

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

Coloured covers/
Couverture de couleur

Coloured pages/
Pages de couleur

Covers damaged/
Couverture endommagée

Pages damaged/
Pages endommagées

Covers restored and/or laminated/
Couverture restaurée et/ou pelliculée

Pages restored and/or laminated/
Pages restaurées et/ou pelliculées

Cover title missing/
Le titre de couverture manque

Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées

Coloured maps/
Cartes géographiques en couleur

Pages detached/
Pages détachées

Coloured ink (i.e. other than blue or black)/
Encre de couleur (i.e. autre que bleue ou noire)

Showthrough/
Transparence

Coloured plates and/or illustrations/
Planches et/ou illustrations en couleur

Quality of print varies/
Qualité inégale de l'impression

Bound with other material/
Relié avec d'autres documents

Continuous pagination/
Pagination continue

Tight binding may cause shadows or distortion along interior margin/
La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure

Includes index(es)/
Comprend un (des) index

Title on header taken from: /
Le titre de l'en-tête provient:

Blank leaves added during restoration may appear within the text. Whenever possible, these have been omitted from filming/
Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.

Title page of issue/
Page de titre de la livraison

Caption of issue/
Titre de départ de la livraison

Masthead/
Générique (périodiques) de la livraison

Additional comments: /
Commentaires supplémentaires:

This item is filmed at the reduction ratio checked below /
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X	14X	18X	22X	26X	30X
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12X	16X	20X	24X	28X	32X



"Raze out the written troubles of the brain with some sweet oblivious antidote."

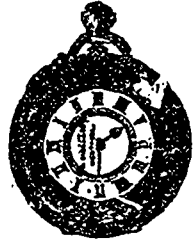
A SOCIETY JOURNAL OF LITERATURE AND ART.

Vol. I. No. 6.

MONTREAL, JULY 23, 1892

{ ANNUAL SUB. \$1.00.
{ SINGLE COPIES, 5 CENTS

HENRY BIRKS & CO.'S



Watches

ARE ALL GUARANTEED

TIMEKEEPERS.

Movements can be selected and cased in 14 or 18 kt. Gold, or in Silver.

OPEN, HUNTING OR HALF-HUNTING.

The Casings are all of the best and most refined forms and exact workmanship.

235 & 237 ST. JAMES STREET

COLONIAL HOUSE,

0000 Phillips Square, 0000

— WE CARRY A FULL LINE OF —

Fine Tweeds, Cloths and Trouserings, Shirts, Collars, Cuffs, Neckwear, Belts, Braces, and all Gents' requisites.

Two experienced Cutters always on hand. . . . Fit guaranteed.

HENRY MORGAN & CO., MONTREAL.

TEACHER'S ORANGE QUININE WINE.

THE most agreeable way to take Quinine. Each wineglassful contains 2 grains of the finest quality of Quinine.

Quinine in this form is quicker in action and more effectual than when taken in pills.

AT ALL DRUGGISTS.

General Debility, Nervousness, and Sleeplessness, ARMBRECHT'S COCA WINE

The great English Tonic.



MONTREAL

STEAM

LAUNDRY.

Co., Ltd.

21 and 23 St. Antoine Street.

The largest and most complete Laundry in the Dominion.



Exquisite Novelties

FANCY WORK!!

ROYAL CANADIAN SACHETS

ARBUTUS. INDIA LILAC. PEAU D'ESPAGNE. RUSSIA LEATHER.



Free Samples

mailed to any lady in Canada sending her address.

LYMAN, SONS & CO., - MONTREAL, CANADA

Advertisements in this column FREE to direct Annual Subscribers.

Situations Vacant.

WANTED — CORRESPONDENTS at unrepresented places. Apply, THE ANTIDOTE, MONTREAL

WANTED — FIRST-CLASS CANVASERS; liberal terms.—Address, THE ANTIDOTE, P. O. Box 885, MONTREAL.

WANTED—A TRAVELLER FOR A WHOLESALE DRY GOODS FIRM, to take the Western part of Ontario.—Address stating age, experience and reference,

R. A. M., P. O. Box 885,
ANTIDOTE Office.

Situations Wanted.

WANTED by a young man with good references, situation as Cashier or Clerk, can speak both languages.—Address,

M. T., P. O. Box 885,
ANTIDOTE Office.

Suretyship

The only Company in Canada confining itself to this business.

+ + +

THE Guarantee Co.

OF NORTH AMERICA

Capital Authorized, - - - \$1,000,000
Paid up in Cash (no notes) - - 304,600
Resources Over - - - 1,212,573
Deposit with Dom. Govt. - - 57,000

\$916,000.00 have been paid in Claims to Employers.

President: SIR ALEX. T. GALT, G.C.M.G.

Vice-President and Managing Director:
EDWARD RAWLINGS.

Bankers: THE BANK OF MONTREAL.

HEAD OFFICE,
Dominion Square, MONTREAL
EDWARD RAWLINGS,
Vice-Pres. and Man. Director.

WANTED by a middled aged man of good connections the Agency of a Life Insurance Co.—Address, Life,

P. O. Box 885,
ANTIDOTE Office.

THE ANTIDOTE.

PROSPECTUS.

The Antidote, as its name implies, is intended to brush away the cobwebs, so to speak, which usually collect during the week in the minds of all who are occupied with business or household duties. One day out of the seven has been wisely set apart, from time immemorial, for rest, which means for those engaged, more or less, in mental avocations,—a change in thought or something which breaks the monotonous necessarily connected with the ordinary routine of labour.

To accomplish this "The Antidote" will please everybody and thus upset the fable of the old man, his son and their ass. It will strive to call a smile to the lips of those who have laid a tired or anxious head upon their Saturday night's pillow, by comic quips picked up from every quarter. It will also strive to cheer the sick and stimulate the healthy, by light literature, which will be a recreation rather than a study, and will not forget the "fair ministering angels," without whom existence would be a dreary blank, but will devote a space to fashions and social events, to gladden their dear sparkling eyes. Neither will our young "dudes," or the "bucks" of former days, be neglected, for the theatres will have a corner set apart for their productions, and an occasional peep at Sherbrooke street, on Saturday and Sunday afternoons will not be omitted,

while harmless society news, far removed from objectionable scandal, will be retailed for those who take a kindly (not venomous) interest in their neighbors. "In short," as the immortal Wilkins Micawber would say, no stone will be left unturned to make the paper pleasing and attractive.

Though "The Antidote" will be chiefly a local paper, mainly dealing with events taking place round about us, it will not eschew culling the honey from flowers in other fields, but may dip now and then into New York, keep a wakeful eye upon Chicago or San Francisco, and even once in a while draw pictures from that wondrous eastern clime, recently rendered so enchanting by the pen of Mr. Rudyard Kipling.

