

WALTER KAVANAGHS 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.

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. . . . 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 Beany, 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.

quick, close grip, and a feeling of infinite love came nestling around his heart.

"Tom," she began wistfully.
"Yes, Mabel?" questioningly.

There was no time for another word, the door handle was slowly moving around.

"It's Miss Meeson," she whispered, her breath coming and going, for a sudden puzzling question had arisen in her mind. She had forgotten all about Miss Meeson—to tell the truth, she had not taken her into account at all. What was she to do and say? Introduce Tom as this afternoon's hansom cab driver, and nothing else? Goodness, no; it would not be possible. Introduce him as a friend only? Yes, but what if there were to come a reconciliation?

How horrid and deceitful it would look! But introduce Tom as her husband! (A quick throb at her heart.) What if he insisted on their remaining only friends? What if he should reject the projected forgiveness? What if he should exclaim: "Pardon me; I was her husband at one time, but Mrs. Lan-

caster decided to dissolve the partnership?" What agony and humiliation!

The door opened and the dear, humble old companion entered—far too meek of aspect to cow any ravaging wolf except by her old-fashioned stately sweetness.

"Miss Meeson," said Mrs. Lancaster, falteringly, "Miss Meeson, dear, we have a guest at dinner to-night; let me introduce Tom—my Tom! The man who was ever, and ever will be the dearest and best of men. There—there was a slight misunderstanding, almost all my fault; but we have found, he and I—me—that's to say—I mean he—we"—There was a pucker on her face; she faltered and then said, tremulously and with exquisite tenderness, "He is my dear husband." Then she smiled up in his face and laid her head on his shoulder, as much out of the fallness of her love as to hide that awful cabman's badge, which blazed hugely on his breast. Then she laughed a queer little laugh, that had a glimpse of tears in it not so very far off.

"I left my spectacles in the other

room," said Miss Meeson softly, though she was peering through them as she spoke.

I think there was something very like a look of rapture on both husband and wife's faces.

"You have forgotten to pay me my fare," he said after a bit. "Do you chisel all your cabbies out of their fares, dear?"

She laughed up in his face with a murmur of womanly tenderness.

"Well, your real fare is two shillings, but I will give you a 'golden crown.'" She raised her face as she spoke. No need to explain the meaning of the word to one who loved her as did this strange cabman. He took the "golden crown" between both his hands and kissed her fair forehead tenderly.

Husband and wife were reunited, never to part again. It was not until their mutual tears of joy had ceased that the little urchin in the street was remembered. He and another little imp were found taking it in turns to watch the horse.

End.