Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original

L'Institut a microfilmé le meilleur exemplaire qu'il

may be to of the im significan	y available for filming. Features of this copy which be bibliographically unique, which may alter any he images in the reproduction, or which may ificantly change the usual method of filming, are sked below.						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 indíqués ci-dessous.											
1	Coloured covers/ Couverture de couleur						Coloured pages/ Pages de couleur											
1 1	Covers damaged/ Couverture endommagée						Pages damaged/ Pages endommagées											
1	Covers restored and/or laminated/ Couverture restaurée et/ou pelliculée						Pages restored and/or laminated/ Pages restaurées et/ou pelliculées											
1 1	Cover title missing/ Le titre de couverture manque						Pages discoloured, stained or foxed/ Pages décolorées, tachetées ou piquées											
1 1	Coloured maps/ Cartes géographiques en couleur						Pages detached/ Pages détachées											
1 1	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											
1 / 1	Bound with other material/ Relié avec d'autres documents						Continuous pagination/ Pagination continue											
alo La	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:/											
with beautiful with the beautifu	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, maic, lorsque cela était possible, ces pages n'ont pas été filmées.						Le titre de l'en-tête provient: Title page of issue/ Page de titre de la livraison											
ma							Caption of issue/ Titre de départ de la livraison											
							Masthead/ Générique (périodiques) de la livraison											
1 1	lditional comn mmentaires su	•	res:															
Ce docui	n is filmed at t ment est filmé	au taux de		ndiqué ci		5.												
10X		14X		18X	T	Г	22X				26×		, 1		30 X			
	12X		16 Y		20 X				24 X				7 28×				32X	



MONTREAL, APRIL 29, 1893.

ANNUAL SUB. \$1.00 Single Copies, 5 Cents

Coming Attraction,

Queen's Opera Go'y

In Repertoire.

COLONIAL louse.

0000 Phillips o Square. 0000

--WE CARRY A FULL LINE OF Fine Tweeds, Cloths and Trousering, Shirts, Collars, Cuffs, Neckwear, Belts, Braces, and all Gents' requisites.

Two experienced Cutters always on hand. Fit guaranteed.

MORGAN & Co., Henry MONTREAL.







OUR VILLAGE BEAUTY .- M. ELI EN EDWARDS.

EDDING CARDS, INVITATION CARDS, BALL PROGRAMMES, BILLS OF FARE, (MENU)

- AND -

ALL KINDS OF SMALL PRINTING FORMS SUPPLIED NEATLY AND ECONOMICALLY, AT THE OFFICE

OF THE

JOURNAL OF COMMERCE,

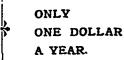
171 ST. JAMES STREET,

Head of St. John Street.

Subscribe for

THE

The cheapest Illustrated Literary and Society Paper in the World...



Address, THE ANTIDOTE, MONTREAL.

High-^{ligh}- FÜRNITURE

FEE & MARTIN.

-361 St. James Street.

FRANAMY

IN THIS PROGRESSIVE AGE

NO MAN OF BUSINESS INTERESTED IN CANADIAN AFFAIRS CAN AFFORD TO DISPENSE WITH THE IN-FORMATION CONTAINED IN THE

Journal of Commerce

Every Youth preparing for a business career, whether Mercantile, Manufacturing or Insurance, should read it. By treasuring what he may learn from its pages, he will probably be spared the money usually wasted in after years buying experience.

Address.

JOURNAL OF COMMERCE. 171 ST. JAMES STREET, MONTREAL.

Suretyshif

The only Company in Canada confining itself to this business. +++

≛of North America

Capital Authorized. \$1,000,000 Paid up in Cash (no notes) 304,600 Resources Over -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.

MANTED by a man of experience in Fire Insurance, a situation as Chief Clerk or Bookkeeper. Address,

> P. O. Box 885, ANTIDOTE Office.

Bombay Chutney

CHEAPEST INDIAN RELISH MADE. EATS WELL WITH EVERY KIND OF MEAT OR CURRY. ASK FOR IT AT

YOUR GROCERS.

THE FINEST AND

. . . .

SEATH'S \$4 TROUSERS

MADE TO MASUR.

How foolish it is for any man that wears fants likes to save money not to give us a trial order and settle the : Do You Wear Pants ? question

forever whether or not he can procure from us Pants cut to his own order that will suit him. We most exernestly beg of you in all good faith, both for the sake of your pocket and for ours, to grant us this one trial. We will refund your mensy promptly if you so choose.

ROBERT SHATE & SONS, 1718 Notre Dame Street.

INSTANTANEOUS REEZER.

Price, \$5.00.

Send for Circular,

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

JOHN RUSSELL, Dressmaker,

-AND MANUFACTURER OF-

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

Inventor of the CURVILINGAR System of Cutting Ladie and Girl's Dresses, Underclothing, &c.

William • Rourke,

2206 St. Catherine Street,

Montreal Junction,

High-class Groceries, Fruits, &c.

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

Country & fishing orders promptly attended to.

W. F. SMARDON, ••

2339 St. Catherine St., ::: MONTREAL, :::

Rashionable Bootmaker



THE ANTIDOTE

IS Published every Saturday in time for the evening suburban trains. Subscription ONE DOLLAR per annum, single copies FIVE CENTS. May be obtained at all the leading stationers and newsdealers n Montreal, Toronto, Quebec, Hamilton, Ottawa London, Halifax, St. Johns, Kingston, Winnipeg, Victoris, Vancouver, &c. All communications and remittances should be addressed "THE ANTIDOTE" 171 and 173 St. James Street, Montreal. We do ... undertake to return unused MSS, or sketches.

