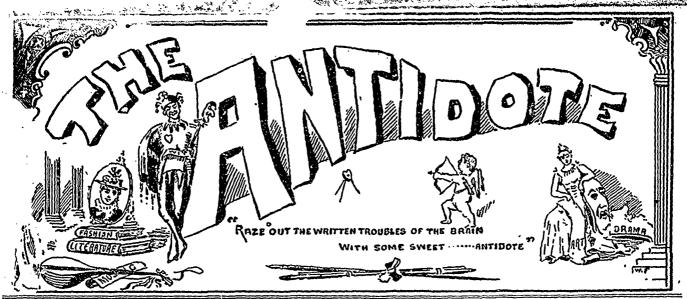
	12X			16X			20X	uppele Title		<u> </u>	24X				28X	- STRAIGHT (FE			32X
															~				
10X		14)			18	•			22X				26X		المنات		30×	-	مشير النزم
This it	Additional (Commental em is filme cument est (res suppli	émentair eduction	n ratio			•												
Additional comments:/									Générique (périodiques) de la livraison										
I	lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.								Caption of issue/ Titre de départ de la livraison Masthead/										
, [] ! !	within the text. Whenever possible, these have been omitted from filming/ Il se peut que certaines pages planches ajoutées						Title page of issue/ Page de titre de la livraison												
C	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								Title on header taken from:/ Le titre de l'en-tête provient:										
'	Tight bindi along interi La reliure so	er margin	n/							1	nclud Compi)/ s) inde	ex				
, , ,	Bound with Relié avec c			ts							Contin Pagina			ation/ ue					
	Coloured plates and/or illustrations/ Planches et/ou illustrations en couleur								Quality of print varies/ Qualité inégale de l'impression										
1 1	Coloured ink (i.e. other than blue or black)/ Encre de couleur (i.e. autre que bleue ou noire)								Showthrough/ Transparence										
	Coloured maps/ Cartes géographiques en couleur								Pages detached/ Pages détachées										
4	Cover title missing/ Le titre de couverture manque							Pages discoloured, stained or foxed/ Pages décolorées, tachetées ou piquées											
1 1	Covers restored and/or laminated/ Couverture restaurée et/ou pelliculée								Pages restored and/or laminated/ Pages restaurées et/ou pelliculées										
	Covers damaged/ Couverture endommagée								Pages damaged/ Pages endommagées										
1 1	Coloured covers/ Couverture de couleur							Coloured pages/ Pages de couleur											
of the signific	may be biblicgraphically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.							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.											
сору а	istitute has ivailable for	r filming.	Feature	es of th	nis copy	which			ı	ui a é	té pos	sible d	le se p		er. L	es d éi	tails d	cet	



MONTREAL, OCTOBER 15, 1892

ANNUAL SUB. \$1.00.



aeen's 🔅 Theatre

One Week, Commencing MONDAY, OCT. 24th.

Mr. Chas. T. Ellis. AND A POWERFUL COMPANY.

COUNT CASPER

COLONIAL HOUSE.

0000 Phillips o Square. •000

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

Two experienced Cutters always on hand. Fit guaranteed.

Henry Morgan & Co., MONTREAL.

· MBACHER'S **ORANGE** QUININE WINE.

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

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

AT ALL DRUGGISTS.

For Year

General Debility, Nervousness, and Sleepnessness,

ARMBRECHT'S

The great English Tonic.



MONTREAL

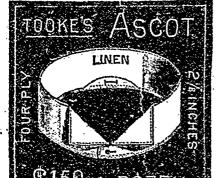
STEAM

LAUNDRY

Co., Ltd.

21 and 23 St. Antoine Street.

The largest and most complete Laundry in the Dominion.



Novelties Exquisite

FANCY WORF !!

Canadian Sachets

ARBUTUS. INDIA LILAC PEAU D'ESPAGNE RUSSIA LEATHER



Free Samples

mailed to any lady in Canada sending her

LYMAN, SONS & CO.,

MONTREAL, CANADA

High-Class UNIVE

FEE & MARTIN.

===361 St. James Street.

Advertisements in this column FREE to direct Annual Subscribers.

Situations Vacant.

MANTED — Correspondents at unrepresented places. Apply, THE ANTIDOTE, MONTREAL.

X/ANTED — A lady to take charge of the outside department of a Society Journal; liberal terms—Address, P. O. Box 885,

MONTREAL.

