

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.

☐ Coloured covers/
Couverture de couleur

☐ Covers damaged/
Couverture endommagée

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

☐ Cover title missing/
Le titre de couverture manque

☐ Coloured maps/
Cartes géographiques en couleur

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

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

☒ Bound with other material/
Relié avec d'autres documents

☒ 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

☐ 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.

☐ Additional comments:/
Commentaires supplémentaires:

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 pages/
Pages de couleur

☐ Pages damaged/
Pages endommagées

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

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

☐ Pages detached/
Pages détachées

☒ Showthrough/
Transparence

☐ Quality of print varies/
Qualité inégale de l'impression

☐ Continuous pagination/
Pagination continue

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

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

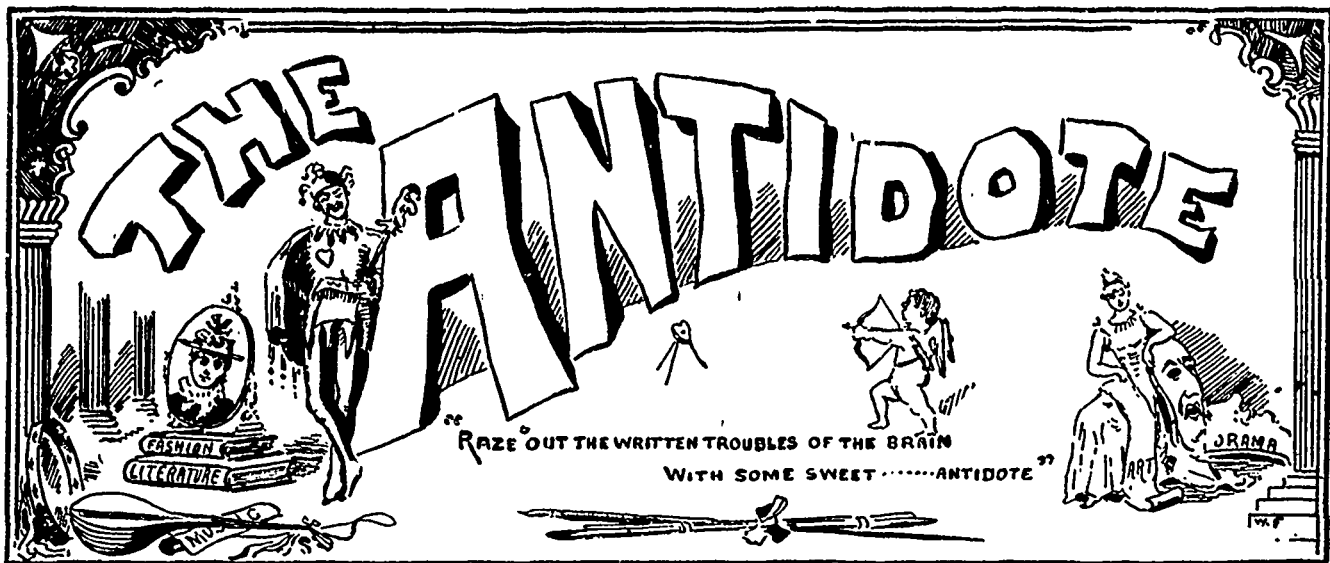
☐ Title page of issue/
Page de titre de la livraison

☐ Caption of issue/
Titre de départ de la livraison

☐ Masthead/
Générique (périodiques) de la livraison

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
☐	☐	☐	☐	☒	☐
12X	16X	20X	24X	28X	32X



Vol. I. No. 50.

MONTREAL, JUNE 3, 1893.

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

Queen's Theatre

Coming Attraction,

GLOVER.

COLONIAL HOUSE,

0000 Phillips 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.

HENRY MORGAN & Co.,
MONTREAL.



OUR VILLAGE BEAUTY.—M. ELLEN EDWARDS.

Insurance Companies



Should bear in mind that the JOURNAL OF
COMMERCE, Finance and Insurance Review,
reaches people who

BUY INSURANCE

. . . as well as those who . . .

SELL INSURANCE

Address:

JOURNAL OF COMMERCE,
MONTREAL.

WEDDING 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.

High-Class FURNITURE

FEE & MARTIN,

361 St. James Street.

ECONOM ! ECONOMY !!

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 Insur-
ance, 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.**

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 - 1,112,573
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 Genl. Director.

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

P. O. Box 885,

ANTIDOTE Office.

SEATH'S \$4 TROUSERS

MADE TO MEASURE.

How foolish it is for any man that wears pants and
likes to save money not to give us a trial order and
settle the : Do You Wear Pants ? : question
now
forever whether or not he can procure from us Pants cut
to his own order that will suit him. We most earnestly
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 money promptly if you so choose.

ROBERT SEATH & SONS, 1718 Notre Dame Street.

INSTANTANEOUS ICE CREAM FREEZER.

Price, \$5.00.

Send for Circular,

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

Bombay Chutney

THE FINEST AND

CHEAPEST INDIAN

RELISH MADE.

EATS WELL WITH

EVERY KIND OF

MEAT OR CURRY.

ASK FOR IT AT

YOUR GROCERS.



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,
Sherries and Maderias.

Country & fishing orders promptly attended to.

W. F. SMARDON, . .

2339 St. Catherine St.,

... MONTREAL, ...

... Fashionable 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 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 and 173 St. James Street, Montreal. We do not undertake to return unused MSS. or sketches.

OUR ACQUAINTANCES.

Should old acquaintance be forgot? Decidedly, in nine cases out of ten, if the forgetting, and above all the being forgotten, were possible. It is one thing to grapple the friends we have and their adoption tried to our souls with "hoops of steel," and another to be grappled by miscellaneous persons whose claim on our regard and proof of theirs is found in the almanac, and only there. Why are people who are old acquaintances and nothing more to take possession of us like conscious benefactors, speaking of us, if not to us, by our fireside names; criticising us with the air of experience, being self-complacent on our success and candid on our failures, exposing our motives and lamenting our hidden beliefs? Why do they question us on our private affairs, offer us point blank condolences on the skeleton in our cupboard, jocosely blurt out unpalatable truths, find fault with our new carpet, advise us? These are the privileges of friendship, of intimacy; and they have known us so long. By the popular computation, the having been aware for a long time of each other's existence is intimacy; indifference multiplied by years is friendship. Only let a man have been acquainted with you from your childhood, and he has, by every recognized law of good feeling, the same right to take an aggressive interest in your proceedings that your relations possess by their relationship, and your bosom friends by your own conferring

1.

Old acquaintances have no monopoly of familiarity unmitigated by similarity of tastes or the sympathy of affection. A relation you have seen for the first time yesterday, or, in the country, the next-door neighbor of a fortnight's standing, wields a like prescriptive right of intrusion. But old acquaintances have a special authority over you

peculiar to them. They tether you to your former self; they will allow nothing for growth; what you were you are. No matter what developments, or what changes may have removed the man from the boy, for them and among them he is stationary. It is even so to himself; he cannot take his true place among them, he is clogged and hampered with all sorts of minute fetters, gradually woven round him, which he can only burst by an unseemly struggle. He feels like a lobster squeezed back into a shell some sizes ago; the thing rasps his skin, but yet it does seem to be his own proper shell and he tries to accommodate himself to it.