Its illustrations will be among the brightest features of "The Antidote", and no pains will be spared to make them both pretty and attractive.

In conclusion "The Antidote" will be a family paper in the true sense of the term, and, in trusting it may call forth many a hearty and wholesome laugh, nothing shall be printed in its columns which will bring a blush to the cheek of any mother or daughter among its readers.

The low price of one dollar per annum will place the paper within the reach of everyone, the object being not only to give our subscribers a good, but also a popular publication,

INSTANTANEOUS ICE CREAM FREEZER.

Price, \$5.00.

Send for Circular,

INSTANTANEOUS FREEZER CO.,
1860 Notre Dame Street,
MONTREAL.

JOHN RUSSELL, : LADIES' Dressmaker

—AND MANUFACTURER OF—

Ladies' and Girls' Underclothing.
2341 and 2343 ST. CATHERINE ST.,
MONTREAL.

Inventor of the CURVILINEAR System of Cutting Ladies and Girls' Dresses, Underclothing, &c.

WILLIAM O. ROURKE,

2206 St. Catherine Street,

—AND—

Montreal Junction,

High-class Groceries, Fruits, &c.

Direct Importer of Old Wines, Ports,
Sherrics and Maderias.

Country & fishing orders promptly attended to.

W. F. STARDON, . .

2339 St. Catherine St.,

::: MONTREAL, :::

. . . . Fashionable Bootmaker

THE ANTIDOTE

IS Published every Saturday at the offices, 171 and 173 St. James Street Montreal. It is issued by the JOURNAL OF COMMERCE plant and machinery, in time for the evening suburban trains. Personal inquiries may be made of the proprietor or Louis H. Boulé. Subscription ONE DOLLAR per annum, single copies FIVE CENTS. May be obtained at all the leading stationers and newsdealer, in Montreal, Toronto, Quebec, Hamilton, Ottawa, London, Halifax, St. John's, Kingston, Winnipeg, Victoria, Vancouver, &c. All communications and remittances should be addressed "THE ANTIDOTE," 171 & 173 St. James Street, Montreal. We do not undertake to return unused MSS. or sketches. Published by M. S. FOLLY at the above address. L. H. Boulé, Editor.

OUR PRIZE LIST

TO any one obtaining for us One Thousand new annual subscribers before 1st January, 1893, we will send one first-class Upright Seven Octave Piano-forte; for Five Hundred subscribers we will give one first-class ticket to Europe and return; for Two Hundred and Fifty subscribers, one first-class Sewing Machine; for One Hundred subscribers, a Gold Watch; or Fifty subscribers, a New Webster's Dictionary, Unabridged; and for Twenty-five a Silver Watch.

MOTHS AND FLIES.

Human beings have been sometimes contemptuously compared to both worms and insects, and certainly we have known them to resemble the latter as they flutter round the dangerous candle, or buzz over the sticky paper laid to ensnare them. Seeing their fellows scorch their wings, or lying helpless on the trap, does not teach them any lesson, so that our friend Mrs. Micawber's observation that "experience does it," hardly holds good for experience, very generally does not do it, unless we except that which comes too late to be of service to the foolish victim. There are not many of us, who learn really from the misfortunes of our neighbors, and we believe, there was a large amount of truth "spoken in jest," when the late Charles Mathews in a humorous speech proposing his own health, stated, that having known the subject of the toast from his earliest infancy, he could affirm that he had always taken his own advice in preference to anybody else's. A merchant fails in business, or a farmer plants the wrong crops and suffers in consequence, but do any of the other merchants or farmers take warning? It seems to us, that broadly speaking, we have to answer in the negative, since failures arising from precisely identical causes recur year by year, and we

are forced to conclude that the singeing of another's wings or perceiving one of our fellows lying helpless, has very little more effect, than with the insects whose self-same folly we so heartily despise. The fact is that whether in legitimate business, or at the gambling table or betting ring, we are apt to wrap ourselves up in our own conceit, and refusing, in our wisdom, to profit by what we see around us, become even as the moths and flies.

To what does all this tend, some of our readers may ask? Only to suggest a little humility dear friends, and when we see a brother or sister whose wings of reputation have been seared, and he or she struggling in pain, let us not be too eager to fling a stone, since our houses are not very opaque, and it may be our turn next. Perhaps we may be accused of "persiflage" in thus dealing with human frailties, but it is the sinner not the sin for whom we crave mercy, and though we occasionally use the lash, we apply the scourge in a purely impersonal manner, feeling that we too belong to the category of moths and flies.

MUSIC.

Those of our readers interested in music will be pleased to know of "The Etude," a monthly magazine devoted to the interests of music teachers, pupils and musical amateurs. From the fact that music is such an ever present factor in our every day life, all musical people will wish to keep up with the times and learn of the new inventions, theoretical ideas, and new ways of teaching, and to be informed of the doings of artists in the musical world. To also learn what is best and most desirable in new music. It may be truly said that all of this is a necessity to one who would keep up a musical reputation among his friends and acquaintances.

This magazine gives sixteen pages of each issue to the choicest piano music; many pieces having lessons by the most celebrated musicians, thus giving the player the best and most recent teaching ideas, the finest effects in expression, touch and of a finished rendition. As there are from three to five pieces

in each number of as many different grades of difficulty, every player can find music to suit his tastes and abilities.

The twelve pages of musical articles found in each number are helpful, practical and inspiring, especially to those ambitious pupils and teachers who are remote from the great musical centers, for they are written by the best musical authorities and writers of the whole world, there being more than a hundred contributors to the regular staff of the magazine. Send ten cents to the publisher, Theo. Presser, 1704 Chestnut street, Philadelphia, Pa., for a sample copy. Subscription price, \$1.50 a year.

Sympathetic Tones.

To the Editor of the "Antidote."

Dear Sir:—Let me thank you for the very liberal consideration given to my remarks on "Sympathetic Tones," published in your issue of last week.

I think you have misunderstood me on one point. When I referred to the notes A, D and G, in the first position, I meant A, D and G, stopped with the third finger in the first position. These notes are respectively an octave higher than the open strings A, D and G, in which they cause vibrations.

T.

N. B.—This was unavoidably crowded out of our last issue.—Ed.

Origin of the Word "Whig."

Dear Mr. "Antidote."

As a discussion is going on in literary circles as to the word "Whig," I beg to send you the following:—

The earliest use of the word "Whig" in our literature is, I fancy, found in Greene's "Mourning garment," published in 1590.

"A bottle full of country whig,
By the shepherd's side did lig."