Situations Wanted

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

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

Suretyshi

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

THE

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 Claime to Eniployers.

President: SIR ALEX. T. CALT, G.C.M.G. Vice-President and Mancging Director: EDWARD RAW'LINGS.

Bankers: THE BANK OF MONTREAL.

HEAD OFFICE, Dominion Square, MCNTREAL EDWARD RAWLINGS,

Vice-Pres. and Man, Director.

ANTED by an energetic young man the City Agency of a Fire Insurance Company. Address,

> P. B., P. O. Box 885, ANTIDOTE Office.

Bombay Chutney

. . . .

....

....

THE FINEST AND CHEAPEST INDIAN

RELISH MADE.

EATS WELL WITH EVERY KIND OF

MEAT OR CURRY.

ASK FOR IT AT

YOUR GROCERSE

₩₩

SEATH'S GA" TROUSERS

MADE TO MEASURE.

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

now : UD 1011 Wedl Pallis I and I forever whether or not he can procure from us Partiscut to his own order that will suit him. We most carrierly 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.

DOBERT SHATH & SONS, 1718 Notre Panis Fifest.

INSTANTANEOUS

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 Curvilinear 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 Linderias.

Country & fishing ordera productly attended to.

M. F. SMARDON. · ·

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

Rashionable Bootmaker

Vesprette

HE finest Liqueur made and strongly recommended by the Royal Physician at Montpelier, France, A. D. 1818.

Ask for it at your Club and your Wine Merchants.

CALLETTE STATE

OTHE ANTIDOTES

THE ANTIDOTE

TS Published every Saturday at the offices, 171 and 173 St. James Street Montreal. It is issued by the Journal of Communer plant and machinery, in time for the evening suburban trains. Personal inquiries may be made of the proprietor or Louis H. Boult. Subscription One Dollar per annum, single copies Fiva Cants. May be obtained at all the leading stationers and newsdealer, in Moutreal, Toronto, Quebec, Hamilton, Ottawa, London, Halifax, St. Johns, Kingston, Winnipeg, Victoria, Vancouver, &c. All communications and remittances should be addressed "This Antidotte," 171 & 173 St. James Street, Montreal. We do not undertake to return unused MSS. or sketches. Published by M. S. Foley at the above address. L. H. Boult, Editor.

OUR PRIZE LIST

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

CAST LOOSE. The above were the words we heard

the other day, as one of our ocean steamers was leaving the wharf on her voyage to England. There were a large number of passengers, and several along with ourselves, had been bidding adieu to friends and relations. scene had been a busy one, for the steamer had been taking in cargo and baggage up to the moment of starting. Barrels of flour, and bundles of hay were hauled from the wharf and lowered into the for'ard hold, while boxes and trunks of all sizes and shapes were hurried on to the deck, to be stowed away at leisure later on. Finally the bell for shore was sounded; the last kisses and hand grips were given; "God bless you dear" or "Goodbye old fellow " was said and maybe a few tears were dropped, for though the ship was stauuch, such partings are never pleasant and then those who came to say "bon voyage" were on the pier, and the gangways cleared. Over the last plank the stevedore's men came, literally tumbling on the top of one another in their haste, and causing the sailors considerable amusement. latter would shake the plank when those crossing it were about mid-way, which made it appear as though the board was slipping from the steamer's side, and consequently the retreat was turned into an absolute flight, till the men sprawling on the wharf were greeted with a roar of laughter from the crew on the fo'castle.

The last man ashore, the officer in command gives the word "Let go!" and the hawsers which bind the ship to land are slackened, the tug shoots ahead, tightening the cable fastened to the steamer's bow, so that the big vessel slowly turns outwards; one after another of the cables are hauled on board until the last remains, when the cry "Cast Loose!" rings sharp and clear, and in an instant the great liner is free from her moorings. Hats and handkerchiefs are waved, smiles and shouts struggle with dim eyes and a tightened throat for the mastery and the voyage of nearly three thousand miles nus begun.

"Shall we ever see them again?" we ask ourselves, as the mighty steamer sped down the river, and moralizing with the license permitted to old fogies, we thought of another voyage which we shall all take some day, and when the Great Captain will issue the order to "Cast Loose!" the last hawser, which holds us to the shores of time, and we leave for the far-oif port of eternity. When that moment arrives friends, may our ship be stout, strong and well victualled, so that those left behind, though their hearts be sad for awhile will feel that ere long they will join us where there are no more partings, when they too hear the words "Cast Loose!" **→>**

CHARACTER SKETCHES.

