

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,

17addell 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 speciality
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.

fortunate man Brown, the police are at length on the track of the guilty parties. It would be imprudent at present to say more than that one of the ring-leaders is a ruffian named Bill. He is a "wharf rat" and "sun-fish" of the most repulsive appearance, with broken nose, etc. More need not be said. He will, no doubt, be at once arrested, as he is wanted on a number of serious charges. His last offense against the law was that he robbed one of our most respected citizens of a new black frock coat under circumstances of peculiar atrocity."

There, I said to myself, as I finished the few lines, if Mr. Bill, or any of his friends hear of this, it will keep him away from his usual haunts for a few days, at least. More I could not expect. I need hardly add that I never again visited Joe Beef's, and that, from the day of my one visit there, I ceased to practice as an amateur detective, and have ever since confined myself to journalism pure et simple. I have often uttered the warning words, ne autor supra crepidam, to imprudent friends, and am a thorough believer in the truth of my own aphorism, that "Nothing is so

unsuccessful as want of success."—Communicated.

THE OPTIMIST AND PESSIMIST.

Fair Visitor—How can you tell an optimist from a pessimist?

The Artist—The one says "that's good" and the other says "that's not bad."

The tender leaves have not appeared
Our spirits yet to cheer up,
But the trees that take the cake just now
Can furnish maple syrup.

"Did you know that Miss Dalton is taking salt baths?"

Mrs. Miggs—No, but I'm glad some one was brave enough to tell her she was too Irish.

He—Your protege, the German painter, has lost his job.

She—How?

He—He painted some signs for the park which read "Keep the Grass Off".

INFORMATION ON TAP.

"Papa," said little Johnny Partington, "who is the god of the winds?"
"Borax," said Mr. Partington.

The horseman lost,
And said, "Ah, me,
I broke the colt
That now breaks me."

It is the festive egotist
Who, when profane he'd be,
Exclaims with all his main and might,
"Oh, dear me."

When the fair flower of humanity, lovely woman, again dons the crinoline, and hoops, will it be in order to speak of her environments as the flower barrel?

"Sorry I've no better quarters to invite you all to, Mrs. Quiverful."

"Ah, you should marry, Capt. Sparks! If you'd get a better half, you'd have better quarters, too!"