"Lig" is a common old country word meaning lay and lie. Macbeth exclaims to the messenger who reported the advent of an armed force, "What soldiers, whey-faced?" Now note that "whig" and "whey" are practically the same word, and that a whey-faced, that is, a pale faced person, is several times used by Shakespeare to indicate a coward, and we get this clear inference that the epithet "Whig" was used as a term of reproach, implying cowardice. I heard it used in this sense during the Chartist agitations, when politicians of that school were constantly abused for lack of courage, and half-heartedness as reformers.

John Hague.

Montreal, July 17, 1892.

SOME SEASIDE THINGS

99



Jones thinks this would be jolly for business



THE SMILE OF A SCURFIOUS THINKER IS ABOUT THE MOST SCURFIOUS



THE AVERAGE GIRL THINKS ICE CREAM IS AWFULLY JOLLY YOU KNOW



WHETHER A PERSON THINKS HE WILL GIVE UP CIGARETTES DURING THE ICE CREAM SEASON



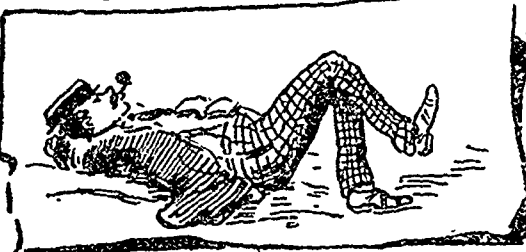
Smith thinks the sunshade hat is all very well



IN ITS WAY. — but it's a thundering nuisance sometimes



THE GIRLS THINK OPEN GLASSES ARE A BRILLIANT INVENTION



OLDBROWN THINKS THIS IS THE HEIGHT OF AMBITION

OFFICE 1920

THE EDITOR'S FYLE.

As might be expected, during the hot weather, we have had lately, contributions to the Editor's Fyle, have become somewhat slim for with the thermometer ranging between eighty and ninety degrees, those friends, who have been unable to fly to the country or sea side, prefer to indulge in the "dolce far niente," rather than trouble themselves and the Editor with their suggestions. One or two missives, from distant points, find their way to the Fyle, and as the Editor snatches up Smith's letter at random, he reads that the trout are plentiful, and between them and the black bass Smith thinks the Editor could spend a pleasant week! The Editor glances out of his window at the red rocks of which the inspiring view is composed, and feels hotter than ever. It is useless to exclaim "oh that this too solid flesh would melt," (for it is melting fast), or to pretend Smith's is only "a fish story," for grapes are not all sour, because they are out of reach. Next the Editor turns over a sweet-scented note dated Old Orchard, and describing the cool sea breeze, which invigorates those disporting themselves on the beach or rolling in the waves and surf and his soul is over spread with sadness. "Canst thou be happy, fair one so far away?" he cries. Well, it is the dull season truly in Montreal, and if "The Antidote" is a trifle below concert pitch, the Editor craves forbearance, being but mortal, and in the absence of the loved ones, feels that the chief zest in life is extinguished for the time being. The July sun has been blazing down upon our asphalt streets and the Editor finds the heat—like Bob Acres' courage—"oozing out of the palms of his hands." He will not be so cruel as to wish your dazzling forms back soon but will only give vent to a delusive hope that the time of your absence will quickly pass—which it never can.

Nevertheless, dear ladies, you will find the promised serial commenced, and although a scene or two is laid in Montreal, the author will convey you to other fields, New York, and even as far as Denver, while some slight breezes

from "India's coral strands" will be waited towards you, and the tale will be interspersed with two or three incidents to add to its flavor.

DRY SHERRY.

Some years ago, we were at a dinner party, seated beside a charming lady, who confidentially expressed her surprise mingled with horror, at our sipping a glass of dry sherry, after the champagne.

"How can you take that bitter stuff?" she murmured.

We replied that we found the champagne just a trifle too sweet.

"Then you are not partial to the sweet things of this life?" pursued our fair inquisitor.

We retorted with a well rounded compliment, for we were young in those days, but stuck to the sherry, and this little incident has often recurred to us since, as illustrative of how the gentler sex (heaven bless them!) desire sweetness unadulterated, as they go through the world, and if the truth is somewhat pungent or severe, they try to cover it up, or push it on one side, having no masculine taste for dry sherry.

With men the case is different; candles are apt to fall upon them, and cloudless skies to become monotonous. Only lately we were reminded of what we are writing, by the remarks of a lady regarding some criticisms, which had appeared in our columns, being informed that we were too captious, and fault finding, and utterly incapable of bestowing real high praise. We perused that article over again, and maintained we had been strictly just. "Just yes, but not generous," was the reply, "those two disagreeable sneers, sir, (pointing out the passages in question) weaken or destroy the effect of all you have written before." In fact it was the single glass of dry sherry, administered after the champagne, which had upset her ladyship's mental digestion.

Oh! why is it that we do not live in Utopia where there is nothing to cavil at, where the dishes are all sweetmeats, and honey never cloy? Yet we believe Mr. and Mrs. Adam found Eden the least bit insipid and at any rate, we no longer live in that garden otherwise we doubtless should be con-

tent to quaff champagne all day, be it ever so sweet and no "Antidot" would be needed. As it is we fear the dry sherry is required now and then, but will promise it shall be an honest sound wine offered in kindness and not in malice neither will we ever strike a jolt blow.

Parisian Trifles.

Umbrella handles of lizard skin, topped with gold.

Blue-shot silks with golden reflections. Duchesse lace fans powdered with tiny brilliants.

A gown of white or cream corduroy, lined with antique blue.

An old rose bengaline with ruaning vines upon broad satin stripes.

TECHNICAL.

(From Pick-me-up.)

Mrs. Brown.—(to Podgers, the butcher), I'll take that leg, Mr. Podgers.

Podgers.—'Fraid yer can't 'ave that m'm. That's Mrs. Jones' leg.

Mrs. Brown.—Oh, well, I'll have that one, then.

Podgers.—'Ere, John! Catch hold o' Mrs. Brown's leg and put it 'longside o' Mrs. Jones.

(As Mrs. B. said afterwards, it gave her quite a turn).

CONSTAN—SEE!

Joneson.—Alas! a woman is often a great sham, now-a-days. When first I married my wife I thought her perfect, but soon discovered that she had false teeth, false hair, false complexion, and even false —

Friend.—Ah, well, but you didn't cease to care for her when y' were wiser.

Joneson.—Oh, no; with all her false, I love her still!

A woman may not be able to drive a nail or a horse, but she can drive a man.

"Porcupine" has the following appropriate lines upon a marriage which took place recently between a Mr. Charles Cook and Miss Alice Potts:

"Success should aye attend this pair,
Who thus have joined their lots;
For surely it was only fair
A Cook should take to Potts."