NO. 19. OUR METHODICAL MAN.

Our Methodical Man, as his name name implier, performs every action of his life upon a fixed method, and his routine year after year never varies. He rises at & certain hour, breakfasts exactly at the same time every day, and proceeds to his place of business, where he arrives each morning, say at nine o'clock precisely. He takes halfan-hour, never more or less for his luncheon, and, we need hardly add, leaves his office everyafternoon exactly at the same minute, dining at half-past six, and retiring to rest at a quarter before eleven, night after night. You may, with perfect confidence, set your watch by his movements, which are more regular than any clock in the city, for the latter may get out of order, but he never!

We believe "Our Methodical Man" prays, kisses his wife and children, dresses and undresses himself, all according to rules as unchangeable as the laws of Medes and Persians. He leaves for his annual holiday on the first day of August and returns on the fifteenth of that month without any alteration every year, and we never heard of his going to any other church but his own. His furniture and books in his house are arranged, as though they were so many business documents filed away for reference. His clothes are always of the same cut and pattern, suited of course to the particular season, and we are willing to lay a heavy wager, that he was never known to take off or put on his spectacles at a different time one night or morning to another. Nothing irritates him so much as something being in its wrong place, except somebody being late for an appointment.

The state of the s

A disorderly person or room is annoying and distracting, but to live wth Our Methodica' Man can only remind one of a prison or a lunatic asylum where meals are eaten and exercises and rest, both spiritual and temporal, are taken at fixed hours, the monotony of which must be nothing short of horrible.

When Our Methodical Man dies we can fancy him taking leave of his family and friends in the proper manner and order, and we hope on going aloft (for he is not a bad man) he will find the cherubita and seraphim with their hymn books, each at his or her right desk, otherwise we fear it will be no heaven for him.

Mr. John M. Cassils, Jr., son of Mr. John Cassils, of Shaw, Cassils & Co., has arrived home from a sojourn at Denver, Colorado, and his family are rejoiced to note a great improvement for the better since his return. He has been able to drive out every day latterly, and he holds quite r levee from day to fday in the number of friends calling to see him.

A bachelor citizen whose nativity dates from early in the forties should be cautioned by his friends, if he have any, to seek some other place for his tryst with a pretty nursemaid than the vestibule of the house she is employed in on St. Catherine street, west.



Mrs. Grundy.

If ever virtuous and valuable female was ungratefully rewarded, in this world, it is Mrs. Grundy. Somewhere or other, whether as a sweet little cherub ploft, or a viewless messenger of air among us, we know not-perhaps no man ever shall know-she takes care of us all and individually. She watches over our cradles, she instigates our funerals, she assists in choosing our spouses, our fats, our bonnets, our houses, our friends, our religion-even our dinners. She inspires many and controls nearly all of our legislative acts. She breathes her spirit into our heart, she prompts our literature, our pulpit eloquence, our evening-party ballads of the affections. What should we do without her? Fancy having to setthe all the details of our lives for ourselves, which quarter of the town to live in, what sort of house co have, what furniture, how many servants,

what o'clock to dine at, at which part of the dinner to have the celery. Fancy having to find out our own wishes, to create our own tastes, to formulate our own code of social morals. Ninetenths of us would have our minds like the old fresco of the man clad with a pair of shears, meditating into what fashion he should cut the provision of cloths and silks spread around him for his covering, and would wait in hesitating bewilderment, not provided with ideas at all, and the remaining tenth of us would live in a state of perpetual variation and experiment and would be like independent hermits in a too crowded desert-each one an offence to all the others, in the way of each. There would be no certainty about anything; one lady would be found at family prayers at what we thought was her hour for morning calls and scandal; one would summon us to attend her "At Home" at 10 a.m. our friends would

scutter themselves round all the points of the compass, wherever their whims and their house-rents drow them: we should not know when it was right and when it was wrong to be in town, we should have no idea whither to betake ourselves, if need be, to avoid our acquaintances; the butler would demana our dining at one time of the day or at night the cook would strike for another time, nothing would be beyond discussion, and there would be no final argument "everybody does it; nobody does it;" "people woul' think it strange, people will think we ought"the safe decisive phrases, to the point and unanswerable, how we should miss them in our interminable debates on everything to be, to do, and to suffer under the sun.

