

**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 1790.

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.

**Don't Be Too Positive.**

"Don't be too positive," said a business man. "I used to be. I am now not quite so sure about things. You would naturally think that one's life—in business and other avenues of its devious course—tends to make a man careful, not to say conservative, but it does not, as a rule. To most men experience serves as a sternlight rather than a headlight.

"Take a case of recent occurrence: A friend of mine, who is in business on North Market Street, recently thought he had made a deposit of \$115 in his bank. I say 'thought,' he himself was cocksure he had made it.

"His bank book had been left with the bank for settlement, and my friend merely made out a slip and handed it in to the teller. A few days later, when he received his bank book 'settled up,' behold you, that deposit was not entered! He at once took the book to the young man who was teller on that day and said:

"You have not credited me with \$115, my deposit of such a day."

"The teller obligingly looked over his slips and book, and, said he, I have no entry of it; neither do I remember a deposit of such an amount."

"Then arose a dispute. My friend was positive he had made that deposit. He was going to have it credited, or he would know the reason why. He felt aggrieved; in fact, his feelings were venomous.

"The bank held a special board meeting to consider the matter. They decided they could do nothing. The teller had always borne a good reputation. Could my friend remember whom he saw in the bank on the day he made his deposit?

"Oh, yes," he said. "I will swear I saw so-and-so as I entered the door."

"Hunt him up, then," said the bank people; "see if he remembers seeing you."

"The person could not recollect such an event.

"Said the bank people: 'Can you recollect who else was near the teller?'

"Oh, yes," said my friend, "that young man (pointing) there."

"But the young man merely smiled, and suavely said that he had no remembrance of the occurrence.

"My friend was angry; he grew warlike. He consulted a prominent lawyer in Boston. The man of law said, laconically:

'You have no redress. The bank's word is as good as yours. Go slow. Are you sure you made the deposit? We men do queer things at times. Look about your desk and office.'

"Suffice it to say that the \$115 did not turn up. My friend, in the interim, grew still more positive.

"Some two weeks elapsed. One day, going through an old overcoat hanging in his office, he found the deposit—slip, money, and all. Tableau! Imagine his feelings. Retractions were in order. He went to the bank and explained all in a very crest-fallen manner, and vowed contrition to the teller.

"Now he becomes the sad fate that should have befallen him, a shrewd business man at his time of life, to lose confidence in himself and his actions. His favorite aphorism to-day is, 'Don't be too positive.'"—Boston Herald.