INFALLIBILITY. (2)

There are always risks of these excellent infallible persons being compelled to make themselves disagreeable in society; there is no telling at what moment it may not be their duty to remonstrate with us; it may be in our theology or in our taste in cookery we have erred, in our conception of the Fishery Question, or in our sentiments us to blue china; in our respective appreciations of George Eliot and Miss Broughton's styles of literature, or of Miss Jones' and Miss Robinson's styles of dress. For the blame of the heresy is in differing from them, and the greater or less of the subject-matter is of no moment, so regarded. Thus they are called on to break our heads with their precious balms on a miscellaneous variety of occasions of which there is no possible forewarning for us. The part of echo is the safest one to play with them, but though a good deal may be made of it with tact and attentiveness, it cannot always be carried out in society with the requisite completeness; in the exchange of conversation the turns of the talkers inevitably get shifted, and an echo that has to speak first may too usually fail to reproduce what is going to be said to it. No matter how docile we are, sooner or later we do our echoing with a blunder; and then, of course, we have to be reproved. The infallible people do not always lose their tempers very badly with us - sometimes they are sorry for us; and a good many of them, even if they are resentful, know how to avoid down right rudeness; but under the most favorable circumstances reproval falls congenially on discourse. Being contradicted may be tolerable, and being argued with is rather pleasantly stimulating, but being put under discipline of having to consider one's self reprimanded, is a social penance of an altogether aggravating character; and the necessity of inflicting it under which the possessors of infallibili'v labor, makes that quality decidedly less pleasant to the companions of those who possess than it is to themselves.

But it is about meaningless matters and in closest intimacy that infallible persons are most depressing to the spirits-in matters, that is, of mere personal tastes and habits. The poorere creature of us all considers himself licensed to, be his own authority on those points, provided he transgresses no law or custom, or courtesy, and harms neither himself nor anybody else, but may, he believes, have his own opinion as to what is enjoyable and what is comfortable, and what amuses him. He will be guided in the great things of thought and practical life by duly constituted precedents as a prudent man should; but in the minor details of existence, those which can affect no one but himself, he will allow himself opinions of his own. But unhappily often, for domestic peace, it is just in such details that infallible people can least bear dissimilarity from their ideas. If the dissimilarity is in matters of opinion, and on large subjects, why, people are not stating their theological, political, creeds. day, nor acting upsocial, every them every nay; and intervals abeyance, there are of and the dissimilarity, not being an werlasting fret, may be forgotten for long periods, and, so being for otten, lessen into nothing. But if the dissimilarity is in some small point of mere taste or convenience, taking visible form and of frequent repetition, there is a recurring assertion of .it, an ostentation of it, as it were, in action, which, to a person of infallible temperament is infinitely aggressivo.

If, for instance, your wife taking her notions for a final law, has resolved that nobody can wash in unwarmed water with impunity, and you persist in taking unwarmed baths and being the better for them, you are daily outraging her sense of right, and youing

her with a slur on the certainty of her knowledge of what everybody ought to do. Consequently each added bath is an added wrong, and each day begins with what your wife feels to be on your part a rebellion—not a rebellion against her—for she claims no control, but against the immediate truth of things as proved by the belief in her mind.

Or, supposing it is you who are infallible, and your wife will not,-on the plea that they swell her feet and make her head ache and spoil her boots,wear rubbers, although you think wearing rubbers would be just the thing for her health and comfort. Of course every time she went out in wet weather, protected by mere double soles and rubberless, she would be aiming a blow at your peace of mind and convincing you of her fatal unfitness and even of her irrefragable things as they ought to be. More married discord comes in all probability from the infallibility of one, or still worse, of both of the partners, than from all real wrong that goes or might go to the Divorce Courts. "Incompatibility," means that both partners are infallible. It is best explained in a case not of man and wife, but of brother and sister-or perhaps of two sisters-in the simple and pregnant lines-

"Molly, my sister, and I fell out, And what do you think it was all about?

She liked coffee, and I liked tea, And that was the reason we could not agree."

It is evident that even if Molly and the other person—brother or sister—had only one meal a day at which they drank tea or coffee, as the case might be, the frequency of the action for reproof and recrimination between them. each infallible and bent on mending the other's taste and practice, would be as great as to alienate affection in, say, if they were very genuinely attached to begin with, two years', and once a day is too frequent for two infallible people to find each other obstinately wrong in.

The proper, but wholly uninfallible:

method for ensuring harmony is equally concisely put in the domestic history of Jack Spratt and his Wife. When it was found that he could eat no fat and she no lean, these two kindly and tolcrant yoke-fellows arranged each to allow the other's preference free scope, and, as we all know, the happy result was that "between them they licked the platter clean," and so enjoyed at once the blessings of domestic affection and domestic economy. Their secret is a simple one—yet which some of us miss,—they could sympathize with tastes they did not share.

People talk of sympathy as if it could only be extended to feelings which are our own—that is in fact, as if we could only sympathize with ourselves; but if sympathy is worth owning as a lesson to us of what may be in other lives, and an atom of kinship with all our kind, it must be able to take us outside ourselves. There can be sympathy in dissimilarity as well as in unity; and such a sympathy is likely to make those who cultivate is as much more useful as much more agreeable than any infallibility can do.

A MUSICAL TRIUMPH.

The Symphony Orchestra concerts proved a great success. The orchestra under the leadership of Mr. Damrosch's magic baton, simply excelled them selves. The audience, which filled the house to overflowing on both evenings, enthusiastically received each number. and fully appreciated the merits of the performance. If one may be allowed to express a preference where all was so good, we must say that the rendering of the "Adagio" from Beethoven's "Septuor" at the second performance was the sweetest morsel of the night. The 'cello playing of Anton Hekking was faultless. He gave the ever welcome "Traumerei" as an encore. Miss Blauvett's voice was a rich sympathetic contralto of great purity and range, and was heard to great advantage in "Les filles de Cadiz" which was the encore to "Le Cid." Of Mr. Geo. Riddle it can only be said that he simply carried his audience along with him in his recitation of Shakespeare's "Midsummer Night's Dream," the music to which was seldom or never rendered more artistically. Herr Conus used at the first and second concerts

a violin belonging to Mr. J. E. Whitney of this city, the well-known amateur.

THE MENDELSSOHN CHOIR.

It is difficult to say anything new in praise of the Mendelssohn Choir. As long as its lender, Mr. Gould, has them in hand the musical public are certain to enjoy an artistic treat. The whole of the choruses were excellent examples of the different schools and were Mr. Gould albeautifully rendered. ways provides some other sterling attraction besides his choir. On Wednesday night this consisted of the New York Symphony Quartette, Messrs. Bredsky. Hekking. Novarek and Jan The quartette chosen was Koert. Schumano's ever welcome "Quartette in A Minor," and was faultlessly played. Mr. Brodsky played Vieuxtemps' "Reverie" and Bazzinis "Ronde des Lutins" the latter showing his marvellous technical skill and execution. The piano accompaniment to the "Reverse" deserved high praise. Mr. Hekking again showed his thorough mastery of the instrument in his playing of Golterman's. "Cello Concert." Mr Gould must be congratulated on the great success of the performance throughout.