We are saved from cares by Mrs. Grundy; but her benefits do not end here; she rewards our virtues, she palliates our vices, she is the wisdom of fools, the courage of the faint-hearted. the conscience of us all. Mr. Greatheart was no surer guide along the road from the City of Destruction than she through the ways of the world, and she does not lead us into bogs and brakes and the many unconfortable vales and hills-no Appolyons and Giant Despairs for her-she takes us along clean, nicely rolled, level highways. where respectable people go, and the police "move on" inconvenient vagabonds. Again, she is the guardian of our domestic happiness. Fear of her censure keeps ill-assorted couples under the parental discipline; it prevents uncongenial relations telling of each other, except to presumably safe confidents.

We inspire our little ones with meritorious conduct by impressing their non-intelligence with a sense of her ubiquitous supervision; she is the providence of nursemaids and governesses; we look to her to store the mind of grown up young people with manners and morality, and she does not disappoint us. Lenient in a good-humored way to young men, the fault is not hers if, at times, some foolkardy or dunderheaded fellow abuses his privileges, and breaks her rule of decorum. And then how capitally she manages our girls. It is said that two or three hundred years ago, parents were noted for their severe and even cruel rules; it is evident that they had no gentle Mrs. Grundy to lighten their hands like the parents of fto-day. Mrs. Grundy has always existed, though under different names, but it is not till railroads and conversation by newspapers and telephones have made one locality of everywhere, and the whole world subject to the reader of his newspaper in every city, that she has come to exercise the all-prevading influence to which we are

Constitution of the state of th

accustomed; we are all submissive to precedent, but not obedient. Our first impulse when we are told we must do a thing. Is to prove that the "must" is a ristake. We are ready to do as other do, and that with the zeal of the martyr, but not upon compulsion, and not upon argument. Mrs. Grundy's whisper in our children's ears is wiser than the rod of Solomon.



Whew! On the wings of the wind from the north-west comes a scent of the cold to be and man, even the brave and noble being who "rolls his psalms to wintry skies," shivers and turns up his coat collar, and, as one man, or one woman, we haste to put on something warm.

About this season the young man gets a hustle on him and redeems his winter overcont from its summer seclusion "where the woodbine twineth." That time his sisters are actively engaged in getting on the right side of a long suffering paternal parent, with a view to a new set of fars in the near future.

The human tide has rolled back to town from the seaside. Everybody is back again and the town is greatly rejoiced thereat.

Yes, they are all back, the summer girl, tenned and brown and happy, with her summer boy jaded and broken and said.

Imagination recoils with a shudder from a momentary contemplation of the howling, dreary widerness of sand and waves they have left behind!

I have it on the best authority too, that the little traitor Capid is back again in the city. He has a few jobs on hand which he hopes to finish before the spring time blooms again.

Apropos of the coming winter, there is a movement in foot (movement on foot is all right, Mr. Editor) to organize a week of winter sports in Montreal. This is a capital scheme and I trust that it will not be allowed to fall through. Hang it all if it wasn't for those audacious claims on the city, we might have an ice palace every year and not feel it—the expense, I mean.

By the way I wonder if the city council intend to enlist the services of some eminent designer to commission the precedent of the Plourde horse incident. Were the C. C. **, load such an artist with the surplus wealth of the city, he might evolve a panel to illustrate and perpetuate this act of civic wisdom. What's the matter with a night-mare rampant, with the mayor of the city conchant on a ground d'or?

About those pale abortions which are springing up like horrid weeds all over this fair city. Suppose a man should, of unforseen accident jamb his umbrella against one of these poles and the umbrella in turn should ram his front teeth violently down his throat, beyond recovery, would he not be justified in joining in the general raid on "c city treasury? Of a verity methinks he would.

Let the sowers of dragons teeth beware! I have such a man in my mental optic.

Sunday morning I donned the frockcoat and stonepipe hat c' Respectability and hied me forth unto a church, with a heart full of pious resolves and the necessary ten-cent piece just where I knew where to find it. But—Alas! for the propositions of man! Like unto Marguriete was I intercepted by the evil one. "Behold," said he, "how sbeautiful upon the mountain." I beheld. The masses of autumnal tints, lighted by the morning sun, were a blaze of glory, the air was sweet, my heart misgave me.