It is in this accommodating process that the chief mischief of the repressive influence of old acquaintances is to be found. If a man have some inbred gift of genius or skill which old acquaintances ignore, because he was nothing remarkable when they knew him as a boy, the gift will eventually prove itself outside their circle, though perhaps never to them; if he have advanced himself to a social status which they are unable to admit as a practical fact because he was nobody at all when they knew him as a boy, he will hold his position in the world none the less securely for their tardiness in appreciating it. Nor can the demurs of old acquaintances close the path to success, or withhold the foot that is on the way.

Strong ability, absolute talent, compel their use and achieve their own result. The harm lies in the crippling, by comparison, of the moral side of the intellect to which the man, beset by old acquaintances, condemns himself for their sake. He knows that they have a vested interest in him, that he is responsible to them for the sobriety of his views and the gregariousness of his conduct; that to think anything they had not expected of him is to annoy them; and to differ with them in opinion is to insult them. He shrinks from disturbing the peace of mind of all these old folks who have known him so long; he has visions of squabbles, and admonitions, and backbitings, of "the old familiar faces"

lowering retributively. He tries to live and learn within the bounds prescribed him, he wishes to see no further than his neighbors in any dangerous directions; he is afraid of telling or hearing new things. He may be even driven to a sort of suppressive hypocrisy; he may have to follow out opinions he has discarded, and to indulge tastes he has forgotten; he may have to keep his deepest convictions in polite abeyance, or to slur over the expression with a faint-hearted laugh.

Meanwhile the true man is decaying within him. Having foregone the courage of his convictions, he loses first the habit and then the power of forming opinions for himself. He may never suspect the loss; he will indeed, if of a loud-voiced turn of mind, impress himself as well as other superficial observers with the notion of his being of a specially self-reliant judgment; since no persons are so positive in their opinions as those who, having received them at second-hand in a crystallized state, are free from the recollection of change and fluctuation which belong to the mind that has thought them into shape; and positiveness easily mistakes itself for self-reliance.

He may come to speak, write, teach, what his own conclusions, if he had followed them up, would have distinctly opposed, to feel a zealous anger against those who hesitate over dogmas which have never reached his inner heart, or to display himself an unflinching panegyrist of political measures which his intellect, left to its freedom, would have condemned, and yet not to be aware of a stunted or twisted conscience. His mind is like one of the old fashioned clipped box-trees, grown and flourishing in the abnormal shape into which it has been arranged.

—His Conscience.—"Have you no conscience?" shrieked the indignant victim. "You bet I have," answered the proprietor of the Columbian Fake House. "And what's more, it's jist that very conscience that would ha'nt me all the days of my life if I was to let you carry any money out of Chicago; see?" —Indianapolis Journal.

Lacoste-Foley.

A fashionable marriage took place this morning at the Archbishop's Palace, the contracting parties being Miss Bertha Louisa Foley daughter of Mr. Foley, editor and proprietor of the *Journal of Commerce*, and Mr. Louis Joseph Lacoste, son of Chief Justice Sir Alexander Lacoste, Administrator of the Province of Quebec. Though the marriage was a private one, and only the members of the two families were invited to it, still the popularity of the bride and bridegroom in society circles called out a large number of their friends and acquaintances to witness the impressive ceremony, which took place at the early hour of 7.30 a.m. The Rev. Martin Callahan officiated. The bride wore a most beautiful gown of peach color Lansdowne silk, with handsome trimmings, and a hat that was a dainty inspiration from Felix of Paris. Her father gave her away, and Sir Alexander accompanied his son. After the blessing and exchange of rings, and the marriage service finished the young couple and their parents signed the register. They were the recipients of the warmest congratulations from all present. The whole party afterwards drove to the Bonaventure Station. Mr. and Mrs. Lacoste left by the Delaware & Hudson train at 8.40 a.m. for Saratoga, and some of the cities on the Atlantic Coast. They will visit also the World's Fair, the guests of the bride's uncle. Amongst those present at the ceremony were Sir Alexander and Lady Lacoste, father and mother of the bridegroom; Mr. and Mrs. M. S. Foley, father and mother of the bride; Miss Isabella Macdougall, the bride's aunt, Masters Edmund and Percy Foley, her brothers, the Misses Lacoste, Mr. Paul Lacoste, Judge and Madame Taschereau, Mr. Gerin-Lajoie, Doctor and Mrs. Harwood, Mr. and Mrs. and Miss Globensky, Mr. Macdougall and Mr. Arthur Lacoste. The bride's presents were costly and numerous, and came from friends throughout the Dominion and the United States. The bridegroom was entertained at the Club on Friday evening by a hundred of his friends and presented with a rich cabinet of silver.—From the Montreal "Star." 29th. May.

THE ANGELIC HUSBAND.

There are husbands who are pretty,
There are husbands who are witty,
There are husbands who in public are as
 smiling as the morn;
There are husbands who are healthy,
There are famous ones and wealthy,
But the real angelic husband—well, he's
 never yet been born.

Some for strength of love are noted,
Who are really so devoted,
That when'er their wives are absent they
 are lonesome and forlorn;
And while now and then you'll find one
Who's a fairly good and kind one
Yet the real angelic husband—oh! he's
 never yet been born.

So the woman who is mated
To a man who may be rated
As "pretty fair" should cherish him for-
 ever and a day,
For the real angelic creature,
Perfect, quite, in every feature—
He has never been discovered, and he won't
 be, so they say.

T. B. Aldrich in Forum.

JACOB'S FAULTS.

By Francis Doveridge.

It was early June. The satisfying greenness of the landscape left one no chance to regret the past glory of the blossoms. It seemed as if, should one speak at all, it ought to be in blank verse about the hills clapping their hands, about green pastures, about all the sweet things that have ceased to mean so much themselves as to express in the abstract belief in love and life and beauty and peace.

Jacob Rams was an inattentive observer of this charming phase of nature. He was preoccupied with his own troubled soul, and here was but a wintry prospect. The world points out to a man the necessity of doing something; there was no corresponding need in his soul. He had lately come into an excellent property, and had invested a good portion of it in a ranch in the West. The West was no place of his choice, but what else was he to do? He was thirty-two, and was without even a commercial training. He had been bred to, no profession, and he was not rich enough to live with rich men as a pleasure-seeker, even had such a life attracted him. He had perfect health, was a good shot, a good reader, a good walker, a good companion. He wore a blond beard upon his sunburnt face, with its handsome, clean-cut profile and hazel eyes.

