## JALTER KAVANAGH'S AGENCY.

ST. FRANCOIS XAVIER ST., MUNTREAL

COMPANIES REPRESENTED.

SCOTTISH UNION AND NATIONAL OF SCOTLAND NORWICH, UNION FIRE INS. SOC'Y OF ENGLAND EASTERN ASSURANCE COY. OF CANADA.

> COMBINED CAPITAL AND ASSETS: \$45,520,000.

#### 'ESTERN ASSURANCE COMPANY.

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, See J. H. ROUTH & SON, Managers Montreal Branch,

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#### 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.

#### ONDON & 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. Abcolute Security.

L IFE rate endowment Policies a spe ial 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. E. Angus Esq.

Sandford Fleming, Esq., C. M. G. B. HAL. BROWN. Manager for Canada,

#### UEEN 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 

H. J. MUDGE, Resident Manager, MONTREAL. HUGH W. WONHAM, - -- Special City Agent, 1759 NOTRE DAME STREET.

It is easy enough to see When the heroes begin to muster That right at the head of the line Stands the man with the linen duster.

Where are you going my pretty maid? Going a hunting, kind sir, she said. What kind of game, he asked with a beam; Any one, sir, who will treat to ice cream.

"Boozer must have had a perfectly glorious time at the champagne supper last night."

"Why ?"

"Well, I found his shoes on the stairs his hat on the gas jet, and his clothes thrown in the refrigerator."

"Don't you think," the mother said, proudly, "that her playing shows remarkable finish?" "Yes," replied the young man, absently, "but she was a long time getting to it."

Footpad—Gimme your money.

Mr. Lushforth (disgustedly)—Do you suppose I would be goin' home at 9 o'clock if I had any money? You are the biggest chump I have met in a month of Sundays.

"Do you have much trouble in getting servents in the country, Watkins?" "No, indeed. We've had eight cooks, five waittresses, and three laundresses in two months.

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