Two Glasgow men who had recently arrived on Tyneside happened one day to see a woman washing her clothes and Jack not knowing the use of a poss-stick was heard to exclaim: "Mighty me, Sandy! That wife's shairly mashin' tatties for a' the toon."



From London Ladies' Portraits

THE FASHIONS.

Useful tweeds are in vogue for travelling, with crimped wool crepon (deep). Silks are in demand, and what is known as the "Co-operative" silk has scarcely a rival, for richness, color, softness, and wearing qualities.

Our illustrations represent back and front view of two pretty costumes.

No 1 is a silk gown of golden brown shot with heliotrope scattered over with white flowers. The flounce is also of silk, festooned lightly around the hem, with bows of pale yellow satin. Short bodice looped up with satin ribbon as the bows to the hem, having a centre bow at the back. Loose sleeves also looped up to correspond.

No. 2 is composed of old-fashioned China silk, having extremely fine stripes of blue and white with small black spots. Wide white ribbons are swarthened round the bodice, with flchu draperies edged with black gulpure lace. Wide sleeves set low on the shoulders.

MONTREAL STREET CARS.

Dear Mr. Antidote.—After the horrid pun you made at the end of my last letter, I do not think you deserve that I should address you again, but I will overlook the fault this time, and sinking my private feelings, once more take up my pen in the interests of the public.

I feel sure the most enthusiastic Montrealer will not have the audacity to say, that there is a car service in any important town which does not meet the needs for which such service is established, better than the one we have in our city. I am not referring to the irregularity, with which the cars were run, when whole streets were blocked for improvements, laying of water pipes, and so forth, but to the general conducting of the Street Railway in its conveyance of passengers.

First, the speed at which the cars run, (run indeed! it is only crawling!) especially in some localities, is so slow, that they are of little use, so far as saving of time is concerned. I was once returning from Hochelaga, and being late took a Notre Dame Street car, the five cents for

which I had much better have spent in candies, and have had something for my money. Oh the tedium of that journey! A marketboat steaming up against the current at about two miles an hour, shot ahead of us, and did also foot passengers, so that I felt inclined to bring an action against the Street Car Company for obtaining money under false pretences.

Secondly, the overcrowding Mr. Antidote is simply disgraceful. We have heard of hanging on by your eyelashes, but many hang on by the tear which bedews them to the Montreal Street car. Of course I acknowledge the civility, which prompts a young man, or an old foggy like yourself, to give up his seat to me, but on a wet day—nearly the only occasion when I ride—I really cannot say, which is the most objectionable position, sitting or standing. If seated my skirts are certain to be spoiled by the muddy boots of those who crush in two and three deep, and there is always one man, who will beg my pardon first, and trample on my feet afterwards. When standing, I am bumped backwards and forwards, every time the car stops, and starts again, until, by way of varying the proceedings, I find myself landed on the knee of some gentleman, which is very embarrassing to a modest girl like myself, and as a last straw on the camel's back—though I have no hump between my shoulders let me tell you—a clumsy conductor, pushing his way along to collect fares, will, with his arm, utterly smash the last new hat I bought at Morgans a week previously.

Such has been my experience of Montreal Street Cars, and I consider the cents I have spent on my fares a very bad investment.

Yours ever,

AMELIA WILKINS.

We cordially endorse all that Miss Wilkins has written; our "sense" we invest differently, having long learned, that the cars do not give "fair" accommodation.

Ed.



Scene: Leap-year Ballroom.

Mr. Blunt.—(who has written his name three times on lady's programme). "Why do you laugh, Miss Sharp?" Do you not like my name?"

Miss Sharp.—"Oh, yes, very much. I wish mine was the same."

Mr. Blunt.—"By Jove! Forgot it was leap year—suppose you want a silk dress."

Miss Sharp.—"Nay, I think it is you who want 'address.'"

(Mr. B. retires, muttering that he never knows whether Miss S. is joking or not.)



Cave Canem.

MRS. THULSTRUP—"I want a box of Canine pills, please."

DRUGGIST—"Very sorry, ma'am, but we don't keep dog medicines."

MRS. T. (indignantly)—"Dog medicines, indeed! How dare you insinuate, sir! The pills are for my husband!"

DRUGGIST—"Oh, ah! I beg your pardon, ma'am; how stupid of me." [Hands a box of Quinine pills.] "Thank you, that will be right."

TWO VENTURES.

BY HURKARU.

CHAPTER II.—THE VAN HIGGINS.

The Van Higgins lived in a fine house on Fifth Avenue, New York, the family consisting of father and daughter, the mother having long departed for that Brighter Sphere, so her friends said, whence we all hope to meet some day, when "the wicked cease from troubling and the weary are at rest." In the meantime, Miss Madeline Van Higgin was perfectly satisfied with her existence on the duller sphere, we at present inhabit, her father being so wealthy, that he not only could give her one of the handsomest residences in New York but horses to ride on and carriages to drive in. Mr. Van Higgin was stout and short with a rubicund, pleasant countenance, and had bushy side whiskers, which set off to advantage his otherwise clean shaven face. Madeline was one of the acknowledged belles of New York, and deservedly so, for her beauty was of no common order. Unlike her father, she was rather tall, and so dark as

to remind one of a Spaniard, but for the lovely rose tint of her cheeks. Her nose was just the least bit aquiline, delicately chiseled, and her small mouth was simply perfect, especially when she smiled displaying her even rows of teeth.

The Van Higgins had been in Europe more than once, and were therefore aware, that Her Majesty did not reside in the Tower, and were even inclined to believe, that she had scarcely as much power as their own President, in the government of their respective countries. Still, in spite of all this, and though they drove in an English mail phaeton, in place of one of their native buggies, the Van Higgins were distinctively American, and dearly loved a lord. Perhaps I shall be told, that in this as in certain other qualities, the son closely takes after his parent, but I can only reply, that though there may be a large amount of snobism in England, yet it must be remembered, that there it is never pretended (ex-

cept by a few misguided radicals), that all men are equal. But in the States, where the theory is that every man is as good as his neighbor, (or a great deal better, as the Irishman said), it is really amusing to notice, with what pliancy their knees bend, and how quickly they uncover, when a man with a high title, visits their hospitable shores. A nobleman in England may travel the length and breadth of the country, without receiving any particular attention, or having his movements chronicled, as though he were some wonderful phenomenon, whereas a duke, or a marquis, coming to the States, is lucky if he escapes being interviewed by the reporters before he even lands, and will be tickled, or annoyed, according to his temperament, to read the paragraphs in the papers, recording his daily life since his arrival, the hotel he is staying at, the theatres and private houses he visits, and so forth. So it was, that Lord Falconbridge on the morning after his arrival, read in the paper, as he lay in bed, that Viscount Falconbridge was on a visit to New York, and had taken apartments in the Brunswick. The paper also went on to state, that his lordship was accompanied by his valet William Smithers, who, so said the journal, was about the same age, and not unlike his lordship in face and figure.