This bald statement of his case presented itself over and over to his mind, quite as if he were weighing an abstract question that bored him excessively. Then he grew irritated that his father should have given him such an old-fashioned, half-humorous name, and exerted always an unspoken and only half-recognized negative tyranny on his whole life; that his father should have had that irresponsibility in the paternal relation that is scarcely to be found outside the Anglo-

Saxon race—as if the Anglo-Saxon was born armed at all points, and with an intuitive knowledge of fighting his way through the world. The more Jacob accused himself of impiety in accusing the dead, the more obstinately the conviction forced itself upon him that his thought was, nevertheless, just; and the implied weakness on his own part was in nowise consoling.

Now he was free at thirty-two—a freedom that meant bondage to his own limitations; and while he regretted that he had no profession, he bitterly recognized the fact that the desire for a larger life in no sense proved a talent. His desire was, as we have said, not one for action. It was a vague desire for a larger happiness, such as women have oftener than men. They should wake like children of a Christmas morning, and find it in their stockings.

All these reasons for gloom were ever present to Jacob; but he had lately waked to a more definite purpose and a more definite grief. His decision to go on a ranch had made him recognize that he could not leave Millicent Fuller, whom he had known from her childhood, and who had been for some years past, half-unconsciously to himself, his chief occupation. He offered himself to her. She refused him. She was the youngest and the only unmarried one of five sisters. She was twenty-two, handsome, travelled, and accomplished.

Jacob, as he walked through a shady road, cut a fine bouquet of sweetbrier roses, and trimmed their thorny, struggling stems with an ill-humored energy. He had not pride enough to go away without asking to see her once more, just to say good-by, and she had accorded him an interview that evening at half past seven.

He walked all round the Fullers' large house, past the broad piazzas, and found her alone in a little side-porch that was overgrown with honeysuckle vines; and amid their pinkish-yellow blossoms Millicent, in a pink muslin, looked like rosy June personified. Her father and mother had just gone to drive, she explained precisely as she took Jacob's silently proffered flowers with a fine blush for thanks.

"I am afraid," she said, nervously, as she carefully picked a few thorns from the stem of her bouquet before she grasped it, "that I didn't succeed the other night in—that is—I mean that I am afraid that I didn't say what I meant."
"I should be glad," said Jacob, "to hear that you didn't mean what you said."

"Oh, oh! I didn't mean that!"
"Well, it doesn't matter a great deal what you meant if you didn't mean that."

"I do wish that you would be reasonable, Jacob."

"I wish you wouldn't call me Jacob when you have told me that you didn't like the name."

"Oh! did I say that? I do think that I like it, since you have no other. Indeed, Jacob, if it were not for some faults that you have I think I should like you better than anyone."

The young man sat down on a step lower than the one that the girl occupied.

"Perhaps," he said, gloomily, "you will discuss these faults of mine; I may suggest some to add to the list. My name is one; but that is hardly my fault, and I believe that I could change it by an act of the Legislature or something of the kind."

"But I should always know that your real name was Jacob," said Millicent, laughing; "I shouldn't mind your name, but there are some things that would grow worse, and worse."

"My age, I suppose."

"Yes, for one thing. Ten years is too much difference."

"But you will grow older."

"There will still be ten years between us."

"The general opinion is that a woman grows old faster than a man. You would catch up to me."

"Ah! that is like most general opinions, wrong. I have made my own observations on that subject. To the close observer, middle-aged women are younger, even in appearance, than men of their own age."

"Where did you learn so much about men?"

"Have I not been in all the large cities here and in most of those in Europe? Can one not receive impressions of strangers as they pass, and accumulated impressions form opinions. Men's eyes grow dull, and the lines of the mouth hard, and their faces heavy and meagre; while women's faces are still full of benevolence though their figures have lost their grace and their complexions their delicacy. Still, those women are young."

"Youth is then a condition of the mind, wise Sibyl?"

"Certainly, it is the capacity of receiving new impressions, meeting one's fellow-beings with sympathy, and undertaking new enterprises."

"Some people must then be born with more capacity for youth than others."

"To be sure."

"And I, who have by sex and nature less youth than you, and yet have wasted ten years more of it, must sooner become like those horrid middle-aged people."

"I am not speaking of you."

"You are not speaking of me? How inconsequent! I sat down here to listen to talk about me. Let us begin over again. You have said that you do not like my name and that I am too old."

"Oh! Jacob!"

"Yes, I am too old, and am to grow older. You have defined youth—what is age?"

"Oh! it is the enemy of the human race. Let us never grow old, Jacob."

"Ah, no, Millicent, let us never grow old, so only that we may stay young together," he said, flushing and edging a little nearer to her, while he looked up in her face with a half-humorous smile. But she drew away farther from him.

"Well!" he continued despondently, "and what is my next fault. Come! say it!"

"You do not believe in friendships between men and women. My own belief is that no woman can expect to be reasonably happy unless her husband can have a friendship for her."

"You seem to have thought a good deal about marriage—even if you are so averse to it."

Millicent, with heightened color, made a movement to rise. Jacob stretched up both hands and taking hers, pulled her back gently to her seat.

"You are so rude," she continued; "that is another fault. I should want my husband to be so polite to me. It would make me happier than almost anything."

"And I should want to have the liberty of quarrelling with my wife whenever I chose, and making it up again; but I suppose that you would like a naive idiot like that Hastings."

"There again," said Millicent, in an injured tone, "how ridiculous you are! You are so jealous, and about nothing. What could be more innocent, when a party of people are out on a blossom-gathering, than that two of them should run down hill together, and yet from the time you made about it—it's too absurd!"

"But you took his hand and ran laughing."

"As children might. You and he had raced together, and you had beaten him easily. You had picked my blossoms for me, and I had walked with you. He was my guest, and I surely owed him some politeness."

"To give him your hand, I suppose, and caper and laugh with him."

The recollection quite overcame Jacob with anger. He rose and walked a few paces across the lawn and then returned. "Well! I am named Jacob. I am old. I am rude, and I am jealous. Oh! yes; and, I forgo. I don't believe in Platonic friendships. Five faults; I think that there are seven deadly sins. Not that I

have the least idea what they are. I know that seven always seemed a small allowance to me. I surely have more than five. More than five would go to the make-up of any respectable man. What! you can name no more? I could accuse myself of more than that. Don't you know another?"

"Yes," said Millicent, gravely, while she put some of the sweetbrier roses in her breast.

"I am impatient to hear. I sit here only for that. The sixth fault. Come!"

"That you don't care for women's society."

Jacob rose and folded his arms, facing the girl, and looked long at her. Then he threw back his head and laughed heartily: "Upon my soul! that is a fault! Have I not liked your society?"

"Yes, but that of no other woman."

"Well! Upon my soul! Talk of jealousy. I never saw its opposite to set forth. Do you wish me—should you wish, I ought to say, your husband to be fond of other women's society?"

"I don't like a man's man," said Millicent, evasively.

"I am more edified," said Jacob, seating himself again, "this evening than I ever was in my life. Why do you not like a man's man?"

