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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.

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

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

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THE BEST ADVERTISING MEDIUM IN CANADA.

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FIRE RISKS ACCEPTED AT CURRENT RATES

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Assets in Canada about.....\$1,500,000
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World-Wide Policies, Absolute Security.

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Special terms for the payment of premiums and the revival of policies.

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QUEEN INSURANCE COMPANY . . .

OF AMERICA.

Paid \$549,482.00 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.

HUCH W. WONHAM, . . . Special City Agent,
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VANITY FAIR.

At an afternoon tea recently the hostess asked, "What is the proper acknowledgment of a card to a tea? People do not seem to know. If you received an envelope containing simply the cards of some one you had invited, wouldn't you consider it a regret?" I certainly should, for in the annals of society the sending of one's visiting card, in acknowledgment of an invitation, is the simplest form of regret. "Well," said my hostess, "I received a great many such cards after I issued my invitations, and lo, a large number of those same people came this afternoon, just as if they had expected to do so all the time. Of course I was glad to see them, but what is a person to do, and how is a person to know?" It does seem somewhat strange that a tea, being the simplest form of entertainment, hundreds of people who attend them week after week do not know just what is the proper thing to do.

It has been reiterated innumerable times, that a "tea" and at "at home"

are synonymous, and that they merely afford a woman an opportunity to receive her friends at a chosen hour. When you receive a card stating that Mrs. Blank will serve "tea from 4 to 7 o'clock", and you make up your mind to drink some of that tea, don't send Mrs. Blank one of your visiting cards; she will immediately surmise that you are unable to accept of her hospitality. If you cannot attend the affair, that is the occasion to send your card, or perhaps a written regret. It will be eminently proper if you only send your regret card to the house on the day or the hour of the tea. Having being invited to call between such and such an hour, and having accepted a cup of tea, you leave your card as an indication that you have called, and when your hostess goes over her list she will see the evidence that she is indebted to you for a personal visit. If you do not go to her tea, then you are indebted to her. If you go and do not leave your card you may make a second call if you choose.

Many a woman who resolves when she is married, to make over her husband, ends by being content to make over her bonnets.

ALMOST PARALYZED HER.

A lady school-teacher was endeavoring to make clear to her young pupils' minds the meaning of the word "slowly." She walked across the room in the manner the word indicates.

"Now, children, tell me how I walked?" One little fellow, who sat near the front of the room, almost paralyzed her by blurting out: "Bowlegged!"

WHAT IT WAS.

A London newspaper relates that a few days ago Queen Victoria was greatly charmed with a piece of music performed by the band playing in public at Osborne, and sent one of her attendants to learn the name of the piece. The attendant came back and reported with some embarrassment that it was entitled "Come Where the Boozie is Cheaper."