"Come," softly insinuated the evil one,
"Is it not a lark to be alive on such
a morn, come, and let the sunshine soak
into your jaded system and the refreshing breeze fan that pallid cheek."

And I went.

From the look-out roamed my vision fancy free. Across the fair city at my feet, to the blue bills beyond the silver streak of the river, to the horizon and yet beyond. Across the sens with its moving hills and valleys and plains. In my vision I see a benutiful English home. stead, such as are nowhere else in the wide world. It is the home where Tennyson dwelt at Aldworth. To-day, me thought, the sweet singer would be laid beside his brother poet, Browning, within the ballowed precincts of Westminster Abbey-and again my spirit roamed about the "poet's corner," with its wealth of associations. I remembered Browning's grave. A plain slab of the pavement. In small letters the name (ROBERT BROWN-ING, 1888,) and a solitary wreath of flowers, lying them amid the feet of curions sight-seers. By his side will rest Tennyson with a name to mark the place. Sie transit.

Perhaps of all Tenarson's works none fitted or echoed the spirit of the age like "In Memorian." I remember among the numerous sects which arise, revolve, and are lost amid the preatness of London was one the member of which may be described as human. arise. In their church Tenayson and his poems were deified and his verses sung as hymns. That is years ago.

Speaking of tourists. The American in London is a great object. Westminster Abbey is one of the few places where he puts his vacuated nationality in his pocket and treads softly.

ZERO.

What threatened lately in this city to develop into a joly good family row has fortunately been adjusted without recourse to a court at law. White lies are not so infrequent as some people imagine; and the only peaceable way out of the difficulty alluded to, was the admission on the part of one of the ladies that she did not really know what she "war saying when" she "said it."

From "Pick-Me-Up."

Nothing is so clusive as wisdom. Those who seek it have to search long, and those who imagine they possess it generally find they are mistaken.

Long.—It was a rare boarding-house; there was one thing we always got lots of.

Short.-What did you get? Long.-We got thin!

A STARIGHT TIP.

He.—The fact is I have been plunging —acting like an idiot, in fact, but I will to so more.

She.—That's a pity, for the part suited you.

ANCIENT AND MODERN.

Though you shatter the vase as much asyou will,

The scent of the roses will hang round it still.

REVISED VERSION.

Though you scour out the saucepan as much as you will,

The smell of the onlone will cling round it still.

-->0<---

School Mistress (to new pupil, who is unappreciative of the boarding-school fare). -So you don't like Irish butter, Tommy? Tommy.-Well, no, Miss Scorcher, I prefer butter-scotch!

Perdita-Well, Jack and I are to be married at last, and we are so happy.

Penelope-Did you and Jack have much trouble in getting your father's consent? Perdita-No; but papa and I had an awful lot of trouble in getting Jack's consent.—Truth.

_ .

Lord Tennyson's Lady Godiva.



TENNYSON.

I waited for the train at Coventry; I hung with grooms and porters on the bridge,

To watch the three tall spires, and there I shaped

The city's ancient legend into this:— Not only we, the latest seed of Time, New men, that in the flying of a wheel Cry down the past, not only we, *hat prate

Of rights and wrongs, have loved , a people well,

And loothed to see them overtax'd; but she

Did more, and underweat, and overcame. The women of a thousand summers back, Godiva, wife to that grim Larl, who ruled In Coventry; for when he had a tax Upon his town, and all the mothers brought

Their children, ch moring. If we pay we starve!"

She sought her lord, and found him, where he strode

About the hall, among his dogs, alone. His beard a foot before him, and his hair A yard behind. She told him of their tears. And proy'd him. "If they pay their tax, they starve."

Whereat he stared, replying half-amazed. "You would not let your little finger ache For such as these?"—"But I would die," said she.

He leugh'd and swere by Peter and by Paul:

Then fillipd at the diamond in her ear; "O, oy, ay, ay you talk!"-" Alas!" she said,

"But prove me what it is I would not do."

And from v yeart as rough as Esau's hand, He enswer'd, "Ride you naked thro" the town,

And I repeat it; and wedding, as in scorn. He ported, with great strides among his

So left alone, the passions of her mind, As winds from all the compass shift and blow,

Made war upon each other for an hour.

Till pity won. She sent i berald forth.

And bride him cry with sound of trumpet.

fill

#THECHMINDOFE%

The hard condition; but that she would lose

The people: therefore, as they loved her well,

From then till noon no foot should pace the street,

No eye look down, she passing, but that all

Should keep within, door shut, window barr'd.