"Because," said the girl, becoming a little nettled at her companion's searching look, "I know well enough how that works."

"I am waiting for information," said Jacob.

"A man's man soon wearies of the woman he loves, and he seeks men's society constantly. Men influence men more than women do. I should never be jealous of other women, for I could always be a woman; but men would be a contrary influence. I have seen the lonely lives of the wives of men's men," she paused.

"I am still listening," he said.

"At the best, men understand women very little, and men's men grow at last to understand them not at all. Men's men become at last to be a world quite apart. Their wives have no excuse for being, except inasmuch as they contribute to their comfort."

"Millicent, do you say that women are younger than men? I don't believe that men of sixty, or men that have been widowers two or three times, have thought this question of marriage out like you."

"I won't talk to you any more."

"You must. Back to our text. Six faults then—my name, my age, my native rudeness, my jealousy, my incredulity of Platonic friendships, and my being a man's man. You must name at least seven deadly sins to convict me. Isn't there another?"

"Yes—"

"Millicent, you are absorbingly interesting. I never knew that you had thought so much about me."

"I ought to have thought about you before—" she paused.

Jacob waited a moment. "I understand; before you refused to marry me. You ought to make some excuse for that. With what seventh fault did you strengthen your case?"

"That you are so dreadfully masculine."

"I plead guilty. The roses are rosy, the briars are thorny, the grass is green, and I, Jacob Raus, the man who loves you, am masculine. Alas! alas! Is that more my fault than my name? You, besides, are immensely feminine, and I find no fault with that. Is it fair?"

Jacob's spirits were rising; Millicent's perceptibly falling.

"Yes, it is fair that I, being feminine, should object to your being masculine. The two are opposites. They are at variance. If Nature has made a mistake there, I am not responsible. Men and women never understand each other, because what Nature has blindly blundered into beginning, education accomplishes instead of trying to set it right."

"But I have had no education," said Jacob.

Millicent went on without answering him—falling now into an injured tone:

"Even you are constantly misunderstanding me. You sometimes trample my tenderest feelings unconsciously; just as you trampled my best white petunias the other day, walking over my flower bed as if it were a path."

"Yes," he said, "I saw you. I ran to you. I did not notice the way. Well! In the West they will be all wild-flowers, and if I trample them they will come up again. I shall think of the petunias, and wish that I had a chance to trample them; and you will forget what I did when you have found that paragon who loves you without jealousy, likes all other women and no men; who is polite and credulous and effeminate. I am not of these—but I love you passionately."

He tried to grasp her hands, but she drew them away, saying excitedly:

"And this is your greatest fault. If you loved me tenderly I might trust you; but you love me, as you say, passionately, and I, who have looked on at life and reflected, have seen that of all traps and pitfalls this is the greatest. Talk of the *beaute du diable* of girls, that flits almost with the fading of the bridal flowers, that is no delusion compared with the passion of men: and yet in choosing freedom rather than binding one's self to a delusion, you need not tell me that I choose what is only negative. It

is so discouraging. You have such hopeless faults; and I shall never like any other man better than you, Jacob, I know; and so I shall never marry."

"Yes, but I am not like that; I know that I shall marry," he said, watching the girl's face closely. "It seems to me now as if I should not, but I am only a man, masculine, as you say. As long as I am very busy I may keep up, but sometimes they say it is not quite wholesome in those ranches, and one is exposed to wind and weather. I might be ill; and then when I am homesick and lonely some good Western girl will take care of me, perhaps like me, even love me. For her I might not have so many faults. She would not be so clever as you, or have got things down so fine; and she wouldn't know, poor thing, what a tissue of faults is covered by my unfortunate name, that sounds so homely and simple and good. So being sick and lonely and wretched, and grateful to her, I know that I should be weak enough to marry her. I know that I should."

"Yes," said Millicent, throwing down beside her the bouquet of sweetbrier, with a passionate gesture, "that's just what a man's love means. I shall be so glad that I didn't marry you, when I hear of you throwing yourself away on some wild Western girl that any man of refinement would shudder to think of as his wife. I didn't believe it of you!" and she ran down the steps of the porch into the garden.

Jacob was up in an instant and followed her; but she ran from him swiftly, leaping over the flower-beds and speeding across the grass, slim and active as a nymph, her pink dress telling white in the soft light of the summer night. He had almost caught up with her when he stumbled and fell over the protruding root of an old tree. She, fleeing breathless, came suddenly upon her father and mother, who, having returned from their drive, had alighted from the carriage at the gate, and walked across the lawn. They stood now hand in hand, looking up in the sky at the new crescent moon—a charming picture of the sweet companionship of loving souls, who, unconscious of the passing of the years, find their own youth in all the promises of Nature.

Millicent stood and looked at them, with sudden tears swelling up into her eyes. They turned and saw her, just as Jacob came up, somewhat confused at the new situation.

Mrs. Fuller spoke first "Why, Millicent, is Mr. Raus here? I thought he had gone."

"Why, yes, Jacob, we thought you had gone," said Mr. Fuller, with an unexpected sympathy in his heart for his old friend's son, awakened by Mrs. Fuller's treating him as a stranger in calling him Mr. Raus. The good gentleman had felt no sympathy

whatever for him on account of Millicent's refusal. It had appeared to him a great impertinence that he should propose to take his daughter so far away.

Jacob stood silent. Millicent took her father's hand, and, throwing one arm round his neck, kissed him. This action, which conveyed nothing but his daughter's affection for himself to the old gentleman's mind, explained the whole situation to Mrs. Fuller, who was not unprepared when her daughter turning to her, clasped her in her arms and said:

"Yes, dear mamma, Jacob, is here; and when he goes I go with him. I have promised to be his wife, and you, who know what it is, will be the last of all to deny me that companionship which makes you forget even the parting from your children."

Jacob was more surprised than anyone. He never knew exactly how it had come about; he only knew that he must have been very much improved by marriage, or his wife grown very lenient; for no man ever suffered less from fault-finding than he, and the West was to him a wilderness that blossomed like the rose.

NEGRO PROVERBS.

Nigger sleep warm ef his head kivered up. Norf wind show you de cracks in the house. When you make de jail too nice you better strö'k'n th' hog pen. Mule don't kick 'cordin' to no rule. Black sheep hide mighty easy in de dark. Sun trabble slow 'cross de new groun's. Better keep de rockin' cheer in de cabin-lof' tell Sunday. You can't coax de morin' glory to clam de wrong way 'round de corn-stalk. Saturday night he'p de roomatiz pow'ful. High-larnt nigger ain't much service at de log-rollin'. Bl'nd bridle can't hide de fodder-stack fum de lean horse. Co'n-cob stopper don't hu't de 'lasses in de jug. Hot sun makes de blades dull in de harves'-fiel'. Mule don't understan' de wheel-borrer. Smart rabbit go home fo' de snow done fallin'. Dead limb on de tree show itse'f when de buds come out. De new groun's is de b's yardstick to mejer a strange nigger by. Dr'bin' de steers wid mule talk is flingin' 'way your bref. Tin plate don't mind drappin' on de flo'. Cussin' de weather is mighty po' farmin'. De preacher need heap mo' grace when he won't pray for rain tell de wind git right. It takes heap o' licks to drike a nail in de dark. Good signs o' rain don't always he'p de young crap. Books don't tell when de bee-martin' an' de chicken-hawk fell out. Don't take too big a chip on a saplin'. De public road ain't free fo' de rattlesnake. De plow-pin't is close kin to de meal-bag. Dar's some fac's in de vul' dat don't side 'long on de telegraph-wire.