"Ha! ha! ha!" laughed Lord Falconbridge, to whom this seemed to be a capital joke, "I wonder which of us ought to feel complimented. Smithers is a deuced good looking chap, which I certainly am not. Smithers, come here, and bring a hand glass with you."

The valet obeyed the order, and was somewhat astonished, when his master gazed at him fixedly for several seconds, and then glanced at the reflection in the glass. Lord Falconbridge was, as the peerage laid down, twenty-six years old, which was also the age of William Smithers, although the peerage of course made no mention of him. Falconbridge was about five feet nine inches tall, with a clean shaven face, and somewhat reddish hair; his valet was perhaps half an inch taller, also clean shaven, with hair not quite so red, and he was a better built, as well as a better looking man, than his master, having a good set of teeth, while his lordship had scarcely ever had a decent tooth in his head. The complexion of Smithers was clear and healthy, while that of Falconbridge was of a slightly cadaverous hue. Altogether though there was a good deal of resemblance when apart, side by side there was no mistaking one for the other, the valet having decidedly

the advantage, as regards mere personal appearance.

"Smithers," said Falconbridge, laying down the glass on the bed, "I intend playing a practical joke upon the people of New York, and you will have to assist me."

"Very well, my lord," replied the valet.

"I came here, partly to see the country, and wholly to enjoy myself, Smithers, and I have come to the conclusion, I can do neither in this city, so long as I remain myself. I shall be simply bored to death, with people I don't want to see, and invited to houses, I don't care to go into, so my plan is that you shall do all this for me."

"I, my lord!" exclaimed the valet, in astonishment.

"You," returned his lordship calmly. "You may dress yourself in my clothes, call and leave my card on those whose names I will give you, take my place at table, and in short you shall be Lord Falconbridge for the next few days, and I will be William Smithers, at your service. I don't suppose these Yankees will find out the difference, so long as you are careful, and it will relieve me of a confounded lot of bother."

This ridiculous, and somewhat contemptible scheme, was carried out, master and man changed places, outside the Brunswick suite of rooms that is, and while Smithers personated Lord Falconbridge to the best of his ability, the latter donned in a tweed suit, rather too large for him, went about all over the city, as unnoticed as he would have been in London. His Lordship was highly entertained to learn from the papers, that Lord Falconbridge, of Bicksley Park, Devonshire, England, was extremely affable, and had shown much interest in the mammoth stores of A. T. Stewart, and H. B. Claflin. In the afternoon, so the paper stated, he drove in the park, with Mr. and Miss Van Higgin, whom he also accompanied to the theatre in the evening. N. B.—Miss Van Higgin gives an "At home" on Wednesday evening, and the frequenters of fashionable society will be pleased to hear, that Lord Falconbridge has accepted an invitation to attend. Lord F. is a fair height, has a fine manly appearance; drops his h's like most of his countrymen occasionally, and speaks with an English accent.

"Not so bad, for a beginning, Smithers," said Falconbridge, laughing, "but who are these Van Higgins?"

"Can't say, my lord," replied Smithers, "you gave me a letter and your card for them, and they are very pressing in their attentions."

"Oh, they are very pressing in their attentions, are they?" remarked Falconbridge, grinning. "How do they show their pressure, Smithers?"

Well, my lord, they ask me to their house, take me out driving in Central Park, and give me a seat in their box at the theatre."

"Very good, Smithers. Let me know how the 'At home' goes off, and then I think I shall go off to Niagara or somewhere."

The "At home" was a great success and quite the event of the season, everybody in New York was there, that is everybody who was anybody at all, you understand.

The rooms were brilliantly lighted, and very beautiful Madeline looked in her capacity as hostess, for hers was a complexion, which would stand any amount of light, and her smile itself, brightened up all those, who came within its influence. Of course Madeline was well aware, that she was receiving not a few who would never have come, but for the presence of a real live lord, but she was supremely unconscious in her demeanor of that fact. Do not suppose, my dear madam, that I am accusing your daughter of being so worldly or so English as to run after a title; God forbid! I could see, I assure you, that it was the accident to your dearest child's train, which detained you in the neighborhood of your hostess, until the man, you all thought was Lord Falconbridge, made his bow and passed, and then it was unmistakably the crowd, which pushed you both into such close proximity to him. You also, sir, although there had been a coolness between you and Mr. Van Higgin, merely wished to practice that Christian quality, forgiveness, when you made your appearance on the evening in question, and lingered round Van Higgins, addressing him by his first name of Washington, which you had not done for months, and it was of course a business appointment, (at 10 p. m.), which you suddenly remembered, that caused you to hurry away, after Van Higgin had introduced the guest of the evening to several near him, but omitted you.

The crowd thickened, there were the Vanders, and the Asterblits, in all their glory, and several began to remark, that they could not see anything particular in this specimen of England's aristocracy, but it is curious, that these observations emanated from those who either had not been presented to Lord Falconbridge, "alias" William Smithers, or had no marriageable daughters. Speaking personally, I would rather walk twenty miles to win one smile from Madeline, than I would ride ten to spend a whole evening with Lord

Falconbridge, and so far from the American girl being honored should she succeed in becoming allied with that nobleman, I consider the honor would be all on the other side. There is Guy Ralston, a sort of cousin of Van Higgin, standing by Madeline's side for a moment after his arrival, who, though only a civil engineer or surveyor, with his way to make in the world, would in my humble judgment, be a good deal better consort for the beautiful heiress, than Lord Falconbridge, and Guy appears to be of that opinion himself, for he glared savagely at Mr. Smithers, as he went by and presently whispered, "I don't take much stock in him, Madeline."

"Hush, Guy, you do not know who may be listening," said his cousin in a meaning tone.

"He that hath ears to hear, let him hear," retorted Guy, but he did not mean it all the same.

"When are you going away you foolish boy?" asked Madeline, "no being twenty years of age looked upon Guy Ralston, who was twenty-three, as a youth in his teens.

"Next week, I think."