MRS. McDOWELL'S BENEFIT.

It is not always fair to take an amateur performance au serieux, but the McDowell benefit entertainment wi, bear the closest criticism. The greatest credit is due to Mr. and Mrs. Edwin Varney, who played the leading roles. Mr. Burgess was very elever. Mrs. Burgess, too, had little to do, but she did it well. The others played their respective parts with success, while all did their level best, which was admirable.

POT-POURRI.

"SI JEUNESSE SAVAIT!-"

I plunge my hand among the leaves; (An alien touch but dust perceives, Nought else supposes;)

For me those fragant ruins raise Clear memory of the vanished days When they were roses.

"If youth but knew!" Ah, "if," in truth—

I can recall with what gay youth. To what light chorus.

Unsobered yet by time or change, We roamed the many-gabled grange. All life before us;

Braved the old clock towers' dust and damp

To catch the dim Arthurian camp. In misty distance:

Peered at the still room's sucred stores.

Or rapped at walls for sliding doors Of feigned existence.

"Vogue la galere!" What need for cares!

The hot sun parched the old parterres And "flowerful closes;"

We roused the rooks with rounds and glees,

Anyed hide-and-seek behind the trees,—
Then plucked these roses.

Louise was one—light glib Louise, So freshly freed from school decrees You scarce could stop her; And Bell, the beauty, unsurprised At fallen locks that scandalized

Our dear "Miss Proper :--"

Shy Ruth, all heart and tenderness, Who wept-like Chaucer's Prioress, When Dash was smitten;

Who blushed before the mildest men. Yet waxed a very corday when You tensed her kitten,

I loved them all. Bell first and best; Louise the next—for days of jest, Or madeap masking;

And Ruth, I thought,-why, failing these.

When my high mightiness should please, She'd come for asking.

Louise was grave when last we met; Bell's beauty, like the sun, has set; And Ruth, Heaven bless her,

Ruth that I wooed,—and wooed in vain,

Has gone where neither grief nor pain, Can now distress her.

OBSERVATIONS.

->+<----

You can make an enemy more miserable by tickling his feet with the featber of satire than by pounding him with the sledge-hammer of coarse abuse.

You never know how dear things are until you buy them, nor how cheap they are till you sell them.

"You never sit and talk to me as you did before we were married," sighed the young wife.

"No." replied the husband, who was a draper's assistant, "the gov'nor told me to stop praising the goods as soon as the bargain was struck."

THE INNATE MODESTY OF MAN.

When a man finds a woman that there is nothing too good for he wants her to take him.

AUTOMATIC OR SPIRIT WRITING

By B. F. Underwoos, in the " Arena."

Before commenting on what is called by some "automatic" and by other "spirit" writing, I will give several samples of such writing, selected from a large mass of manuscript "communications," written by Mrs. Underwood's hand, without conscious effort on her part in originating the thought, mentally selecting the words, or in the mechanical construction of the letters into words and the words into sentences. Mrs. Underwood, who is well acquainted with the facts and theories in regard to double consciousness, dual and multiple personality, is confident that this writing is not the product of her own thought or will, and that the explanation of it must be sought in some intelligence or intelligences foreign to her mind, as that mind is understood by herself and those who know her mental characteristics

One evening was written the name of a person recently deceased. In reply to a question whether he could communicate this was given: "Sensory duets are born with anortals which are here useless, and at rebirth these must be eliminated. Changes must occur while the soul is unconscious, to make possible the realities or the new phase of being, and--left earth's sphere in so chaotic a state of intelligence that it may belong ere his friends can get conmeeted messages from him."

From the notes of one evening the following is taken:

Ques .- "Can you tell us in what consisted Christ's nower?"

Ans.-" Sympathy with humanity."

Ques .- 'Wherein lay Buddha's ?"

Ans.-"The .- lf-same spirit."

Quos .- "And Mohammed's?" .

Ans.-"By reason of his desire to elevate his race."

Ques .- " And Confucius' ?"

Ans.-"Sympathetic common sense and philanthropic anxiety."

Ques .- "And Joseph Smith, the Mormon leader ?"

ans .- "Physical sensibility, mixed with intense idealism of a sensuous character."

At another sitting this was received: "Yonder comes a man who will do you honor by his desire to speak with you."

Ques .- " Will he give his name?"

Ans.-" Charles Darwin."

Ques .- "Well, if this is Mr. Darwin, we would be very glad to have him say a word as to his opinion of his new state of being. Bid he expect anything of this sort before his change?"

Ins.-"When on earth I worked conscientiously in certain grooves. I was often puzzled, but, being of a logical turn of mind, was obliged to accept such conclusions as my experiments led to. did not then understand the limitation of sense perceptions, and sometimes I was

gravely mistaken. I was not then aware of the reasonablenesis of another stage of being. I have, since changing my form, recognized my one-sidedness, but now perceive that in my then conditional state I was not to blame for the false conclusions I made from mortal premises. We here feel rejoiced that we can return through congenial mediumship.

"CHARLES DARWIN"

Once noting a vase of flowers on the table, I asked, because at the moment I had nothing else in my mind, "Why is Sara so exceedingly fond of flowers?" The answer was: "Flowers are the essence of sensuous spiritualism; and sho and all who, like her, are in sympathy with the beautiful models given as symbols to human souls, are forced to recognize the divine atoms of being in whatever form manifested."

Ques .- " What do you mean by atoms of being?"

Ans,-" By this term we desire to state as clearly as possible in your circumscribed voicing the relation your ephemeral state holds to the All of Being. Flowers are atoms of Being, sharing with all other atoms persistence toward the source whence they emanate."

One time, when I was a little belligerent in my attitude toward the "spirit," was written, "When Mars declares war all martial souls put on armor."

One evening the name "Caroline" was written. Several persons named Carolina were mentioned, after which the name of one not thought of was written; viz, Caroline Fox. Mrs. U. recalled having read her "Memoirs," and so remarked.

Question; and answers were as follows :-Ans .- "Doubtless she (Mrs. U.) will be glad to meet a friend who is in sympathy with her friendships."

