

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. 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 specialty  
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.

THE TYPEWRITER'S LUNCH.

Mary had a little lamb  
And a piece of apple pie,  
And got a check for fifty cents,  
Which she considered high.

His name was Willy Wood,  
Her name was Susie Glue;  
He pressed her to his heart and said:  
"My dear, I'm stuck on you."

Now which is the king of beasts,  
I'm sure you all know that,  
I think it is the janitor, ma'am,  
That takes care of our flat.

GLADSTONE'S FAVORITE AUTHORS.

Mr. Gladstone says that the four  
authors who have had the greatest in-  
fluence in the formation of his mind are  
Dante, Aristotle, Bishop Butler and St.  
Augustine.

Miss Hylle (who dances)—Are you fond  
of hops?  
Mac (who does'nt) Yes, of the Milwaukee  
variety.

Mistress—I should like to know what  
business that policeman has in my kit-  
chen every night in the week?

Pretty Servant—Please, mum, I think  
he suspicions me of neglectin' me work  
er somethin'.

Oh blizzard from the North,  
Before your wild work is through  
Won't you chill the man who asks  
"Is this cold enough for you?"

Her Father—Is there any chance of  
promotion in your business or increase  
in your salary?

Suitor—Is there? Why, my position  
is next to the lowest in the establish-  
ment!

A man named Hamlet, of Lexington,  
Mo., committed suicide on Friday.  
Everybody in town was in the habit  
of saying to him, "I am thy father's  
ghost," and he couldn't stand it any  
longer.

Where there's a will, there's generally  
a fight.

"I tell Fitzperry that he ought not to  
hide his light under a bushel," said Din-  
widdie.

"That's right," assented Shingoss." It  
would be a great waste of material. A  
pint cup would be plenty large enough."

By serving ox-tail soup at the beginning  
of dinner and providing calves' head jelly  
for dessert, a hotel keeper can manage to  
make both ends meet.

Adoring one (in lavender kids and a blue  
scarf)—"Oh, how I wish I were that book  
you clasp so lovingly!"

She—"How I wish you were, so that I  
could shut you up."

"Talk of 'The Lost Chord'" exclaimed  
Crittick the other night, after listening to  
an amateur vocal performance," why, it  
is the 'Lost Key!' she hasn't been in it  
once in all the five verses."

"It is very close in this room," said Mrs.  
Eldercash. "Yes," replied Mrs De Porgue,  
not to be outdone," it is indeed very ap-  
proximate.

Many a concert voice is lost at C.