"So soon—well come and see me before you go—ah, how do you do, Mrs. Fitzsimmons, so glad you are here." "Guy take Mrs. Fitzsimmons, and give her some coffee," and Madeline turned to other guests, leaving Guy outwardly very grave and calm, but boiling with rage within. The fact was, Ralston fancied himself madly in love with Madeline, whereas the latter, although fond of her cousin, did not feel that way in the least towards him, and treated him very much as she would have done a younger brother home for the holidays. Besides it was ridiculous, for the young fellow to suppose, she could devote much of her time to him on such an occasion. After receiving her guests, Madeline had to look after them, as a good hostess should, and though the crush was tremendous, the band had struck up a waltz, and several young ladies required to be provided with partners. Fortunately the supposed Lord Falconbridge, knowing as much about dancing as an elephant, does of playing the flute, managed to slip away early, when the crowd diminished instantly in the most astonishing manner, leaving plenty of room for those who remained.

There was a long account in the paper next day of the entertainment, with a list of those present, and a high compliment was paid to the Van Higgins; Lord Falconbridge, so the paper said, admitting the whole affair was equal to anything he had seen in London or Paris.

Poor Madeline, it was some time before she discovered the trick which had been played upon her, and it taught her to be more "American," in the better sense of the word, than she had been before; American I mean, in judging men by honest worth and not by mere title.

To be continued.



The Semblance of Truth.

SHE.—“Tell me, Captain; were you ever in an engagement?”

CAPTAIN.—“Well—er—yes—once.”

SHE.—“Oh! do tell me all about it. Were you wounded?”

CAPTAIN.—“Er—yes—doncher know. I was wather severely wounded, vewy near the heart by a chance shot from the enemy. I—er—lost—my senses and was taken prisoner. Wegaining my weason I twied to wegain my liberty, but was prevented, court-martialed, and at last wansomed by my friends. It was a near go.”

N. B.—The gallant captain omitted to mention that the “enemy” eventually married a butcher on the proceeds of the ransom.

CHARACTER SKETCHES.

NO. 6.—OUR OLD BACHELOR.

We needly hardly say—from the hint dropped in our last sketch,—that while alike on the score of celibacy, there is an enormous difference between the character of our Old Maid and that of our Old Bachelor; it could not be otherwise, the one being a woman, and the other a man. Dear ladies, we cheerfully, as well as humbly, acknowledge the many points in which your sex is superior to ours. Were it not so, what an awful place this world would be! Your selfishness is proverbial, whereas, how many really unselfish men can each of us count up? Surely the fingers of one hand will more than exhaust the number. If we all resembled you, there would, of course, be no “scandal about Queen Elizabeth” or anyone else. As you rattle your teacups and shake your heads, we bow respectfully and admit that

Mrs. Grundy is a sweet unsophisticated creature.

The fat dog, and other foibles of our Old Maid, are only skin deep, as we have written, but with regard to our Old Bachelor's Club, his snug corner, and easy chair, we fear we cannot dismiss these in the same light manner, as they are almost—as Byron wrote of woman's love—his “whole existence.”

Our Old Bachelor, though sometimes an illtempered, crossgrained, curmudgeon, is more generally—among the male sex at least a—hail fellow,—well met, jovial, affable, and withal entirely and intensely selfish. He rises in the morning thinking of himself, pursues his daily avocations, of business or pleasure, with the same noble object in view, and whether he dines alone, or in company, it is his own gratification he seeks. He is not illnatured, has been known to do a kind action, when the same did not require the sacrifice of his personal comfort, but he cannot understand the bestowal of any

pleasure, in which he has no direct share.

Respecting marriage, his ideas are quite characteristic, and may be thus be summed up,—a houseful of squalling brats, and a lady who will seldom if ever, allow him to have his own way! So he lounges easily through life, and perhaps, when it is too late, begins to wish he had someone to take care of him.

We do not say that there are not honorable exceptions to the above sketch, or on the other hand, that there are not plenty of beneficks who are very selfish. There is no rule without an exception, but selfishness is a plant that grows fearfully fast, unless there is some counteracting influence, and while we can never hope to convert our Old Bachelor, we say to the young ones that it is well to have someone to think of besides ourselves.

Another Ball.

I was present in the reporters' gallery of the House of Commons one famous fighting night, when a famous fighting Irish member rose to denounce a speech delivered from the treasury benches. He desired to say that the statements made by the government's representative were not altogether accurate, but his impetuosity led him on to phrase the “Ananias” accusation somewhat too concisely.

“Order, order,” said the speaker of the house, as he rose in all the majesty of full bottomed wig and silken gown. Again and again did the dauntless son of Erin return to his charge of willful misstatement. Again was he severely called to “order.” It was a critical moment. His Irish colleagues did not wish him to be “suspended” for the rest of the debate, and they hinted so by vigorously tugging at his coat tails.

Now it was a very dangerous matter to trifle with the tail of an Irishman's coat, save in the cause of friendship. Nevertheless, the indignant yet good-humored honorable member recognized the command of his party and sat down, delivering this beautiful Parthian dart: “Very well, sir; I obey your ruling, and I “beg to retract what I was about to observe!”—Wm. Wilde in N. Y. Recorder.

SOLVED.

Noble.—What a number of popular young actresses dye their hair?
Galleryite.—Yes, “Those whom the ‘gods’ love ‘dye’ young.”

A draper recently advertised his business as one of long standing:

He may have added, if anybody doubted it, “Ask the assistants.”

SOME WHITE ELEPHANTS.

(Adapted from JAMES PAVN.)

Concluded.

Now the honest lawyer, whom I have in my mind, pooh-poohs that terrible gift as nothing surprising. He says you must have presents from abroad and from distant and out-of-the-way places to appreciate their merits. One of his grown up and grateful orphans, whom he has laid under eternal obligations by procuring him a divorce on the plea of "infaney"—once sent him a live dromedary (unpaid) from the Upper Nile. "The hump," said he, "was by all accounts a great delicacy"; but I could not kill so great a creature for its hump; nor, if I had done it, should I have known how to dispose of the rest of the carcass. As to using it as a means of locomotion, that was not to be thought of; as a professional man I could never have ridden the creature to my office through the streets of the city. I at length made a present of it to a gentleman who was engaged in founding a zoological garden, and I hope it has not proved a White Elephant on his hands.

My next experience was with a package of alligator pears. They came from Florida, and are said to be very highly thought of by the "Crackers." One of my orphans who is living there on account of a delicacy of the chest, sent me one winter, half a hundred of them. He said they were "peculiar," which I could have believed without that statement from the context of his letter, for, he added, "they should be eaten with bread and butter and pepper." They looked like immensely huge green figs, very ripe. When you got into them there was an enormous kernel, hard as a stone, lying in the mash or squash, or what looked like black and yellow cream. It was this cream we were expected to spread upon our bread and butter like marrow. Hunger they say will tame a lion, but give me the alternative of human flesh or an alligator pear, and I should prefer the former. There was one virtue about those pears, which, although a negative one, I have learned to appreciate in gifts of food from foreign parts, namely, that although it had every appearance of being in an advanced state of decomposition it did not smell.