Ques .- "Will Caroline Fox say a word m regard to her friend and my hero, John Stuart Mill?"

Ans .- "John Stuart Mill sought to advance the social state of women because he was 'un chevalier sans peur et sans reproche'."

Ques - "Do you meet the Carlyles on you, present plane?"

Ans .- "Sometimes; but their sphere seems not exactly what I expected it to be."

Ques .- "Are you as happy in your present state as you were on your plane?"

Ans.-" Told as a wonderful dream of poet or seer, I should have thought this phase of existence a phantasm too beautiful for realization; but living this new sweet, helpful life, I am constantly wondering whether I am a real part of this sphere."

Ques.-" What can you tell us as to the locality of your sphere?"

Ans .- "There are no words in your luuage which we can make useful. Verbal modes of expression are inadequate to express that of which there is no equivalent, on your plane."

Ques .- "What constitutes your highest pleasure there?"

Ans.-" The society of loving and freed

Ques .- "You formed many beautiful friendships here-do you find new friends there?"

Ans .- "Doubtless my friends on earth were sources of much real pleasure and helpfulness, but the friends on this plane are fountains of everlasting joy."

Ques .- "In what way do you make the acquaintance of these new friends?"

Ans.-" Sara, all who are in sympathy here come to know one another as members of the same spiritual clan."

Here I asked, "What should you, who knew J.S. Mill so well, particularize as the weakest point in his strong intellect?"

Ars.-" The appreent weak point in that most tovely character was his lack of human sympathy with the individual. The race he could partly understand, but the indivifual was to him a mystery."

(To be Concluded in our next.)



PERSONAL.

Mr. Wentworth J. Buchanan and Mrs. Buchanan have returned from a visit to New York.

Miss R. Scott, Redpath street, has returned from a visit to Ottawa, where she was the guest of Mrs. Charles Elliott nee Hamilton, of Montreal.

Sir Donald Smith has almost entirely recovered from his recent attack of illness and is now able to go to his office daily. Lady Smith, who has been confined to the house by a severe cold, is also convalescent.

Dr. Harry Yates, who has recently taken his degree at McGill, has left for Bermuda to join his parents. Mr. and Mrs. Yates, of Brantford, Ont., who have been spending the winter in the West Indies.

Mr. Duncan McIntyre and Mr. Chas. Cassils arrived in New York, Thursday, by the "Teutonic." Neither were in the best of health.

According to present arrangements. Sir Donald and Lady Smith will leave for their usual summer visit to England early in June.

THE LOGIC OF IT.

The cautious bachelor-"How charming you are, fair fraulein! May I take a kiss?"

The pretty waitress-" No, indeed; he who asks for such a thing, doesn't doserve it."- Fliegende Blaetter.

RECIPES.

Angel Food—Dissolve one-half box of gelatine in a quart of milk; then beat together the yolks of three eggs, one cup of sugar, the juice of one lemon and stir this into the gelatine and milk, letting it come to a boil, and then flavor with vapilla. When cold whip the whites of the eggs and stir into the custard. Pour this into a mould and place it where it will grow cold.

Creamy Rice Pudding—Wash two spoons of rice in three waters, pour over it one quart of milk and two spoonfuls of sugar, half a cup of raisins and a little nutmeg; cook slowly and stir often. Do not let a crust form until the rice is soft. When the milk bcoms to be creamy do not stir it any more, but let a light brown crust form on top; serve warm.

Apricot Fritters—Lay some tinned apricots in a basin or soup plate, and dust them well with caster sugar and a few drops of brandy; have ready some good frying batter, and dip the half apricots singly in this, and fry them in plenty of boiling hot lard. Drain them well, lay them on a baking tin, dust them with icing sugar, pass a red hot shovel over them to glaze them, and serve at once.



SMILES.

Visitor- I have a poem here I wish to sell.

Editor—Indeed? Are poems worth anything?

Visitor-Of course they are.

Editor—Well, I have a desk full here. What 'll you give me for the lot?

The Bradley-Martin house was robbed the other day of \$5,000 worth of silverware and other valuables. The burglar, however, missed the title which was honeymooning in Washington.

A BIT OF WIT BY A NURSE.

Miss Homarsham, a lecturer on nursing, recommends that the sick room should contain only two chairs. "A very comfortable one for the nurse and a very uncomfortable one for visitors."

She-"Where are you going Edword?"

He-"My dear, a wise woman never asks her husband where he is going."

She—"And yet a wise man may ask his wife."

He-"You are mistaken, my dear. Wise men never have any wives."

-Fliegende Blactter.



Mondon Queer

FASHION NOTES

At present a great many serges, woolen muslins, narrow-ribbed velvets in shaded tints and much dark-colored cloth are in vogue, Faille, grenadine and foulard silks make ver; elegant toilets. Light gauze, silk muslin in modern colorings, are in brisk demand for the approaching summer.

Persian batistes, presenting arge bouquets on ecru ground, are being used for waists and collars.

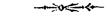
Linens, very much like silk-barege, on gray, blue and brown grounds, will be fashionable, chiefly in flower designs between squares.

Much embroidery will be used on toilettes for spring and summer; Venetian guidare, the ground of which is embroidered in the style of the former guipare tulle, will take the lead. Picots for light gowns and medicis in star and bouquet designs on tulle and on eeru ground, meet with full approval.

Velvet and moire silks are much used for trimming purposes. Plain house dresses of beige or combed yarn materials are made with four or six rows of small buttons in the front and on the side.

Our illustration is a very quaint 1830 tea gown made of white moire antique, used in combination with pale apple-green satin. The deep cape berthe, which seems as though it were slipping right off the shoulders, is of

the white moire antique, while the yoke is trimmed with stripes of narapple-green satin ribbon. The same ribbon is also used to form a waistband, and to trim the long coat sides of the ten-gown, which open in front over a white muslin project, with insertions of lace. The whole effect is quite that of an old picture.



In Society's Realm.

"Deadly dull" is the present condition of the fashionable world hereabouts, at least so the younger branch of it says and as the younger branch is the one that is most apt to know, that description of the social state of affairs is probably a correct one. In short, to devote any space to society matters now one must generalize considerably, as there is little or nothing to particularize about.