THE LLOYD CONCERT.

The concert on Tuesday last at the Windsor Hall, in which Mr. Edward Lloyd again appeared before a Montreal audience, proved a veritable success as regards attendance, and Messrs. Vert & Harries are to be congratulated on their efforts to introduce this popular class of music to our citizens. There are many lovers of music to whom ballad singing is more welcome than the finest efforts of the classic composers, but there was enough of this latter in the Lloyd concert to charm those of severer tastes. Many people would probably object to "Sally in our Alley" as a first piece who would enjoy it very much as an encore, but Mr. Lloyd's singing of Blumenthal's beautiful music to Bulmer Lytton's words, "My Queen," which probably many of our readers are not aware is introduced in his novel "Kenelm Chillingley," was pure enough to satisfy the most exacting.

The crowning piece of the evening was probably "The Holy City," by Stephen Adams, which was accompanied by the harp, organ and piano, and evoked enthusiastic applause.

Miss Walker and Miss Moylan acquitted themselves remarkably well in Rubenstein's duet, "The Wanderer's Night." We can hardly say as much for the former's singing of that very trying cavatina of Meyerbeer's from his "Roberto," which is so well known to all amateurs that the slightest departure from purity of tone is sure to be detected.

The singing of Mr. A. K. Fisk and Mr. A. G. Cunningham came in for a due share of deserved applause.

Mr. John Cheshire showed himself a master of the harp in a grand fantasia on Flotow's "Martha" arranged by himself, but his best effort was in "Two Songs Without Words," by Mendelssohn, the Duet and "The Spring Song."

We believe that Messrs. Vert and Harries would please their audiences quite as well by a lesser number of pieces on their programmes; especially where audiences are exacting as in Montreal in the way of encores, a form of praise which may be carried too far to please the ears of those whose enjoyment of the music is considerably modified by the prolonged clapping of hands indulged in. Boston audiences and those in Dublin, Ireland, are the two extremes. We trust that Montreal will adhere to the golden median.

Mrs. Mackelcan, wife of the well known barrister, Frank Mackelcan, of Hamilton, was invited to take part in the concert, but two or three circumstances prevented our people from hearing that popular contralto singer from the "Ambitious City." Some hospitable friends with whom she intended to take up her residence while in the city, were surprised about a week ago on being informed by their family physician that one of their children was taken with the measles, which their many friends hope will stop short with the boy attacked. Her place was taken by Miss Moylan and Mr. Cunningham; but many Montreals hope for another opportunity.



A Paris Dinner-Gown.

This dress is of rose colored satin and brocade. The corsage, laced in the back, is shirred below the waist line in front and back, and passes inside the skirt. The top turns down in two revers of satin below fichu-like folds of rose colored tulle. Below the revers is an applique trimming of rose satin edged with gold. Very bouffant satin sleeves have epaulettes of white guipure, and are finished with smaller puffs of tulle. The skirt is trimmed at the foot with two rows of embroidery of similar pattern to the trimming on the corsage, separated by a puff of tulle. The top of the skirt has an applique trimming in front, with satin girdle folds on the sides.

—Harper's Bazar.

WISE AND OTHERWISE.

"—You say she tried to stop a street car by whistling at it. Did she make a success of it?" "Yes, in a way. It wasn't her whistling that stopped the car, though; it was the face she made." —Indianapolis Journal.

—Hotel Clerk (to new bell-boy)—"Did you wake up No. 44?" Bell boy—"No, sah; cudden wake him up, sah; but I did the best I could, sah." "What was that?" "I waked up No. 45, sah." —Harper's Bazar.

—The story is told in Chicago that a drummer, representing a big Grand Rapids (Mich.) furniture house, eagerly offered to furnish an elegant new cradle for the use of the Infanta Eulalie, when he heard that she was about to visit Chicago. —New York Tribune.

LOOKING ON.

By Edward S. Martin.

The dolce far niente is a delightful game
If only he can spare the time who plays
it.

If one is three-and-twenty and doesn't covet
fame,

And cares less what he says than how, he
says it—

If one deliberately can (and never think
it (333))

Earn women's smiles in hours in which
he might be earning dross—

If one can be content to sit and watch,
year after year,

The world's great ships go sailing by,
and never want to steer—

If one is not aware that standing still
means slipping back,

Or if one's not averse to retrograding on
one's track—

The dolce far niente is a delightful game
For people who have lives to spare to
play it.

—Fitz William—"What are you going
to do with that old hair mattress?"
Dusty Rhodes—"Hereafter I am going to
roll my own cigarettes." —New York Times.

—Fortune Teller (to extravagantly dressed
girl)—"Your husband will be a poor
man—unless—" Maiden (eagerly)—"Unless
what?" Fortune Teller—"You dress more
economically after marriage than you do
now." —Harper's Bazar.

Why is the eye the most punished part
about us?

Because it is always under the lash, and
at night it gets a good hiding.

When is the right leg left?

When the left is off.

Why does a postman always appear to
be out of work?

Because he always has the sack

What is the most wonderful creature in
the world?

The oyster. Because it has a beard with-
out a chin, and is taken out of its bed to
be tucked in.

Why should a soldier be more tired on
the 1st of April than on any other day in
the year?

Because he has just finished a 31 days'
March.

FORM IN DRIVING.

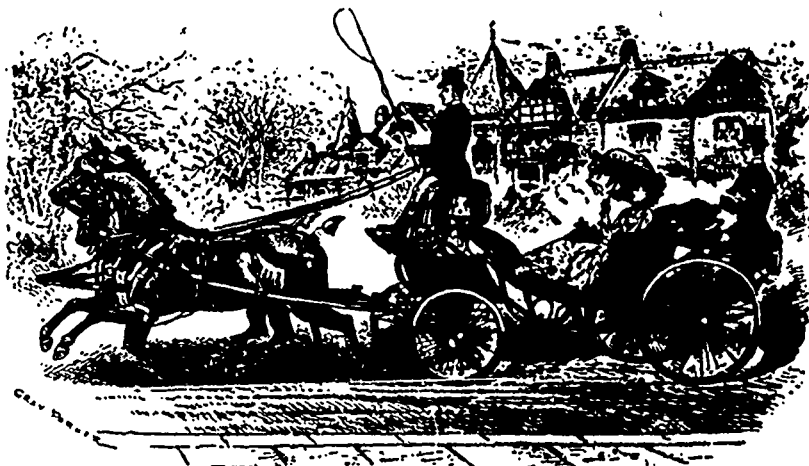


FIG. 1.—GRAND VICTORIA.