The most terrible present, however, I have ever received, was from the W. Indies. It came from an orphan who had greatly prospered in the world, and who thinking himself under obligations to me, must have wished to pay them off at one swoop. He sent me a packing case of goods, so large that it might have come from the W. Indies alone, like the Cleopatra need-

le, without being shipped at all. For some reason unknown to me (it was too large perhaps to be got out of the gates), it was stopped and opened at the wharf, the authorities of which sent me the following official memorandum:—

"Several articles have been consigned to you from St. Kitts, W. I., which await here your esteemed orders; they comprise a large cask of pineapples and three live turtle, one of them dead, another seems to be in a low state. We would recommend your sending for above. The dues are as per enclosed."

The last item was very considerable, but one must not, thought I, look a gift cask in the bung-hole; and then the turtle at the usual rate per pint would pay their own expenses and those of the pineapples too. I was partial to turtle and also to pineapple, and the notion of the "whole animal" being consigned to me in one case and of the cask in the other flattered my sense of self-importance; it was only in accordance with the fitness of things that a man like me should be supplied with such dainties wholesale.

I let my clerks run loose that morning and took a cab to the shipping office in order to inspect my property. I had some difficulty in finding it, by the bye, when I reached the wharf. It is not only the law, let me tell you, which is hedged about with forms and technicalities and requires lubrication—(golden ointment)—for its wheels. However I found at last a portion of it—the dead turtle. I could have identified it at some distance. Number two had also died by that time, but was comparatively fresh, though of course, uneatable. The third turtle was the most diminutive of its kind I ever saw in my life, even at the usual rate per pint. I do not think its soup would have been worth more than a couple of dollars. It was more like one of those tortoises that are sold in the streets for a shilling apiece. However though a small thing it was mine and I brought it to my office in the cab on my lap, to the astonishment of the neighborhood, which is legal.

The pineapples I directed to be sent home by parcels delivery, but the shipping clerk said it could not be done; that it was a very large cask and would require a special dray. At a dollar apiece for the pineapples I reckoned roughly that its contents would about defray the shipping charges.

It is customary with persons of my profession to talk darkly about their office secrets. "You have no idea," they say, "what strange things come under our professional eye"; but I never had anything in my office which excited a greater amazement than that turtle, specially among the junior clerks. Some supposed it to be a household pet that I could not bear out of my sight and which I should bring with me to business every day; others that I had taken it in liquidation of a bad debt from a house in the West India trade. A lady client in a delicate situation, who came to consult me upon a succession case, was seriously alarmed by the quadruped, which I had placed for security in the waste paper basket; so much so, in-

deed, that the succession took subsequently quite a new direction. Altogether I was injured in my professional character by that animal, which, moreover, died in the basket.

"However, thank heaven," thought I, (though as it turned out I was acknowledging an obligation quite unnecessarily), there are still those pineapples.

The door was opened to me that evening by a policeman. "Why are you here," enquired I. "Where is John?"

"John is gone to the hospital, sir," he replied, being as fixed as—I don't know what they call it.

What a frightful smell, cried I; you must mean asphyxiated. "What is the matter?"

"Well, sir, your house is poisoned, and that's the long and short of it. Your Missus is very bad up stairs, and the servants—just listen to 'em!"

While he was speaking I heard a succession of screams from the downstairs premises.

"What are they screaming at?" I exclaimed impatiently.

"I don't know the name of 'em" he replied, with that cautious stolidity peculiar to the force, but they have a number of legs.

"The maids?" cried I; impossible.

"No sir, it's what come with thim 'pineapples; they're a mass of putrefaction and have bred a pestilence,—and these things besides."

"Are they cockroaches?"

"Cockroaches?" he echoed contemptuously; "worse than that."

"Great heavens, they are not scorpions, surely?"

"Aye, summut o' that; 42 and 45 have been at them with a hatchet for these three hours. The cook and housemaid are attached to those two or they would have fled with the other servants. As for me I am seeing they don't get upstairs. Here is one o' 'em!"

As he spoke an enormous centipede wriggled into the hall from the kitchen stairs. The policeman drew his truncheon, and after a hand-to-hand conflict, which reminded one of St. George and the dragon, subdued it by cutting off its head.

The scene below stairs beggars description. The two maids were standing on the dresser screaming, and the two policemen, one with the kitchen poker and the other with the meat chopper, were engaged with a legion of abominable reptiles. They were like Samson with his jaw bone; but at least one of those centipedes survived the massacre. I say one because I am of a sanguine disposition. I cannot say less than one, because I have seen a centipede in the house since, every evening, and in all sorts of places. My impression is that two escaped the general slaughter and that they have an increasing family.

Can you wonder now, said my honest lawyer, in conclusion, that I regret being found out (I mean as to honesty) and being so much respectable. If I had not saved that man in St. Kitts from the gallows—however that is not the point; I mean generally if I hadn't succored the widow and orphan I should not have exposed myself to their generosity. It is their gifts that make life unendurable. I protest when I come upon that familiar phrase "Know all men by these presents," it gives me quite a turn.

WALTER KAVANAGH'S AGENCY,
ST. FRANCOIS EXAVIE ST. MONTREAL.

COMPANIES REPRESENTED,
SCOTTISH UNION AND NATIONAL OF SCOTLAND
NORWISH UNION FIRE INS. SOCT OF ENGLAND
EASTERN ASSURANCE CO'Y. OF CANADA.

COMBINED CAPITAL AND ASSETS:
\$45,520,000.

THE UNITED FIRE INSURANCE CO. Lim.,
OF MANCHESTER, ENG.,

Has purchased the Canadian business
-OF THE-
CITY OF LONDON.

Subscribed Capital.....	\$1,250,000
Capital Paid-up.....	500,000
Funds Exclusive of Capital	782,500

Application for Agencies Invited

T. H. HUDSON, }
PERCY F. LANE, } Managers.

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA.

Organized 1792 - - - Incorporated 1794.

Capital Paid up.....	\$3,000,000
Reserve re-Insurance.....	3,549,822
Reserve for Unadjusted Losses, etc.....	502,933
Net Surplus.....	2,225,475
	\$9,278,220

FIRE & MARINE INSURANCE.

ROBERT HAMPSON, General Agent for Canada,
18 CORN EXCHANGE.

THE IMPERIAL INSURANCE CO'Y,
LIMITED.

ESTABLISHED AT LONDON, 1803.

FIRE.

Subscribed Capital.....	\$6,000,000.
Cash Assets over.....	\$9,500,000

Insures against loss by fire only. Entire assets available for fire losses.
Canadian Branch Office in the Company's Building.