The most prominent marriage of the week occurred Wednesday afternoon, Mr. George Oliver, of the Bank of Montreal, and Miss Frederica Hall, daughter of the late Mr. Frederick Hall, of Sweetsburg, were married in St. James the Apostle Church by the Rev. Canon Ellegood, the rector. The bride was given away by Mr. William Robertson, Q.C., of this city. The bride's gown was very handsome, being the wedding gown of her mother, a cream moire antique silk with a duchess lace veil. She carried a beautiful bouquet of white bride roses. The bridesmaids were Miss Ibbotson and Miss Brown. They were both tastefully dressed. Miss Ibbotson looked well in a gown of buttercup silk, wore a picture hat, and carried a lovely bouquet. Miss Brown's costume consisted of pale heliotrope crepon trimmed with silk and wore a large heliotrope hat. The groomsman was Mr. Skead, of the Bank of Toronto. Mr. Young and Mr. Robin acted as ushers The bridal party left on the evening train for Atlantic City via Boston. Among the guests were Sir Francis, Lady and Miss Johnson, Mr. Charles Johnson, Mr. and Mrs. John Lovell and Miss Lovell, Mr. and Mrs. Lamothe, Judge Lynch, Miss Mabel Alexander, Mr. Robert Adair, Mrs, Muir, and many others. The presents were numerous and handsome.

NOT QUITE FREE.

Could you get the lawyer to express his opinion freely?"

"Not exactly, he charged me \$10."

THE ADVENTURE OF THE YELLOW FACE.

BY A. CONAN DOYLE, IN "STRAND."

Sherlock Holmes was a man who seldom took exercise for exercise's sake. Few men were capable of greater muscular effort, and he was undoubtedly one of the finest boxers of his weight that I have ever seen, but he looked upon aimless bodily exertion as a waste of energy, and he boldom bestirred himself save where there was some professional object to be served. Then he was absolutely untiring and indefatigable. That he should have kept himself in training under such circumstances is remarkable, but his diet was usually of the sparest, and his habits were siripie to the verge of austerity. Save for the occasional use of cocaine he had no vices, and he only turned to the drug as a prorest against the monotony of existence when cases were scanty and the papers uninteresting.

One day in early spring he had so far relaxed as to go for a walk with me had the Park, where the first faint shoots of green were breaking out upon the clms, and the sticky spearheads of the chestnuts were just beginning to burst into their five-fold leaves. For two hours we rambled about together, in silence for the most part, as befits two men who know each other intimately. It was nearly five before we were back in Baker Street once more.

"Beg pardon, sir," said our page-boy, as he opened the door: "there's been a gent man here asking for you, sir."

Homes glanced reproachfully at me. "So much for afternoon walks!" said he. "Has this gentleman gone, then?"

- " Yes, sir."
- "Didn't you ask him in?"
- "Yes, sir; he came in."
- "How long did he wait?"
- "Half an hour, sir. He was a very restless gentleman, sir. a-walkin' and a-

stampin' all the time he was here. I was waitin' outside the door, sir, and I could hear him. At last he goes into the passage and he cries: 'Is that man never goin' to come?' Those were his very words. sir. 'You'll only need to wait a little longer,' says I. 'Then I'll wait in the open air, for I feel naif choked,' says he. 'I'll be back before long,' and with that he ups and he outs, and all I could pay wouldn't hold him back."

"Well, well, you did your best," said Holmes, as 1 walked into our room. " It's very annoying though, Watson. I was badly in need of a case, and this looks, from the man's impatience, as if it were of importance. Hallon! that's not your pipe on the table! He must have left his behind him. A nice old briar, with a good long stem of what the tobacconists call amber. I wonder how many real amber Some mouthpieces there are in London. people think a fly in it is a sign. Why, it is quite a branch of trade the putting of sham flies into the sham amber. Well, he must have been disturbed in his mind to leave a pipe behind him which he evidently values highly"

"How do you know that he valuer it highly?" I asked.

"Weli, I should put the original cost of the pipe at seven-and-sixpence. Now it has, you see, been twice mended: once in the wooden stem and once in the amber. Each of these medns, done, as you observe, with silver bands, must have cost more than the pipe did originally. Theman must value the pipe highly when he prefers to patch it up rather than buy a new one with the same money."

"anything else?" I asked, for Helmes was turning the pipe about in his hand and staring at in his peculiar, pensive way.

He held it up and tapped on it with his



"HE HELD IT UP"

long, thin forefinger as a professor might who was lecturing on a bone.

"Pipes are occasionally of extraordinary interest," said he. "Nothing has more individuality save, perhaps, watches and hootlaces. The indications here, however, are neither very marked nor very important. The owner is obviously a muscular man, left-handed, with an excelent set of teeth, careless in his habits, and with no need to practise economy."

My friend threw out the information in a very off-hand way, but I saw that he cocked his eye at me to see if I had followed his reasoning.

"You think a man must be well-to-do if he smokes a seven-shilling pipe?" said I.

"This is Grosvenor mixture at eightpence an ounce," Holmes answered, knocking a little out on his palm. "As he might get an excellent smoke for half the price, he has no need to practise economy."

"And the other points?"

"He has been in the habits of lighting his pipe at lamps and gas-jets. You can see that it is quite charred all down one side. Of course, a match could not have done that. Why should a man hold a match to the side of his pipe? But you cannot light it at a lamp without getting the bowl charred. And it is all on the right side of the pipe. From that I gather that he is a left-handed man. You hold your own pipe to the lamp, and see how naturally you, being right-handed. hold the left side to the flame. You might do it once the other way, but not as a constancy. This has always been held so. Then he has bitten through his amber. It takes a muscular, energetic fellow, and one with a good set of teeth to do that But if I am not mistaken I hear him upon the stair, so we shall have something more interesting than his pipe to study."

An instant later our door opened, and a tall young man entered the room. He was well but quietly dressed in a dark-grey suit, and carried a brown wideawake in his hand. I should have put him at about thirty, though he was really some years older.

"I beg your pardon," said he, with some embarrassment; "I suppose I should have knocked. Yes, of course I should have knocked. The fact is that I am a little upset, and you must put it all down to that." He passed his hand over his forehead like a man who is half dazed, and then fell, rather than sat, down upon a chair.

"I can see that you have not slept for a night or two," said Holmes, in his easy, genial way. "That tries a man's nerves more than work, and more even than pleasure. May I ask how I can help you?"

