

ferent languages. One could spend a whole day pleasantly in this room alone. The Captain's Room is the smallest of the three. It is simply a place of resort for Shipmasters, for auction sales of ships, and for enquirers who have friends at sea.

The "Coffee Room" is crowded from 1 to 2 p.m., where members are supplied with a Sandwich and a cup of Coffee, or a glass of Sherry, all of the very best.

Such is "Lloyd's." From its earliest years it has enjoyed a reputation for honourable dealing. The routine may be considered tedious by some, but it has stood the test of time, and it is considered safer than the limited Companies, for the underwriters' responsibility is unlimited. Underwriting at Lloyd's is, as a rule, moderately profitable, while it is satisfactory to the public, and is the means of disseminating most valuable information, often obtained at a heavy cost, practically free to all the world.

Sweetsburg, Quebec,

30th March, 1895.