

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. POSTER, Secretary.
J. H. ROUTH & SON, Managers Montreal Branch,
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. . . FINANCE & INSURANCE REVIEW,
THE BEST ADVERTISING MEDIUM IN CANADA.
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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,
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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 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.
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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.

But as for Mdlle. Marthe and me, we are old comrades already. To begin with, at 11.30 this morning she fell into my arms."

"My daughter in your arms!"
"Do not start, Madame. Mdlle. Marthe will see that you are startled."

And in fact Marthe was closely following this scene with her eyes, between her half-shut eyelids, and she said to herself:

"What is he telling Mamma? She has to hold on to his arms to prevent herself from jumpin' up."

"Yes, Madame, in my arms! By the greatest piece of good luck—the most fortunate of chances—we ran against each other on one of the gangways. And since then I have seen her, not in the deceptive light of the theatre or museum, but in the bright sunshine, at lunch, cracking nuts with the prettiest teeth imaginable, and I have seen her just now in the moonlight and I know that she skates, and I know that she can swim, and I know that she would like a brougham of pearl gray—and have it she shall! And now I am admiring her in this subdued light. Ravishing! Is she not ravishing!"

"Monsieur, a mother was never yet in such—"

"In such a situation! I recognize the fact, Madam, and that is just why we must get out of the situation as quickly as possible, as it is clear it can not be prolonged."

"That is very true."

"Here is what I propose. You will

stay at the Hotel de Noailles; so shall I, of course. You will have all to-morrow morning for a talk with Mdlle. Marthe, and the telephone for a talk with M. Derame. You know who I am, you have seen me, too, in the daylight. I have spoken—I have spoken a great deal—you and Mdlle. Derame have been able to form a good idea of what I was and what I thought. Now, at what o'clock do you breakfast to-morrow?"

"But I can not tell—I assure you monsieur, that I am stifled—upset—prostrated!"

"Still, let us name an hour. Eleven? Will eleven suit you?"

"If you wish it."

"Very well then. At 11 o'clock I shall be in the dining room of the hotel. If you tell me to go, I will go—if you bid me remain I shall remain. Give me no answer now; take time for consideration—it is just as well to do that. I shall hope to see you to-morrow at 11."

In the morning there were some very interesting communications by telephone between Paris and Marseilles.

When Mme. Derame entered the dining room of the hotel at 11 o'clock, Raoul came up to her at once. The chasseur, ever precise in his manoeuvres, had taken Mdlle. Marthe under his charge. There was a brief interchange of conversation between Raoul and Madame, who was much moved.

"I am told, monsieur, that there are

steamers every fortnight between Inda-China and Marseilles. You might perhaps put off your departure—say until the next steamer!"

"Oh, thanks, madame! Thank you!"

At 2 o'clock the Derames and Raoul accompanied Maurice to the steamer. On the bridge Raoul said to his friend:

"Now you quite understand, you are to be my best man! As soon as you have reported yourself, ask your colonel at once for leave of absence. I think it will be in about six weeks."

Raoul was mistaken. It was certainly a marriage by express—five weeks sufficed.

As they were ascending the steps of the Madeleine, Raoul said to Marthe:

"Noon?"

"What are you thinking of?"

"Nay; what are you thinking of?"

"Noon?—that was about the time in the gangway, was it not?"

"You have guessed it."

They were scanned with much curiosity, and in different parts of the church the spectators were making their comments.

"It is a love match, you know!" "Yes; it seems they met in a railway train." "Quick as a flash of lightning." "Quite a charming affair." "And so uncommon, too!" "Yes—so uncommon!" "A love match—a regular love match!"