

WALTER KAVANAGH'S AGENCY,
ST. FRANCOIS XAVIER ST., MONTREAL.

COMPANIES REPRESENTED,
SCOTTISH UNION AND NATIONAL OF SCOTLAND
NORWICH UNION FIRE INS SOCY OF ENGLAND
EASTERN ASSURANCE COY. 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.

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. . . AT OFFICE OF . . .

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. . . . 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
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 Penny, 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.

the inhabitants, he got full payment from Walter Wylie, whereupon Harrison was immediately let out of prison.

No sooner was it known that Walter had paid one debt of Harrison than another creditor apprehended the rogue, and lodged him again in jail. He was allowed to lie there for a considerable time, when Watty again came forward and paid this debt also, whereupon he was again allowed to escape. A third creditor followed the example of the two others, and the rogue was again committed to durance; but this time Watty allowed him to remain for a longer time, and then paid the debt, that he might deal out his punishment in due proportion. A fourth time the rogue was apprehended, and a fifth and a sixth time, and upon each of these occasions he was allowed to remain for as long a time as Watty thought might produce as much pain as it was his intention to inflict. Altogether Harrison had thus lain about eight months in prison. His debts were now all paid, and the whole sum of £500 exhausted—having been honestly di-

vided among those creditors whose debts were just, and who required them for the support of their wives and children. No part of the £500 was kept to answer the false debt claimed against Watty, because he had secured himself against that demand by getting assignations to the debts he paid, whereby he might plead compensation against his persecutor. Thus had he, in his own quiet way, saved himself, punished a rogue, and brought peace and comfort to the homes of a number of deserving men, whose debts otherwise would never have been paid.

The wonder produced by this extraordinary proceeding on the part of Watty was unparalleled; and what nobody could comprehend, they were surely entitled to wonder at. Some thought the simple creature mad, and his friends tried to interfere to prevent so reckless a squandering of his means.

"I am surprised, Mr. Wylie," said his clergyman to him one day in the presence of a number of people who were collected in the shop—"I am surprised at this proceeding of yours, which has

spread far and wide throughout the country. If your motive be a secret, I will not ask it from thee; but, if it is a fair and legitimate question, I would make bold to put it to thee, as one of my flock and an elder of our church."

"There is no secret about it, sir," replied Watty, with his accustomed simplicity. "We are told to do good to them who hate us, and pay for them who despitefully persecute us." And he leered a grotesque look of simple enjology in the face of the golly man.

"I fear thou misquotest the Holy Book, Mr. Wylie," replied the minister. "We are asked to pray for our enemies, not to pay for them."

"Ay! ay!" ejaculated Watty in surprise. "Is it possible that that single letter 'R' should have cost a pair, simple body £500?"

The minister stared, and the people wondered; but, up to this day, none ever knew why simple Walter Wylie paid the debts of his enemy Harrison. —From the Glasgow Citizen.