Form is but the expression of taste and eternal fitness by those who may occasionally be tempted to overdo the thing, but who at least have leisure and mental equipment to arbitrate upon such matters; or, as Herbert Spencer in his "Ceremonial Institutions" aptly terms "fashion," "that indefinite aggregate of wealthy and cultivated people whose consensus of habits rules the private life of society at large." Surely, therefore, there is no apology needed for the advocacy of "form" in so conspicuous a part of our social and diverting life as that which concerns itself with our turnouts. And

yet many a woman who can give a dinner properly, many a man to whom another kind of impropriety is impossible, drives in her or his own equipage which betrays the worst kind of ignorance, not only in structural peculiarities, but in the way it is turned out and driven. Not that here there are not very many examples of what is "correct," for imitation and instruction: it is not too much to say that several of our cities compare favorably with any European metropolis in the style and appointments of turnouts daily to be seen. But in pro-



FIG. 2.—A WELL-APPOINTED BROUGHAM.

portion to the number of turnouts seen, there are more inexcusably bad ones here than abroad,—bad not from cheapness, but from ignorance or indifference, or both. Midas Robinson or Croesus Jones, whose turnouts are not "correct," simply declares himself ignorant or careless of what society's usage has decreed, neither of which conditions is judicious or sensible. The following hints and suggestions, which do not claim either to be exhaustive or exclusive, are relative only to turnouts known as heavy; by which is

meant contradistinguished from the light American trotting or utility "rig." For convenience sake, we may divide these turnouts into two classes,—those driven by gentlemen and those driven by servants.

But before entering into the discussion of fine points, positive and negative, of the subject, it may be interesting to give, in a rough way, the original cost and yearly maintenance of a "smart" and well conducted equine establishment. It need hardly be said that this varies so

much with the locality in which the stable is kept, as, for instance, rent and wages in New York, Baltimore, or Philadelphia, that, even if the subject were not complicated by questions of the economy or extravagance of the individual, only an approximate average could be attained. One man may possess a turnout worthy of the blue ribbon costing him less than his neighbor's which, to the connoisseur, is ludicrous. But this is nevertheless true of every kind of pecuniary expenditure. Taste and judgment are not required less in keeping horses than in keeping house or in buying books and pictures. I have often wondered why the vast number of people who are indifferent about the correctness and style of their horses and carriages bother to keep them at all: they could hire for locomotive purposes almost equally good ones from many livery-stables. Not only should the man who owns horses have a monetary competence sufficient to preclude his being worried by trifling extras, such as a horse going incurably lame, but he should take pride enough in them to see that they are turned out not only clean, but in traps and harness, by competent servants, in accordance with certain fixed rules.

For one about to start a modest, general utility stable of four horses, for all-round work, city and country, buying everything new at first-class places, the following estimate, with large variation, is submitted:

Four horses having style and quality, two of which might serve as Park hacks, or "double usage."	\$1400
A brougham, not a spring	800
A phaeton, mail, or Stanhope	350
A dog-cart	200
A victoria, or a "Duc"	550
An exercising break	175
Two sets of double and two sets of single harness, three saddles and bridles, liveries and whips	1000
Horse-doctoring, rugs, and stable requisites	125

Approximate total original cost - \$4600

Those who have judgment and time to "pick up" horses may get their lot together at lower figures, but the other items can be minimized only by getting inferior things.

The cost of maintaining this establishment, with two men, would aggregate very little less than two thousand dollars a year.

To facilitate treatment, as just observed, we may divide turnouts into those driven by the owner and those driven by a coachman, selecting two or three from each class, and showing things that should be and things that should not be. And let us begin with the brougham, a carriage which offers style, comfort, and elegance if well turned out, but none of these qualities if badly turned out. Paring the method of contrasts, the correct and

the incorrect are illustrated in Figures 2 and 3, the first showing one in "form," and the second, the same brougham, men, and horses, with such sins of omission or commission as would relegate it to the category of the very bad style. For the nonce assuming the self-described role of Iago, I shall "confess it is my nature's plague to spy into abuses" and tell wherein lie the faults. Beginning at the pole-head, we find pole-chains instead of straps, the former being "correct" only in a trap not driven by a servant. Next we see bearing-reins, which for general town work are unobjectionable, and for some horses almost a necessity, but we observe that they are merely supported by "drops," instead of having a separate bridoon bit. Nor are rosettes allowable on any but a woman's turnout, and even these suggest the bow on the whip. Going flankwards, we see join-straps and trace-

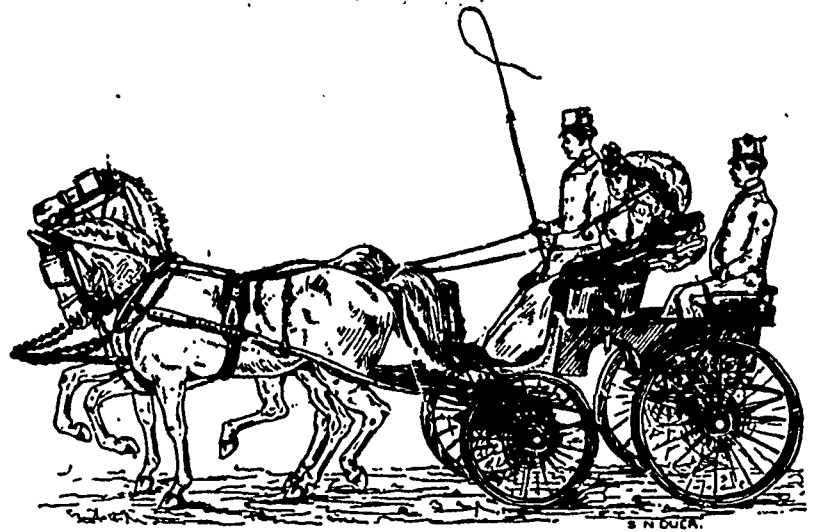


FIG. 5.—A BAD-STYLE STANHOPE PHAETON.

