay a dollar for a cup of coffee?" "Well, you see, he stutters, and they charged 10 cents for every time he repeated the word coffee."

Bride (just after the wedding)—"Fred, you promised to give me a grand surprise after we were married. What is it?" Bridegroom (who is a widower)—"I have six children, my pet—all boys." Bride—"How delightful, dear! I have four daughters, shan't we all be happy together, love?"—Tit-Bits.

A STORY OF COUNT MUNSTER.

An amusing story is told of Count Munster, of the German Embassy in Paris. When he was Ambassador to St. James, he and his Austrian colleague, Count Beust, who arrived together at an evening party, were announced in stentorian tones by an anxious footman as "Their Excellencies Count Munster and Count Beust."

Stage Manager—I thought I told you to hire only handsome men as supes?
Assistant—Well, so I did.
"Why, three of them have carrot hair, and the rest turn-up noses."
"Well, they're vegetable supes, you know."

GAVE HIM A TIP.

"If I might venture," said the guest, in a low tone, as the dignified waiter assisted in the matter of putting on his overcoat, "to give you a tip—"

"Yes sir," said the waiter, relaxing considerably.

"I should advise you to try earnestly to break yourself off the habit of fingering your mustache in a severe, abstracted manner, while you are taking a dinner order. My hat, please. Thanks."

"The advance of time, said the misogynist, "has improved everything but woman."

"True," returned Miss Smarte. "Woman has been perfect from the first."

SAMMIE FORGOT.

Mother—Now, Sammie, come say your prayers.

Sammie—Now I lay me down—down—down—down—came a black-bird and pecked off his nose.