Then fled she to her inmost bower, and there

Unclesp'd the wedded engles of her belt, The grim Earl's gift; but ever at a breath She linger'a, looking like a summer moon Helf-dipt in cloud: anon she shook her head:

And shower'd the rippled ringlets to her thee:

Unclad herself in haste; adown the stair Stole on, and like a creeping sunbeam, slid

From pillar unto pillar, until she reach'd The gateway; there she found her palfrey trapt

In purple blazon'd with armorial gold.

Light horrors thro' her pulses: the blind walls

Were full of chinks and holes; and overhead

Fantastic gables, crowding, stared; but she

Not less thro' all bore up, till, last, she sow

The white-flower'd elder-thicket from the field

Gleam thro' the Gothic archways in the wall.

Then she rode back, clothed on with chastity:

And one low churl, compact of thankless earth,

The fatal byword of all years to come, Boring a little augur-hole in fear,

Peep'd-but his eyes, before they had their will.

Were shrivell'd into darkness in his nead. And dropt before him. So the Powers who wait

On noble deeds, cancell'd a sense misused; And she, that knew not, pass'd; and all at once.



Then she rode forth, clothed on with chestity:

The deep oir listen'd round her as she rode

And all the low wind hardly breathed for fear.

The little wide-mouth'd heads upon the spout

H. d cumning eyes to see, the barking cur Mr de ber cheeks flame; her palfrey's footfall shot With twelve great shocks of sound, the

Wes clashed and hammer'd from a hundred

One after one: but even then she gain'd Her bower: whence reissuing, robed and

To meet her lord, she took the tax away And built herself an everlasting name.

crown'd,

THE BARRINGTON GRAND STEEPLECHASE.

BY PURKARU.

CHAPTER 1-Continued.

Presently some of the others rode up and poured in their congratulations upon Mark, who was standing beside Di Vernon the reins loosely thrown over her neck, and she, who had been like a tigress a little over half an houngo was now as quiet as a lamb, actually rubbing her head lovingly against Mark's chest.

"How did you manage to keep up so close Mrs. Talbot?" asked Lead Starlingford as he dismounted and loosened his radice girth.

"Oh I am only a lightweight you see" replied Harriet smiling, and then Bob (patting her horse) always knows he must follow Mark."

"And you too I presume" said his lordship bowing.

"Certainly" replied Harriet laughing, "as long as Bob lasts, but had not the kill taken place when it did, Mark would have been the only one in at the death.

She glanced proudly at her husband, who had just remounted the mare. Di Vernon was perfectly passive in Mark's hands and that night, Talbot had greed to take her home with him and put both her and himself into training for the Steeplechase which was fixed for the 18th of the following month.

"I do not guarantee she will win" he said to Lord Starlingford "but—bar accidents—it will be a mighty good horse that will beat her, especially if she will do her best, as I promise I will do mine."

"That is quite satisfactory, and she shall be entered for the race at once" was Lord Starlingford's answer.

CHAPTER II.—THE RACE.

The race about to be described is still remembered as one of the most celebrated in the annals of Barrington, and to this day the year, among the inhabitants of that town and neighborhood, is referred to as Di Vernon's year. It was a race worth going miles to see, a race in which the judgment of the rider, and the powers of horse were both brought prominently forward, and held the spectators fascinated from the start to the finish. The course lies a short distance out of the town, and the steeplechase is from four to four and a half miles in length, having some fairly big jumps, but none of them very extraordinary, with the exception of one or two. It was the pace however, which tried both horses and riders, for it is a different matter gathering your horse together and leisurely taking a fence in the hunting field, to what it is when you ride over similar obstacles at racing speed, and many a gallant

steed and ended its career over the Barrington course. There were over a dozens starters for the Grand steeple-chase, but it will only be necessary to enumerate five, in the following order:

- 1. Sir John Hawkland's B. H. 'Bluebeard' 4 years, 11 stone scarlet Benson.
- 2. Lord Starlingford's ch. m. "Di Vernon" aged, 11!2 stone, blue-Mr. Talbot.
- 3. Capt. Ashton's grey h. "Mahomet" 3 years 104 stone, yellow-Owner.
- 4. Mr. Milton's br. h. "The Baron" 5 years 11 stone, black-Grindly.
- 5. Earl Ullswater's bl. h."Beelzebub" aged 114 stone, pink-Cannon.