with his mistress, and, if perfectly trained, knows her visiting list and addresses quite as well as she herself; his livery is different from a groom's, in the cut of his coat, in his collar, and in his wearing trousers instead of boots and breeches. Returning to our criticism, we notice these servants on the box wearing moustaches, which embellishment, to be "hated" by the knowing, "needs but to be seen;" and, further, they are sitting with their knees wide apart, the coachman with a straight whip, and reins in each hand. Later on, we shall glance at the proper manner of driving and holding the reins,—the same principles obtaining alike for master and servant. Within late years there has arisen in Paris and London, among some very smartly turned-out equipages, the custom of the men on the box sitting with knees bent, as shown in Figure 7, but it is not so effective in appearance, nor so strong in command over the horse, as the position shown in Figure 1. But never, under any circumstances, should either man sit otherwise than with knees almost, if not quite, touching. There is upon the question of the second man's arms some difference of opinion, and either of the two ways, Figures 8 and 9, but no other is correct; the former position, however, with arms crossed, is by some considered rather the smarter. And while upon the subject of the man, a fact in connection with the color of liveries and painting of carriages should be mentioned—the fact that these should correspond with the color of one's armorial bearings; it is owing to this fact that such polychromatic brilliancy is sometimes seen abroad, and the unjust accusation of shoddy ostentation made. Most Americans are fortunate in this regard, not being laden with quarterings, and therefore being free to select what color they fancy. But when they claim this evidence of genealogy they must re-

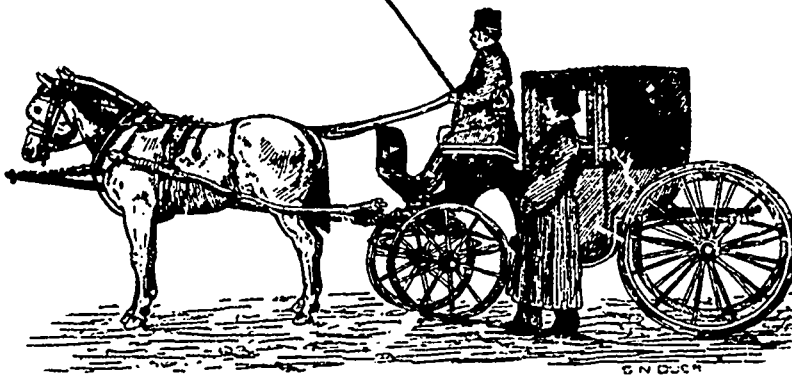


FIG. 3.—A BAD-STYLE BROUGHAM.

bearers, which are always to be avoided, except for carriages made after the pattern of state coaches, and go only with embossed harness and bits. On the horses we see flowing manes, and tails banged, but not docked. The banged tail is as inappropriate for the heavy, as the docked tail is for the trotting rig; of the long

flowing tail nothing need be said, further than that it is simply inexorable. Come we now to the "men on the box;" and par parenthese, a word of explanation of the distinction between a footman and a groom. The former is always a house-servant, and has no connection whatever with the stable; he goes out on the box.

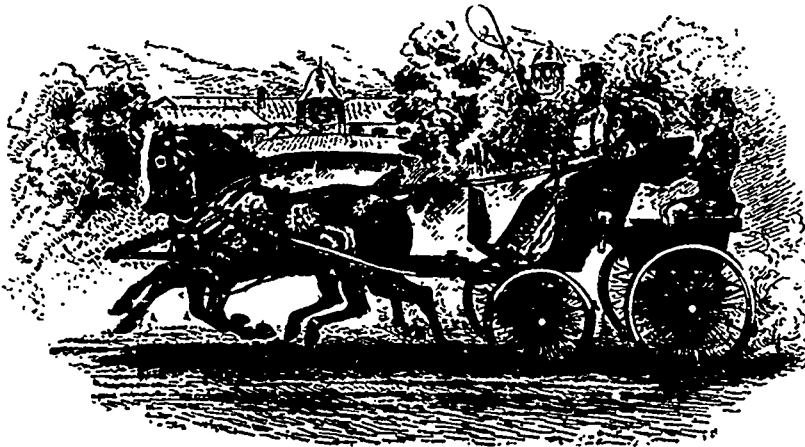


FIG. 4.—STANHOPE PHAETON.

THE ANTIDOTE

member that they must be governed by the rule. Like coloring, cockades have a significance, and are the indicia of nobility, or of the diplomatic or the army

or navy services; those who like them, therefore, should first consider whether they have the right to use them.

As to the carriage, it is difficult to lay

jesty the American Woman's" influence, is felt. Though Monsieur has no time to devote to driving, Madame desires to use, and be seen in, something at once fashionable and comfortable.



FIG. 6.—FOR SINGLE WORK.

down hard-and-fast rules; style changes, and the shape of a brougham or the curve of a victoria varies almost every year: it is not, then, necessary to discard last year's carriage because of a new fad, in shape this year. In the degree of loudness of ornamentation, too, much margin is allowed; taste can be cultivated in this as in other things, but it cannot be implanted. If one goes to first-class coach-builders, of whom there are many in our great cities, one can generally be governed by them to a great extent. The tendency which the American builder of the second class follows is to produce lighter carriages than the model calls for; the result is little gain, if one has the proper kind of horse, strong and rather heavy, and presents a mongrel appearance, utterly destitute of style. In manufacture, workmanship, and finish the American carriage is unsurpassed by that of any foreign country, and in point of cost it is cheaper, under existing tariff laws, not to speak of the trouble of importation; but it is mere patriotic weakness, alike unreasonable and silly, to deny that our original vehicles—apart from the excellent "light wagon," in which we make as well as follow styles—are "remarkable for absolute inelegance." The moral of which is that those carriage-builders who are in closest correspondence with French and English firms of high stand-

ing are the only ones who can build "correct" carriages.

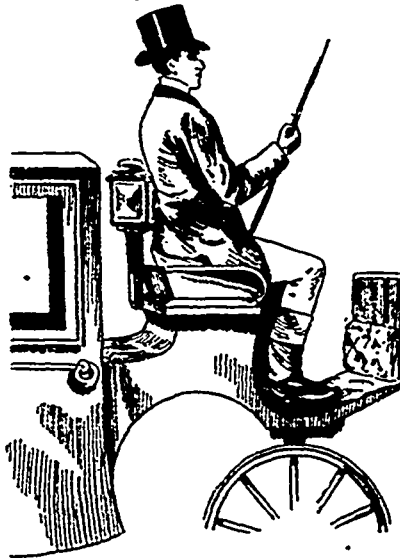


FIG. 7.—COACHMAN WITH KNEES BENT.

For obvious reasons, chiefly lack of leisure and of the cultivation of the trotting horse, the American gentleman's turnout, which he drives himself, is generally speaking, not stylish (nor a "thing of beauty;" in this regard the traps his coachman drives are qualitatively and quantitatively superior, as here what our good-natured French critic makes the theme of one of his lectures, "Her Ma-

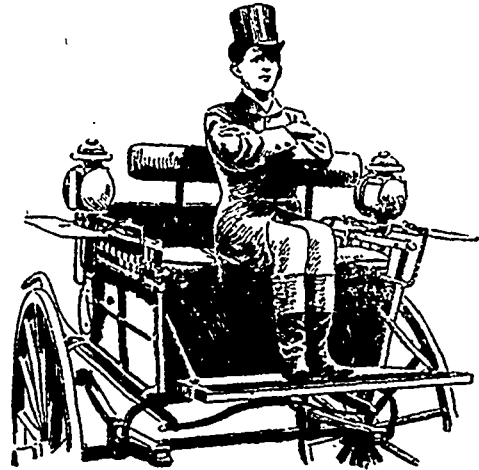


FIG. 8.—GROOM WITH ARMS CROSSED.