107 ST. JAMES STREET.

E. D. LACY, Resident Manager for Canada, Montreal.

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.

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.

Cur. 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.

NEW YORK LIFE INSURANCE CO.

STATEMENT—JANUARY 1, 1892.

From Report of James F. Pierce, Insurance Commissioner for the State
of New York.

Assets.....	\$125,947,290.81
Liabilities.....	110,800,267.50
Surplus.....	15,147,023.31
Income.....	31,854,194.00
New Business written in 1891.....	\$152,664,982.00
Insurance in Force (over).....	\$614,824,713.00

JOHN A. McCAILL, President. HENRY TUCK, Vice-President.
DAVID BURKE, General Manager for Canada.

**NORTH BRITISH & MERCANTILE INSURANCE
COMPANY,**

ESTABLISHED 1809.

TOTAL ASSETS, AT 31st DECEMBER, \$52,053,716.51

HEAD OFFICE IN CANADA, MONTREAL.

CANADIAN INVESTMENTS, \$4 599,753.00.

THOMAS DAVIDSON, Manager-Director.
MONTREAL.

QUEEN INSURANCE COMPANY.
OF AMERICA.

Assets upwards of.....	\$3,000,000
Deposited at Ottawa	250,000

1759 NOTRE DAME ST., MONTREAL.

H. J. MUDGE,

Resident Manager

LIVERPOOL & LONDON & GLOBE INS. CO.

CANADIAN BOARD OF DIRECTORS:

THE HONORABLE H. Y. STANNIS, Chairman.
 FUMOND J. BARBEAU, Esq., Deputy-Chairman.
 WENTWORTH J. BUCHANAN, Esq.
 ANDREW FREDERICK GAULT, Esq.
 SAMUEL FINLEY, Esq.
 SIR ALEX. T. GALT, C.C.M.G.

Amount Invested in Canada, \$ 1,350,000
 Capital and Assets, 53,211,365

MERCANTILE Risks accepted at lowest current rates. Churches, Dwelling Houses and Farm Properties insured at reduced rates.

Special attention given to applications made direct to the Montreal Office.

G. F. C. SMITH, Chief Agent for the Dominion.

PHENIX INSURANCE COMPANY

OF HARTFORD, CONN.

FIRE INSURANCE. | ESTABLISHED 1854.

Cash Capital \$2,000,000.

CANADA BRANCH,

HEAD OFFICE, . 114 ST. JAMES STREET, . MONTREAL.

GERALD E. HART, General Manager.

A Share of your Fire Insurance is solicited for this reliable and wealthy Company, renowned for its prompt and liberal settlement of claims.

CYRILLE LAURIN, } Montreal Agents
 G. MAITLAND SMITH. }

COMMERCIAL UNION ASSURANCE CO., Ltd.

OF LONDON, ENGLAND.

FIRE! LIFE!! MARINE!!!

Total Invested Funds \$12,500,000.

Capital and Assets \$25,000,000
 Life Fund (in special trust for life policy holders) 5,000,000
 Total Net Annual Income 5,700,000
 Deposited with Dominion Government 374,246

Agents in all the principal Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch MONTREAL.
 EVANS & MCGREGOR, Managers.

NATIONAL ASSURANCE COMPANY

OF IRELAND.

INCORPORATED 1822.

Capital \$5,000,000
 Fire Reserve 1,500,000
 Fire Income 1,000,000

CANADIAN BRANCH, 79 ST. FRANCOIS XAVIER STREET, MONTREAL.

MATTHEW C. HINSHAW, Chief Agent.

ALLIANCE ASSURANCE COMPANY.

ESTABLISHED IN 1824.

HEAD OFFICE, BARTHOLOMEW LANE, LONDON, ENG.

Subscribed Capital, \$25,000,000
 Paid-up and Invested, 2,750,000
 Total Funds, 17,500,000

RIGHT HON. LORD ROTHSCHILD, Chairman, ROBERT LEWIS, Esq., Chief Secretary.

N. B.—This Company having reinsured the Canadian business of the Royal Canadian Insurance Company, assumes all liability under existing policies of that Company as at the 1st of March, 1892.

Branch Office in Canada . 157 St. James Street, Montreal.

G. H. McHENRY, Manager for Canada.

PHENIX FIRE INSURANCE COY,

LONDON.

TABLISHED IN 1782. CANADIAN BRANCH ESTABLISHED IN 1801.

No. 35 St. Francois Xavier Street.

PAERSON & SON, Agents for the Dominion.

CITY AGENTS:

E. A. WHITEHEAD & CO., English Department.
 RAYMOND & MONDEAU, French "

NORTHERN ASSURANCE COMPY.

OF LONDON, ENG.

BRANCH OFFICE FOR CANADA:

1724 NOTRE DAME ST, MONTREAL.

INCOME AND FUNDS (1890),

Capital and Accumulated Funds \$34,875,000
 Annual Revenue from Fire and Life Premiums, and from Interest upon Invested Funds 5,240,000
 Deposited with the Dominion Government for security of Canadian Policy Holders 200,000

ROBERT W. TYRE. - MANAGER FOR CANADA.

ROYAL INSURANCE COMPANY

OF ENGLAND

LIABILITY OF SHAREHOLDERS UNLIMITED.

Capital \$20,000,000
 Reserve Funds 40,000,000
 Annual Income upwards of 11,000,000

Investments in Canada for Protect on of Canadian Policy-holders (Chiefly with Government) Exceeds \$1,000,000.

Every description of property insured at moderate rates of premium. Life Assurance granted in all the most approved forms.

Head Office for Canada: ROYAL INSURANCE BUILDING, MONTREAL, W. TATLEY, Chief Agent.

E. HURTUBISE, } Special Agents | JAMES ALLIN, } Special Agents
 ALFRED ST. CYR, } French Dep. | W. S. ROBERTSON, } English Dep.
 of G. R. Robertson & Sons.

ATLAS ASSURANCE COMPANY.

OF LONDON, ENG.

FOUNDED 1803.

Capital \$6,000,000
 Fire Reserve 1,500,000
 Fire Income 1,000,000

CANADIAN BRANCH.

79 ST. FRANCOIS XAVIER STREET, MONTREAL.

MATTHEW C. HINSHAW, BRANCH MANAGER.

GUARDIAN FIRE AND LIFE

Assurance Company, of England

WITH WHICH IS AMALGAMATED

THE CITIZENS INSURANCE COMY OF CANADA

HEAD OFFICE FOR CANADA:

Guardian Assurance Building, 181 St. James Street MONTREAL.

E. P. HEATON, Manager. G. A. ROBERTS, Sub-Manager
 D. DENNE, H. W. RAPHAEL and CAPT. JOHN LAWRENCE, City Agents.