Bluebeard, the winner of the Grand Military and steered by the renowned, lockey Benson, was the favorite in the betting, at five to two, but Lord Starlingford was prepared for this, and his equanimity was not at all upset. The time for the great race was three o'clock long previous to which, both the grand stand and the course were crowded. Lord Starlingford's party, among which were Squire Effingham, and his daughter Mrs. Talbot, were seated on his lordship's drag immediately opposite the winning post, Lo. 1 Starlingford himself having gone to the paddock to look after his mare and her rider.

Presently the bell rang to clear the course, and immediately all eyes turned towards the enclosure from whence the horses were to issue forth. After a few minutes suspense The Baron made his appearance, not by any means a bad looking horse though perhaps a trifle heavy, which caused the knowing ones to doubt his having the necessary speed, but he was an homest horse, and ran straight. Next came Beelzebub, whose jockey Cannon, of steeplechase fame, had enough to do to sit as he bucked and pranced past the stand. Then Mahomes? a light fast horse, the exact opposite of The Baron, stepped forth cleverly ridden by his owner. Several more follow, until at length Di Vernon. with Mark Talbot on her back giving a last nod to Lord Starlingford, came on to the course, and as the well known colors of his lordship, were caught sight of, men pressed forward to examine both the mare and her rider. A lovely animal was Di Vernon on that day, her condition absolutely perfect, so that in her coat shining like satin, von could trace the lines of her hard strong muscles as she moved along, holding her beautiful head erect, and gazing fearlessly upon the crowd on either side of her. Talbot put the mare into a gentle canter, showing off her splendid action and sending her up a point in the betting, but he pulled up shortly, being desirous of noting the prelimentary allops of Bluebeard, the only horse he had any fear of, and at

. .

that moment the winner of the Grand Military walked quietly on to the course. His jockey, Benson, had a calm self-satisfied smile on his clean shaven countenance for he was one of those, who having been at ost born in the saddle, knew by instluct every horse he put his leg across; could tell exactly what the animal he, bestrode could do, and always fixed the right second when to call upon him. Nothing would make Mr. Benson lose his head, and he would win by a neck, as coolyas when he had it all his own way. Bluebeard was not a handsome horse; his head was too large and though well set on to his neck, it was an ugly neck, so that at first sight the animal created a feeling of disappointment. But that feeling was only momentary, for it was quickly perceived what magnificent limbs, and what a swinging stride, the beast had while his eye was as true as steel.

"Di old girl, you will have to clap on all you know" remarked Mark patting the mare, as he rapidly took in all the good points of their opponents.

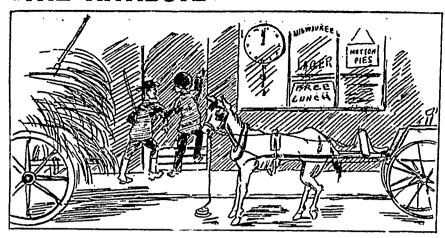
In the steeplechase the horses had to pass the grand stand twice, first shortly after the start, and again at the finish. The competitors were now all cut, and slowly moving towards the post. After one or two delays and a false start, "Off!" rang through the air, and the race had really begun. Immediately opposite the grand stand in the first round was a fairly big jump sufficient to warm up the blood of the "well plucked" ones, or to dishearten the curs. They came flying towards it. a number of them rushing along at a pace too fast to last, some refused, and others bungled over, then Grindley's black jacket appeared in view and The Baron sailed over the leap in his quiet methodical manner. Next Mahomet, who never saw the fence till close upon it, scrambled clumsily through, while Beelzebub with his ears thrown back, meant to refuse, but Cannon made such good play with the spurs that he was forced over. Di Vernon going easily with her rider gently feeling her mouth sprang lightly over. The mare's round eyes were blazing and all could see that she meant to do her best. Last of all Bluebeard, held well in hand, took the leap almost in his stride. Away they went and opera glasses were raised to watch them as they flew along. The second fence was an easy one, and only a couple of worthless brutes refused, but those who made the running at first, were now gradually falling behind. Mahomet was leading, closely followed by Beelzebub, next The Baron, and then Di Vernon and Bluebeard side by side. They were approaching the great water jump,-a masty place for a fall, and splash! Mahomet who had fought shy

of the leap, was in the middle, but Captain Ashton rammed in thespurs and finde him clamber up; Beelzebub in spite of Cannon's efforts positively declined the jump and dropped out of the race. The Baron, who never refused, left the water cooly behind him perfect ly unconcerned. Mark had his misgiv ings as to whether the mare would face water, but he need not have doubted her, she never swerved but with her ears pricked forward, and her large eyes steadfast as ever, she went over with a full yard to spare. Bluebeard who with Benson on his back, knew he must take everything that came before him, instantly followed, but the jockey's face, as he watched the mare jump with her rider never moving one hair's breadth for the saddle, grew a shade graver.