"I wanted your advice, sir. I don't know what to do, and my whole life seems to have gone to pieces." "You wish to employ me as a consulting detective?"

"Not that only. I vant your opinion as a judicious man—as a man of the world. I want to know what I ought to do next. I hope to God you'll be able to tell me."

He spoke in little, sharp, jerky outbursts, and it seemed to me that to speak at all was very painful to him, and that his will all through was overriding his inclinations.

"It's very delicate thing," said he "One does not like to speak of one's domestic affairs to strangers. It seems dreadful to discuss the conduct of one's wife with two men whom I have never seen before. It's horrible to have to do it. But I've got to the end of my tether, and I must have advice."

"My dear Mr. Grant Munro ——," began Holmes. his forchead as if he found it bitterly hard. From every gesture and expression I could see that he was a reserved, self-contained man, with a dash of pride in his nature, more likely to hide his wounds than to expose them Then suddenly with a fierce gesture of his closed hand, like one—who throws reserve to the winds, he began.

"The facts are these, Mr. Holmes," said he "I am a married man, and have been so for three years. During that time my wife and I have loved each other as fondly, and lived as happily, as any two that ever were joined. We have not had a difference, not one, in thought, or word, or deed. And now, since last Monday, there has suddenly sprung up a barrier between us, and I find that there is something in her life and in her thoughts of which I know as little as if she were the woman who brushes by me in the street. We are estranged, and I want to know why.



S VISHOR SPRANG FROM HIS CHAIR "

Our visitor aprang from his chair. "What!" he cried. "You know my name?"

"If you wish to preserve your incognito," said Holm's, smiling, "I should suggest that you cease to write your name upon the lining of your hat, or else that you turn the crown t wards the person whom you are addressing. I was about to say that my friend and I have listened to many strange secrets in this room, and that we have had the good fortune to bring peace to many troubled souls. I trust that we may do as much for you. Might I beg you, as time may prove to be of importance, to furnish me with the facts of your case without further delay?"

"Now there is one thing that I want to impress upon you before I go any further, Mr. Holmes. Effic loves me. Don't let there be any mistake about that. She loves me with her whole heart and soul, and never more than now. I know it—I feel it. I don't want to argue about that. A man can tell easily enough when a woman loves him. But there's this secret between us, and we can never be the same until it is cleared."

"Kindly let me have the facts, Mr. Munro," said Holmes, with some impatience.

" I'll tell what I know you about Effie's history. She was a widow when I met her

Our visitor again passed his hand over though quite young-only twenty-five.

Her name then was Mrs. Hebron. Sho went out to America when she was young and lived in the town of Atlanta, where she married this Hebron, who was a lawyer with a good practice. They had one child, but the yellow fever broke ont badly in the place, and both husband and child died of it. I have seen his death certificate. This sickened her of America, and she came back to live with a maiden aunt at Pinuer, in Middlesex. I may mention that her husband had left her comfortably off, and that she had a capital of about four thousand five hundred pounds, which had been so well invested by him that it returned an average of 7 per cent. She had only been six months at Pinner when I met her; we fell in love with each other, and we married a few weeks afterwards.

"I am a hop merchant myself, and as I have an income of seven or eight hundred, we found ourselves comfortably off, and took a nice eighty-pound-a-year villa at Norbury. Our little place was very countrified, considering that it is so close to town. We had an inn and two houses a little above us, and a single cottage at the other side of the field which faces us, and except those there were no houses until you got half-way to the station. My business took me into town at certain seasons, but in summer I had less to do, and then in our country home my wife and I were just as happy as could be wished. I tell you that there never was a shadow between us until this accursed affair began.

"There's one thing I ought to tell you before I go further. When we married, my wife mede over all her property to merather against my will, for I saw how awkward it would be if my business affairs went wrong. However, she would have it so, and it was done. Well, about six weeks ago she came to me.

"'Jack,' said she, 'when you took my money you said that if ever I wanted any I was to ask you for it.'

"'Certainly, said I, It's all your own."
"'Well, said she, 'I want a hundred nounds."

"I was a lit staggered at this, for I had imagined it was simply a new dress or something of the kind that she was after.

"'What on earth for?" I asked.

"'Oh,' said she, in her play'al way, 'you said that you were only my banker, and bankers never ask questions, you know.'

"'If you really mean it, of course you shall have the money,' said I.

"'Oh, yes, I really mean it."

"And you won't tell me what you want it for?'

"'Some day, perhaps, but not just at present, Jack.'

"So I had to be content with that, though it was the first time that here

had ever been any secret between us. I gave her a cheque, and I never thought any more of the matter. It may have nothing to do with what came afterwards, but I thought it only right to mention it.

"Well, I told you just now that there is a cottage not far from our house. There is just a field between us, but to reach it you have to go along the road and then turn down a lane. Just beyond it is a nice little grove of Scotch firs, and I used to be very fond of strolling down there, for trees are always neighbourly kinds of things. The cottage had been standing empty this eight months, and it was a pity, for it was a pretty two-storied place, with an old-fashioned porch and honey-suckle about it. I have stood many a time and thought what a neat little homestead it would make.

"Well, last Monday evening I was taking a stroll down that way when I met an empty van coming up the lane, and saw a pile of carpete and things lying about on the grass-plot beside the porch. It was clear that the cottage had at last been let. I walked past it, and then stopping, as an idle man might, I ran my eye over it, and wondered what sort of folk they were who had come to live so near us. And as I looked I suddenly became aware that a face was watching me out of one of the upper windows.

"I don't know what there was about that face, Mr. Holmes, but it seemed to send a chill right down my back. I was some little way off, so that I could not make out the features, but there was something unnatural and inhuman about the face. That was the impression I had, and I moved quickly forwards to get a nearer view of the person who was watching me. But as I did so the face suddenly disappeared, so suddenly that it seemed to have been plucked away into the darkness of the room. I stood for five minutes thinking the business over. and trying to analyze my impressions. I could not tell if the face was that of a man or a woman. It had been too far from me for that. But its colour was what had impressed me most. It was of a livid, dead yellow, and with something set and rigid about it, which was shockingly unnatural. So disturbed was I, that I determined to see a little more of the new inmates of the cottage. I approached and knocked at the door, which was instantly opened by a tall, gaunt woman, with a harsh, forbidding face.

