

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 1790.

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 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 Benny, 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. JCHNS, 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.

BEAUTIFUL SCREENS.

Most exquisite screens are to be seen at art rooms framed in a wide gilt moulding and covered with dull green velvet. In the centre of the last is a medallion-shaped design worked in cross-stitch over canvas, which is pulled away after the embroidery is completed.—New York World.

FINANCIAL REPARTEE.

"I am worth 20 of you," said the dollar-bill to the nickel.

"That's what you say," replied the nickel, "but I notice that I can buy a cigar without having to go broke, which is more than you ever do." — Indianapolis Journal.

A GOOD EXCUSE.

Squire Pillham—Hillo, deacon! What air you doin in my henhouse?

Deacon Pullet.—Fore de Lorl, sah, a case of necessity, sah, my wife, sah, am perry sick, sah, an de doctah, sah, pro-scribed poached aigs, sah, an I'm jes poachin a few aigs, sah.

Her First Baking.—Tattersall.—You are very, very cruel, madam. Mrs. Young's wife—Why? Haven't I given you something to eat? Tattersall—I asked for bread and you give me a stone.

More than half a century ago a good deacon, by the name of Day, had seven children—six daughters and one son. They were known as his six week Days and one son Day.

Servant—Step this way, Mr. Whizz.

Caller—Mr. What? My name is Jones.

Servant—Your pardon, sir. When I handed your card to Miss Mollie, she said: G. Whizz! Show him in.

Laker—I went to the mayor to-day and got a marriage license.

Mrs. Penns—How very unfortunate; I have married another man.

Laker—Well, I suppose I can wait; the license won't expire for two months yet.

A saw generally means business when its teeth are set.

Those who keep late hours have not much use for early hours.

Just when the coffee thinks it has good grounds for complaint the egg drops in and settles the whole business.

Man in the Moon—"Say want to do me a favor?"

The Sun—"Sure. What is it?"

Man in the Moon—"Just make it hot for that half million of Innatics down there who are going 'round screeching that I'm their sweetheart durn 'em."

She's an awful woman the neighbors say. And keeps her husband on misery's brink.

Yes. I saw her in a buggy to-day, when she actually drove a horse to drink.