

**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 1854.

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.  
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.

with fear lest you should learn the truth.

"It was you who told me first that the cottage was occupied. I should have waited for the next morning, but I could not sleep for excitement, and so at last I slipped out, knowing how difficult it is to awaken you. But you saw me go, and that was the beginning of my troubles. Next day you had my secret at your mercy, but you nobly refrained from pursuing your advantage. Three days later, however, the nurse and child only just escaped from the back door as you rushed in at the front one. And now tonight you at last know all, and I ask you what is to become of us, my child and me?" She clasped her hands and waited for an answer.

It was a long two minutes before Grant Munroe broke the silence, and when his answer came it was one of which I love to think. He lifted the little child, kissed her, and then, still carrying her, he held his other hand out to his wife and turned towards the door.

"We can talk it over more comfortably at home," said he. "I am not a very good man, Effie, but I think that I am

a better one than you have given me credit for being."

Holmes and I followed them down to the lane, and my friend plucked at my sleeve as we came out. "I think," said he, "that we shall be of more use in London than in Norbury."

Not another word did he say of the case until late that night when he was turning away, with his lighted candle, for his bedroom.

"Watson," said he, "if it should ever strike you that I am getting a little over-confident in my powers, or giving less pains to a case than it deserves, kindly whisper 'Norbury' in my ear, and I shall be infinitely obliged to you."

(The End.)

"IF."

"Twixt what thou art, and what thou wouldst be, let  
No "If" arise on which to lay the blame.  
Man makes a mountain of that puny word!  
But like a blade of grass before the scythe

It falls and withers, when a human will  
Stirred by creative force, sweeps tow'rd  
its aim.

Thou wilt be what thou couldst be.  
Circumstance  
Is but the toy of genius. When a soul  
Burns with a god-like purpose to  
achieve,  
All obstacles between it and its goal  
Must vanish as the dew before the sun.

"If" is the motto of the dilettant  
And idle dreamer: 'tis the poor excuse  
Of mediocrity. The truly great  
Know not the word, or know it but to  
scorn;

Else had Joan of Arc a peasant died,  
Uncrowned by glory and by men un-  
sung.

—Ella Wheeler Wilcox, in *May Call-  
forlan*.

A GOOD SUBSTITUTE.

Miss De Muir—"Have you read Kant,  
Miss de Menor?"

Miss de Menor—"No; but I own a  
copy of Don't."—Puck.