

**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.

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A. M. SMITH, President. C. C. POIRER, Secretary.  
J. H. ROUTH & SON, Managers Montreal Branch,  
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ESTABLISHED 1780.

TOTAL FUNDS NEARLY \$18,000,000.  
FIRE RISKS ACCEPTED AT CURRENT RATES

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**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.  
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**QUEEN INSURANCE COMPANY . .**  
OF AMERICA.

Paid \$549,462.00 for losses by the conflagration  
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 SPRINKLE OF SPICE.

Mrs. Driver—Did you hear what Mrs. Newrich said to me?

Mr. Driver—No; what did she say?

Mrs. Driver—She asked me if that was our "cafe au lait" we were driving in?

"Do you think, Schmidt, that your affection for Fraulien Goldstein is recipitated?" "I really can't say; I am loving her at present on credit."—Lustige Blatter.

A man with a broken leg is apt to do a good deal of darning while the leg is knitting.

Wife—I've made a fool of myself.

Husband—How?

Wife—Here I've carried all the baggage, so that people would not think we were newly married, and all the while my back hair was full of rice.

Among the early spring openings is the fruit vendors mouth.

A BORE IN SOCIETY.

Dear Mr. Antidote:

I was so provoked at a quiet "musicale" a few evenings ago by the ill-manners shown by an amateur pianist that I expressed my feelings in a remote corner to my friend Mrs. X, whose little gatherings are the admiration of all who are favored with an invitation. Mrs. X informed me that men of that character have been the torment of her existence. Why don't you write about it to the "Antidote?" I asked—"I wish you would do so," replied Mrs. X, and here I am.

One description, Mr. Editor, will serve for all: The amateur is a seeker after invitations, and he is sure to bring his banjo or his violin wherever invited. The lostee who is gifted with unailing self-possession seizes upon him as soon as he enters and introduces him to Mrs. Blank, who is slightly deaf and asks him to entertain her in the hall or in an ante-room. But all have not the tact and management of Mrs. Y. and the amateur consequently imposes himself on the entire company. He is in a way master of ceremonies; he directs the musicians what to

play or sing, and is always ready to do one or other himself. His banjo or his zither or his violin has a history, or is claimed to have, and when he is not playing upon it himself—after half an hour of picking and scraping—he is not happy if the player of the moment is not testifying to its particular merits, and his gloom is terribly infectious.

The bore sings on tip-toe, especially in the higher notes. All of his songs are of the maudlin, love-lorn, sentimental class; his pinno playing of the kind heard by people who occasionally have to pass late at night along thoroughfares where rents are low, and his banjo and violin playing such as many be heard in places where soap is used chiefly in washing off burnt cork dust.

I hope Mr. Editor that the holding of this little "mirror up to nature" may have the effect of making the Bore see himself as "ithers" see him, and relieve many a one of what is more of a torment than christian patience can endure

Yours in suspense,  
MARTIRA.

Montreal, March 28, 1898