

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 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.

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 \$13,000,000.

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 speciality
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. Argus 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-flagation
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.

tered felt in a second, without even consciously feeling it, so to speak, that any attempt to reach Netta now before that devouring engine had burst upon her at full speed would be absolutely hopeless.

His one chance lay in stopping the train somehow. How, or where, or with what, he cared not. His own body would do it if nothing else came. Only stop it, stop it. He didn't think of it at all that moment as a set of carriages containing a precious freight of human lives. He thought of it only as a horrible, cruel, devouring creature, rushing headway on at full speed to Netta's destruction. It was a senseless wild beast to be combated at all hazards. It was a hideous, ruthless, relentless thing, to be checked in its mad career in no matter what fashion. All he knew, indeed, was that Netta, his Netta, lay helpless on the track, and the engine, like some madman, puffing and snorting with wild glee and savage exultation, was hastening forward with fierce strides to crush and mangle her.

At any risk he must stop it—with anything—anyhow.

As he gazed around him, horror-struck, with blank inquiring stare, and with this one fixed idea possessing his whole soul, Ughtred's eye happened to fall upon the dismantled telegraph post, on which but one minute before he had been sitting.

The sight inspired him. Ha, Ha! a glori-

ous chance. He could lift it on the line. He could lay it across the rails. He could turn it round into place. He could upset the train! He could place it in the way of that murderous engine.

No sooner thought than done. With the wild energy of despair, the young man lifted the small end of the ponderous post bodily up in his arms, and twisting it on the big base as on an earth-fast pivot, managed, by main force and with a violent effort, to lay it at last full in front of the advancing locomotive. How he did it he never rightly knew himself, for the weight of the great balk was simply enormous. But horror and love, and the awful idea that Netta's life was at stake, seemed to supply him at once with unwonted energy. He lifted it in his arms as he would have lifted a child, and straining in every limb stretched it at last full across both rails, a formidable obstacle before the approaching engine.

Hurrah! hurrah! he had succeeded now. It would throw the train off the line—and Netta would be saved for him.

To think and do all this under the spur of the circumstances took Ughtred something less than twenty seconds. In a great crisis men live rapidly. It was quick as thought. And at the end of it all, he saw the big log laid right across the line with infinite satisfaction. Such a splendid obstacle that—so round and heavy!

It must throw the train clean off the metals! It must produce a fine first-class catastrophe.

(To be concluded in our next.)

"What's all that fuss over there at the gate?" asked a resident of Hades of one of the attendant imps.

"The inventor of the fountain pen has just arrived, and Satan is giving him an enthusiastic reception."

"Hello, McCulley, how did the doctor succeed in breaking up your fever?"
McCulley—Oh, easy enough, he presented his bill, and I had a chill in fifteen minutes.

As William bent over her fair face he whispered: "Durling, if I should ask you in French if I might kiss you, what would you answer?" She, summoning up her scanty knowledge of French, replied, "Billet doux!"

Trifles often overwhelm greatness. Mme. DeStael's greatest grief, and one which Time failed to cure, was her first wrinkle.