The man who wants to turn out in "form," and who is limited in the number of traps, might select first of all a phaeton, of which there are three styles: the mail, which is really the "heavy swell thing," with perch and mail spring under carriage, and consequently is heavy, and rather cumbersome; the lighter demi-mail, having four elliptic springs, and no perch; and the Stanhope Phaeton, hung on elliptic springs, with curved panel, and arched hoot to permit of the front wheels cutting under. All of these traps must be driven with groom behind, and in the

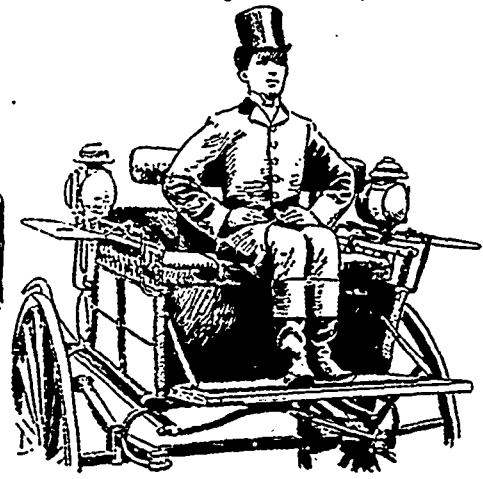


FIG. 9.—GROOM WITH ARMS NOT CROSSED

two former those who wish to be ultra can take two men: this, however, is seldom seen, even in continental cities. Figure 4 shows a well-turned-out Stanhope phaeton, and Figure 5 one "of the other kind." Most of the strictures upon Figure 8 might here be repeated.

After the phaeton, probably the most effective trap, combining, as it does, style and utility, comes the dog-cart, which,

WALTER KAVANAGH'S AGENCY,

ST. FRANCOIS XAVIER ST., MONTREAL.

COMPANIES REPRESENTED,

SCOTTISH UNION AND NATIONAL OF SCOTLAND
NORWICH UNION FIRE INS. SOC'Y OF ENGLAND
EASTERN ASSURANCE CO'Y. OF CANADA.

COMBINED CAPITAL AND ASSETS:

\$45,520,000.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE.

INCORPORATED 1851.

Capital and Assets.....\$2,551,027 09
Income for Year ending 31st Dec., 1891..... 1,797,995 03

HEAD OFFICE TORONTO ONT.

J. J. KENNY, Managing Director.

A. M. SMITH, President.

C. C. POSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

SEE THE NEW TYPOGRAPHS . . .

. . . AT OFFICE OF . . .

THE JOURNAL OF COMMERCE ..

.... FINANCE & INSURANCE REVIEW.

THE BEST ADVERTISING MEDIUM IN CANADA.

171 & 173 ST. JAMES STREET, MONTREAL.

THE LONDON ASSURANCE. . .

ESTABLISHED 1720.

TOTAL FUNDS NEARLY \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES

E. A. LILLY, Manager Canada Branch,

Waddell Building, Montreal.

LONDON & LANCASHIRE LIFE. .

HEAD OFFICE FOR CANADA.

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

Assets in Canada about.....\$1,500,000

Surplus to Policy Holders..... \$327,000

World-Wide Policies, Absolute Security.

... LIFE rate endowment Policies a specialty
Special terms for the payment of premiums and the revival of policies.

DIRECTORS

Sir Donald A. Smith, K. C. M. G., M. P., Chairman.

Robert Benny, Esq.

R. B. Angus Esq.

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

Manager for Canada,

B. HAL. BROWN.

QUEEN INSURANCE COMPANY . .

OF AMERICA.

Paid \$549,462.00 for losses by the conflagration
at ST. JOHNS, N.F., 8th July, 1892, without a single
difficulty or dispute.

H. J. MUDGE, Resident Manager, - - MONTREAL.

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

while originally designed for shooting and get-about purposes, is, more especially in the United States, used for Park work, and in its tandem elaborations is susceptible of any amount of "smartness." When driving alone, it is indifferent whether the groom sits beside his master, with the tail-board closed, or not; but in tandem he should always sit on the hind seat.

To be concluded in our next.



Personal.

The Governor General of Canada, Lord Derby, has engaged a suite of eight cabins for himself and retinue on the steamship "Sardinian" for his return voyage to England on the 15th July.

Among the passengers booked for the "Parisian" (Allan Line) on her June voyage are Mr. and Mrs. Wm. Wainwright, Judge and Mrs. Hagerty, of Toronto.

Mr. and Mrs. Louis Lacoste are sojourning at the Holland House, Fifth avenue, New York.

Send for ESTIMATES

— TO THE —

... Journal of Commerce

— FOR —

ALL KINDS
OF

BOOK
BINDING
AND
JOB
PRINTING

THE ANTIDOTE

LIVERPOOL & LONDON & GLOBE INS. CO.

CANADIAN BOARD
OF DIRECTORS:

THE HONORABLE WY. STARNES, Chairman.
EDMOND J. BARREAU, Esq., Deputy-Chairman.
WENTWORTH J. BUCHANAN, Esq.
ANDREW FREDERICK GAULT, Esq.
SAMUEL FINLAY, 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 FIRE INSURANCE CO'Y.

LONDON.

Established in 1768. CANADIAN BRANCH ESTABLISHED in 1801.

No. 35 St. Francois Xavier Street.

PATERSON & SON, Agents for the Dominion.

CITY AGENTS:

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

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. }

NORTHERN ASSURANCE COMP'Y

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

NATIONAL ASSURANCE COMPANY

OF IRELAND.

INCORPORATED 1830.

Capital.....	\$5,000,000
Total Funds in hand exceed.....	1,700,000
Fire Income exceeds.....	1,200,000

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

MATTHEW C. HINSHAW, Chief Agent.

ATLAS ASSURANCE COMPANY.

OF LONDON, ENG.

FOUNDED 1868.

Capital.....	\$6,000,000
Fire Funds exceed.....	1,500,000
Fire Income exceeds.....	1,200,000

CANADIAN BRANCH.

79 ST. FRANCOIS XAVIER STREET, MONTREAL.

MATTHEW C. HINSHAW,
BRANCH MANAGER.

ALLIANCE ASSURANCE COMPANY.

ESTABLISHED in 1854.

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.

GUARDIAN FIRE AND LIFE

Assurance Company, of England

WITH WHICH IS AMALGAMATED

THE CITIZENS INSURANCE COM'Y OF CANADA

HEAD OFFICE FOR CANADA:

Guardian Assurance Building, 181 St. James Street,
MONTREAL.

R. P. HEATON, Manager.

G. A. ROBERTS, Sub-Manager

B. DENNE, H. W. RAPHAEL and CAPT. JOHN LAWRENCE,
City Agents.