

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. FOSTER, 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 Hold.rs..... \$327,000

World-Wide Policies. Absolute Security.

LIFE rate endowments 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.
Robert Benay, 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 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.

**WHEN IS CHAPERONAGE
REQUIRED ?**

When is chaperonage absolutely necessary, and when may it be dispensed with?—nothing but a relic of the past, an old custom. In these days of progress, and of marching with the times, it is well to recognise where the line may be, and is, discreetly drawn as regards chaperons. At large invitation balls, subscription balls, hunt and military balls—in fact at all public balls and at all invitation balls given on a large scale—chaperonage is imperative, and is both a protection and an assistance.

Is it commel fault for two sisters, well out of their teens, to go to a ball by themselves? Their age and experience would be in favour of it, but the loneliness of the position would be against it.

When is chaperonage dispensed with? Well, at the dances large and small, where it is understood that chaperons are not invited with young ladies. The advantages of giving dances on these lines are numerous. To wit, mothers and chaperons are pleased not to be obliged to take their

daughters to a dance where space for dancing is limited, where the rooms are small and where they—the chaperons—help to overcrowd them, say forty chaperons to eighty girls, the numbers are overwhelming. Again, chaperons require supper, and men to take them in to supper, and this is a serious consideration: when a dance is to be given, and swells the expenses considerably; at dances to which chaperons are not asked the ball supper is not a feature. The supper is of the simplest character, and oftener still, light refreshments only are provided; dancing begins at nine and terminates between twelve and one. These dances are chiefly given for girls who are just out; the guests, however, are not limited to this particular age, but include all who are in the dancing age, whatever that may be. With some it ceases to be very early, with others it is prolonged indefinitely. Dances without chaperons are quiet distinct from the orthodox dances—almost little balls in their way—not given for young girls only, but for general society, which include married couples young enough to dance, mothers with daughters, and all on the visiting

list of the giver, whom it is considered advisable to invite.

TO THE VENUS DE MILO.

By Cora E. Chase, in Californian.

Why did they call thee Venus, thou fair shape—
Goddess of Love? Is love alone so good?
I would have named thee, thou imperial thing,

Not "Love" but "Womanhood."
Surely, love lingers in thy swelling breasts
And laughs among the ripples of thy hair;
But who, of all thy followers, dares confess
Thou art less chaste than fair?

Oh thou art Love and Hate and many more—
And Scorn and Pride and Faith and Unbelief—

Great faults and follies that we hail adown
And sweetest Sympathy in joy and grief!
Beneath the gracious calm of thy fair form,
A world of passions lie, of ill and good:
Not Love alone, but composite of all,
Thou marble dream of glorious womanhood.