

# 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. FORTER, 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 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. HALL 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.

gown. I could have remained young. Now I see why he educated me; I must make it up to him."

He was waiting for her in the large drawing-room; not in evening dress, but wearing a loose black coat and white waistcoat. He looked at her with pride, almost with awe, as her head held high, she swept into the room. The dinner passed off better than she had hoped. She noted that he was cautious and quick of observation. He watched her and Mrs. Montresor from beneath his eyelids, and followed their lead; also he talked little.

Mrs. Montresor was right in her prediction that the county would call. Before Mr. Rawdon had been a fortnight at Firholt the carriages began to roll up the drive with considerable frequency. Ellinor took her line. She was a little on the defensive, dignified, very quiet, defying criticism. In the daytime she dressed with marked plainness, in the evenings with marked splendour. It was wonderful where the girl had learnt that she could no longer afford to be childish.

Among the first comers were the Peytons; Guy with his mother. Sir Arthur was laid

up with the gout. The visit was not altogether a success. Mr. Rawdon was at home, and there were no other visitors. He always struck strangers in the light of a surprise. He stood in front of Lady Peyton, clasping and unclasping his wrist, shuffling his feet, replying in short, jerky sentences to her efforts at conversation, and calling her "Ma'am." Guy, after the first shock, was constrained and polite; a different man from the pleasant stranger Ellinor had chatted to in the fields.

She wondered, did he repent having brought his mother to the house. She imagined bitterly the criticisms that would occupy the drive home—could she have been present in body, as she was in imagination, she would scarcely have been reassured. Guy was moody and silent, and his mother looked at him anxiously. She had divined something beneath his anxiety that she should call upon these new people. "You had better go, my dear," her husband had said; "£800,000! and if he should really take a fancy to the girl, and she is presentable! We want the money badly enough, goodness knows. In fact, he must marry money."

Lady Peyton had not thought it wise to repeat this advice to her son; now she was feeling very much put out. The girl was well enough, more than presentable, and showed her good sense in her dress. But the man! What a price to pay for the old estate.

She turned suddenly to her son after thinking of these things in silence for a quarter of an hour.

"What a man!" she said irritably. "He is like some small city clerk on a hundred a year—a badger!"

"He might be worse," said Guy, nervously; "he might be obtrusive."

"I don't know that it would be worse. You would expect a man with nearly half a million of money to be assertive—but this creature—one asks who can he be? How did he come by it? He hasn't the brain—he doesn't look one in the face—he is mean as well as low-bred!"

(To be concluded in our next.)

## A NEW READING.

Fitz—What does R. S. V. P. stand for? Mac—Well, to judge by the conduct of some society people, I should say it means 'Brush in, shake hands, victual up and put.'