

**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 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 special y  
Special terms for the payment of premiums and the revival of policies.

**DIRECTORS**

Sir Donald A. Smith, K. C. M. G., M. P., Chairman.  
R. B. Angus Esq.  
Robert Benny, 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.

**A MEXICAN ROMANCE.**

"In San Francisco there is an "Old Vets Club," a body of old-timers, who tell of all they have seen since

The days of old,  
The days of gold,  
And the days of forty-nine.

Among them is J. S. House, who settled in Mexico forty odd years ago, got a good ranch, fell in love with the wealthy Senorita Inez Valesquez, and had for a rival one, Senor Romero, who sustained close relations with some outlaws in the Sierra Madre. The rest may best be told in Mr. House's own words:

"One evening, while riding over to the hacienda of my prospective father-in-law, a lasso was thrown over my head, and settled about my arms, pinning them to my side. My horse went on, but I stopped. A minute later I was surrounded by a dozen of as villainous looking Greasers as ever cut a throat. They bound me securely, carried me up into the mountains and anchored me in cave that was evidently the repository of plunder secured by robbing excursions. I supposed they

intended to hold me for ransom, and I opened negotiations with them.

I then learned that Romero had employed them to assassinate me, and that they had captured me instead, and proposed to serve the master who paid best. If Romero bid more to ave me killed than I could pay for my life, they would draw a knife across my throat. If I outbid him, I was free to return and settle with him. Romero's purse was long, his hatred infinite, and I fully expected that he would name a price that I could not pay.

"After they had opened negotiations with him, however, I chanced to overhear their conversation. Romero would not raise the original price, \$1,000. They came to me and told me that he had offered \$10,000 for my life. I saw through the game and replied that I would only pay \$2,000 for my release. They made a pretense of preparing for my execution, but I stood firm, and they accepted my price.

"It was some days before I could arrange the payment, and then I returned to have it out with Romero and resume

my attentions to the young lady. What was my surprise to find him coming to my rescue. While we were quarreling about the girl a Frenchman stepped in and married her. Romero wanted my assistance to kill the Frenchman. I declined to join the enterprise, and he undertook it alone and got the top of his head blown off for his pains. I was always a trifle sorry the affair did not end differently."

Kindly Old Gent—Well, my little man, what would you like to be when you grow up?

Little Man—I'd like to be a nice old gentleman like you, with nothin' to do but walk around and ask questions.

**RECIPROCITY.**

"I wonder why she gave him the mitten?" "Oh, that was the natural outcome of the yarns he gave her."

To the paragrapher—Be sure you are bright, then go ahead.