"'What may you be wantin'?' she asked, in a northern accent.

"'I am your neighbour over yonder,' said I, nodding towards my house. 'I see that you have only just moved in, so I thought that if I could be of any help to you in any——'

"' Aye, we'll just ask ye when we want ye,' said she, and shut the door in my face. Annoyed at the churlish rebuff, I turned my back and walked home. All the evening, though I tried to think of other things, my mind would still turn to the apparition at the window and the rudeness of the woman. I determined to say nothing about the former to my wife, for she is a nervous, highly-strung woman, and I had no wish that she should share the unpleasant impression which had been produced upon myself. I remarked to her, however, before I fell asleep that the cottage was now occupied, to which she returned no reply.

pale, and breathing fast, glancing furtively towards the bed, as she fastened her mantle, to see if she had disturbed me. Then, thinking that I was still neleep, she slipped noiselessly from the room, and an instant later I heard a sharp creaking, which could only come from the hinges of the front door. I sat up in bed and rapped my knuckles against the rail to make certain that I was truly awake. Then I took my watch from under the pillow. It was three in the morning. What on this each could my wife be doing out on the country road at three in the morning?

"I had sat for about twenty minutes



"WHAT MAY YOU BE WANTIN'?"

"I am usually an extremely sound sleeper. It has been a standing jest in the family that nothing could ever wake me during the night; and yet somehow on that particular night, whether it may have been the slight excitement produced by my little adventure or not, I know not, but I slept much more lightly than usual. Half in my dreams I was dimly conscious that something was going on in the room, and gradually became aware that my wife had dressed herself and was slipping on her mantle and her bonnet. My lips were parted to murmur out some sleepy words of surprise or remonstrance at this untimely preparation, when suddenly my half-opened eyes fell upon her face, illuminated by the candle light, and astonishment held me dumb. She wore an expression such as I had never seen before-such as I should have thought her incapable of assuming. She was deadly turning the thing over in my mind and trying to find some possible explanation. The more I thought the more extraordinary and inexplicable did it appear. I was still puzzling over it when I heard the door gently close again and her footsteps coming up the stairs.

"'Where in the world have you been, Effic?' I asked, as she entered.

"She gave a violent start and a kind of gasping cry when I spoke, and that cry and start troubled me more than all the rest, for there was comething indescribably guilty about them. My wife had always been a woman of a frank, open nature, and it gave me a chill to see her slinking into her own room, and crying out and wincing when her own husband spoke to her.

"'You awake, Jack?' she cried, with a nervous laugh. 'Why,' ?' ought that nothing could awaken you.'

"'Where have you been?' I asked more sternly

"'I don't wonder that you are surprised,' said she, and I could see that her fingers were trembling as she undid the fastenings of her mantle. 'Why, I never remember having done such a thing in my life before. The fact is, that I felt as though I were choking, and had a perfect longing for a breath of fresh air. I really think that I should have fainted if I had not gone out. I stood at the door for a few minutes, and now I am quite myself again.'

"All the time that she was telling me this story she never once looked in my direction, and her voice was quite unlike her usual tones. It was evident to me that she was saying what was false. I said nothing in reply, but turned my face to the wall, sick at heart, with my mind filled with a thousand venomous doubts and suspicions. What was it that my wife was concealing from me? Where had she been during that strange expedition? I felt that I should have no peace until I knew, an dyot I shrank from asking her again after once she had told me what was false. All the rest of the night I tossed and tumbled, framing theory after theory, each more untikely than the

"I should have gone to the City that day, but I was too perturbed in my mind to be able to pay attention to business matters. My wife seemed to be as upset as myself, and I could see from the little questioning glances which she kept shooting at me, that she understood that I disbelieved her statement and that she was at her wits' ends what to do. We hardly exchanged a word during breakfast, and immediately afterwards. I went out for a walk that I might think the matter out in the fresh morning air.

"I went as far as the Crystal Palace, spent an hour in the grounds, and was back in Norbury by one o'clock. It impened that my way took me past the cottage, and I stopped for an instant to look at the windows and to see if I could catch a glimpse of the strange face which had looked out at me on the day before. As I stood there, imagine my surprise, Mr. Holmes, when the door suddenly opened and my wife walked out!

"I was struck dumb with astonishment at the sight of her, but my emotions were nothing to those which showed themselves upon her face when our eyes met. She seemed for an instant to wish to shrink back inside the house again, and then, seeing how useless all concentment must be, she came forward with a very white face and frightened eyes which belied the smile upon her lips.

"'Oh, Jack!" she said, 'I have just been in to see if I can be of any assistance to our new neighbours. Why do you look at me like that, Jack? You are not angry with me?'

"'So,' said I, 'this is where you went during the night?'

"'What do you mean?' she cried.

"'You came here. I am sure of it. Who are these people that you should visit them at such as hour?'

"I have not been here before."

"'How can you tell me what you know is false?' I cried. 'Your very voice changes as you speak. When have I ever had a secret from you? I shall enter that

cottage and I shall probe the matter to the bottom.

"'No, no, Jack, for God's sake!" she gasped, in incontrollable emotion. Then as I approached the door she seized my sleeve and pulled me back with convulsive strength.

"'I implore you not to do this, Jack,' she cried. 'I swear that I will tell you everything some day, but nothing but misery can come of it if you enter that cottage.' Then, as I tried to shake her off, she clung to me in a frenzy of entreaty.



" TRUST ME, JACK I' SHE CRIED"

"'Trust me, Jack!" she cried. 'Trust me only this once. You will never have cause to regret it. You know that I would not have a secret from you if it were not for your own sake. Our whole lives are at stake on this. If you come home with me all will be well. If you force your way into that cottage, all is over between us.'

"There was such carnestness, such despair in her manner that her words arrested me, and I stood irresolute before the

"I will trust you on one condition and on one condition only,' said I at last. It is that this mystery comes to an end from now. You are at liberty to preserve your secret, but you must promise me that there shall be no more nightly visits, no more doings which are kept from my knowledge I am willing to forget those which are passed if you will promise that there shall be no more in the future.'

"'I was sure that you would trust me,' she cried, with a great sigh of relief. 'It shall be just as you wish. Come away, come away up to the house? Still pulling at my sleeve she led me away from the cottage. As we went I glanced back, and there was that yellow livid face watching us out of the upper window. What link could there be between that creature and my wife? Or how could the coarse, rough woman whom I had seen the day before be connected with her? It was a strange puzzle, and yet I knew that my mind could never know ease again until 1 had solved it.

