

WALTER KAVANAGH'S AGENCY,
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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.

J. J. KENNY, Managing Director.
A. M. SMITH, President. C. C. POSTER, Secretary.
J. H. ROUEN & SON, Managers Montreal Branch,
190 ST. JAMES STREET.

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. . . AT OFFICE OF . . .
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. . . . 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.
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.

"A song of the Four Seasons," words by Austin Dobson, music by Frances Allitsen.

"King and Slave," song; words by Adelaide Proctor, music by Frances Allitsen. Two sets of songs from poems by Heine, the music composed by Frances Allitsen.

Two Settings by Hamish MacCunn of poems by Robert Bridges.
Andantino in D flat for the organ by Edwin H. Lemarc.

The Candidates Practical Scale and Arpeggio Handbook by Graham P. Moore.
"Gavotte Moderne," for the piano, by Edwin H. Lemarc.

"An Evening Reverie," serenade for the piano by Arthur H. Boneyer.

"Cigarette," waltz and selection on airs from J. Haydn Parry's successful opera, arranged by Arthur E. Godfrey. Also "Cigarette" lancers, arranged by Carl Kiefert.

"Songs d'Autrefois," romance for violin, with accompaniment for pianoforte by Beatrice Parkyns.

"Pensee Joyeuse" and "Pensee Plain-tive," both for violin with piano accompaniment by Tivadar Naches.

The majority of the compositions are of a high order of merit, and call for more notice than we can find space for this week.

U. S. AT THE FIRST WORLD'S FAIR.

According to Punch America was very poorly represented. "America continues to represent itself at the Crystal Palace as a large place that is—to adopt an American word—very sparsely occupied; there being plenty of room, which is illustrative of the one, and there being a poor supply of the other. America in the great Exhibition wants an addition to its inhabitants, and we have a plan for putting an end to the aspect of desolation and barrenness for which the United States—as shown in Hyde Park are conspicuous. As visitors are now flocking in from abroad and from the country, we propose that America should be allowed to utilize its empty space by letting out lodgings. Why should half a dozen families be crowded into one house, when there is a quantity of room in the Crystal Palace itself which might be profitably

occupied? By packing up the American articles a little closer, by displaying Colt's revolvers over the soap, and piling up the Cincinnati pickles on top of the Virginia honey, we shall concentrate all the treasures of American art and manufacture into a very few square feet, and beds may be made up to accommodate several hundred. We would propose, therefore, that the Yankee Commissioners be empowered to advertise America as affording accommodation to those who wish to spend a week in the Exhibition; and they might describe it as eligibly situated within a few minutes' walk of Austrin, Russia, France and Switzerland, commanding an excellent view of the Greek Slave, and immediately opposite the largest looking-glass in the world, by which the process of shaving may be greatly facilitated. By an arrangement with the commissioners, whose duties must be light, breakfast could, no doubt, be provided for the lodgers before starting on their rounds; and the sign of the spread eagle would be an appropriate one to adopt for the hotel department of the speculation."—May Edmonds in April Californian.