"For two days after this I stayed at home, and my wife appeared to abide loyally by our engagement, for, as far as I know, she never stirred out of the house. On the third day, however, I had ample evidence that her solemn promise was not known to hold her back from this secret influence which drew her away from her husband and her duty.

(To be concluded in our next.)

MALTER 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.

INCORPORATED 1852.

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,

190 ST. JAMES STREET.

SEE THE NEW TYPOGRAPHS

. . . AT OFFICE OF . . .

THE JOURNAL OF COMMERCE ...

.... FINANCE & INSURANCE REVIEW.

THE BEST ADVEPTISING 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.

TONDON & LANCASHIRE LIFE. .

HEAD OFFICE FOR CANADA

Cor. St. James St. and Place d'Armes Square, Montreal.

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.

F.obert Benny, Esq.

R. B. Angus Esq.

Sandford Fleming, Esq., C. M. G.

Manager for Canada, . . . B. HAL. BROWN.

OUEEN INSURANCE COMPANY . .

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.

HUCH W. WONHAM, - - Special City Agent,
1759 NOTRE DAME STREET.

VANITY FAIR.

At an afternoon tea recently the hostess asked, "What is the proper acknowledgment of a card to a tea? People do not seem to know. If you received an envelope containing simply the cards of some one you had invited, wouldn't you consider it a regret?" I certainly should, for in the annals of society the sending of one's visiting card, in acknowledgment of an invitation, is the simplest form of regret. "Well," said my hostess, "I received a great many such cards after I issued my invitations, and lo, a large number of those same people came this afternoon, just as if they had expected to do so all the time. Of course I was glad to see them, but what is a person to do, and how is a person to know?" It does seem somewhat strange that a ten, being the simplest form of entertainment, hundreds of people who attend them week after week do not know just what is the proper thing to do.

It has been reiterated innumerable times, that a "tea" and at "at home" afford a woman an opportunity to receive her friends at a chosen hour. When you receive a card stating that Mrs. Blank will serve "tea from 4 to 7 o'clock", and you make up your mind 'to drink some of that tea, don't send Mrs. Blank one of your visiting cards; she will immediately surmise that you are unable to accept of her hospitality. If you cannot attend the affair, that is the occasion to send your card, or perhaps a written regret. It will be eminently proper if you only send your regret card to the house on the day or the hour of the tea. Having being invited to call between such and such an hour, and having accepted a cup of tea, you leave your card as an indication that you have called, and when your hostess goes over her list she will see the evidence that she is indebted to you for a personal visit. If you do not go to her tea, then you are indebted to her. If you go and do not leave your card you may make a second call if you choose.

are synonymous, and that they merely

Many a woman who resolves when she is married, to make over her husband; ends by being content to make over her bonnets.

ALMOST PARALYZED HER.

A lady school-teacher was endeavoring to make clear to her young pupils' minds the meaning of the word "slowly." She walked across the room in the manner the word indicates.

"Now, children, tell me how I walked?"
One little fellow, who sat near the front
of the room, almost paralyzed her by
blurting out: "Bowlegged!"

WHAT IT WAS.

A London newspaper relates that a few days ago Queen Victoria was greatly charmed with a piece of music performed by the band playing in public at Osborne, and sent one of her attendants to learn the name of the piece. The attendant came back and reported with some embarrassment that it was entitled "Come Where the Booze is Cheaper."

THE ANTIDOTE

IVERPOOL & LONDON & GLOBE INS. CO. **PHŒNIX** FIRE INSURANCE CO'Y. HE HONORABLE HY. STARNES, Chairman DMOND J. BARBEAU, ESO., Deputy-Chairm FINTWORTH J. BUCHANAN, BSO. NDREW FREDERICK GAULT, HSO. AMUEL FINLBY, ESO. R ALEX. T. GALT, G.C.M.G. LONDON. Re ABLISHED IN 1786. CANADIAN BRANCH ESTABLISHED IN 1801. Amount Invested in Canada, 1,350,000 No. 35 St. Francois Xavier Street. Capital and Assets, 53,211,365 • • • • MERCANTILE Risks accepted at lowest current rates. Churches, Dwelling Houses and Farm Properties insured at reduced sates. PASERSON & SON, Agents for the Dominion. CITY AGENTS: Special attention given to applications made direct to the Montreal Office. E. A. WHITEHEAD & CO.. English Department. Chief Agent for the Dominion. RAYMOND & MONDEAU. G. F. C. SMITH.

PHŒNIX INSURANCE COMPANY OF HARTFORD, CONN. FIRE INSURANCE. ESTABLISHED 1854.	Branch Office for Canada:										
Cash Capital \$2,000,000.	1724 NOTRE DAME ST., MONTREAL										
Canada Branch,	INCOME AND FUNDS (1890),										
HEAD OFFICE, . 114 ST. JAMES STREET, . MONTREAL.	Capital and Accumulated Funds										
GERALD E. HART. General Manager.	Interest upon Invested Funds										
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, G. MAITLAND SMITH. Montreal Agents.	ROBERT W. TYRE MANAGER FOR CAWADA										

ATIONAL ASSURANCE COMPANY A TLAS ASSURANCE COMPANY.

INCORPORATED 1800.

.....\$5,000,000 Canital . . .

CANADIAN BRANCH, 79 St. Francois Xavier Street, MONTREAL.

MATTHEW C. HINSHAW, Chief Agent.

Capital\$6,000,000

CANADIAN BRANCH.

st. Francois Xavier Street,

MATTHEW C. HINSHAW,

BRANCH MANAGER.

MANAGER FOR CANADA

A LLIANCE 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

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

N 8.—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.

CUARDIAN FIRE AND LIFE

surance Company, of England

WITH WHICH IS ANALGAMATED

THE CITIZENS INSURANCE COMY OF CANAD!

HEAD OFFICE FOR CARADA:

Guardian Assurance Building. - - - - z &s St. James Strea MONTREAL.

E. P. HRATON, Manager.

G. A. ROBERTS, Sub-Manager

D. DENNE, H. W. RAPHARL and CAPT. JOHN LAWRENCE, City Agents.