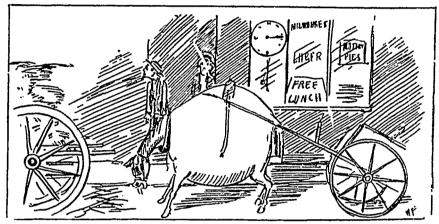
"Bl-t it, but she is a rare good 'un, and so is he ' the professional muttered and finding it hopeless to wait for Di Vernon to make a mistake, he tried to induce her rider to do so, and touching up Bluebeard, sent him past the mare. and soon collared The Baron. But the trick was too stale for Mark, knowing as he did, that they had still some three meres to run, and that such a pace would knock any horse to pieces in that distance, besides Di Vernon was carrying the heavier weight, so he would not force her until there was no help for it. "Plenty of time yet Mr. Benson" Talbot thought as he quietly checked the mare, who was quite ready to accept the challenge flung her by Bluebeard. Benson noticed directly that his "ruse" had failed, and took a pull at his horse, when a couple of lengths ahead of The Baron, resolving to keep the advantage gained the whole way home.

Mahome, was still leading, but the fire had died out of his eye, and the next fence, consisting of a wide ditch, with a most uncompromising stone wall beyond, finished him. He was driven at it, but partly his heart, and partly his powers failed him, for he strack the wall with an awful smash and falling backwards nearly crushed his rider.

Bluebeard now led the way, kicking off the top stone of the wall as hetook the leap followed by The Baron. Lastly Di Vernon flew over, soon picking up The Baron, so that unless some unforseen accident happened, the race was now curtailed to Bluebeard and the mare, both of which were scouring away at almost top speed, the horse leading by three or four lengths, but he could not gain another inch as leap after leap were passed. When within half a mile from home, Mark Talbot, feeling that the mare had still plenty to fall back upon, resolved to put the steam on, and giving Di Vernon the sign to go, he said to her, "Now my



FREE LUNCH-(No. 1)-NOON.



FREE LUNCH-ING 21-3 P. M.

beauty do your very best." And did she not! What a stride she showed when stretched to the utmost! Benson heard her coming tearing behind him, and smiled scornfully as he urged on Bluebeard. But, professional though he was, he did not know what Di Vernon could do when she was pushed. She was being pushed now and answered the call gallantly. The excitement among the spectators was intense, for the two steeds were nearing the last leap before the run in. On they came the mare having lessened the distance between herself and Bluebeard, though still behind the latter. Some thought Mark was riding too fast considering the jump in front of him, but he had by this time implicit faith in Di Vernon and sent her at the fence full tilt. Bluebeard had just got over, as the mare wheeled up at a pace perfectly terrific, "Never funk it old girl" cried Mark "Over you go!" and over she did go with a vengeance, landing a full length nearer Bluebeard than before the leap. It was then that Mr. Benson began to suspect that Di Ver non ridden by Mark Talbot would prove "one too many" for the winner of the Grand Military. All the jumps were passed, and it was a trial of speed between the two for the finish. On, on, they came, nearer and nearer and the thuds of their hoofs could be heard on the turf. A hum which gradually swelled into a mighty roar rolled along the living line of spectators as the pair Cashed onwards towards the gaol, till the excitement was wrought up to a frantic pitch when the distance post was reached. Now were heard the shouts of "Scarlet wins!" "It's Blue" "No it isn't; Bluebeard for ever!" "The mare! the mare! Di Vernon for a thousand! Hurrah! Di Vernon for a million!"

Yes, the glorious mare was at Bluebeard's quarters, then whish! whish! she was alongside. Benson plied whip and spur as only professional jockeys can, but though the horse was game to the last, he had run himself out; Di Vernon slid past him, meeting with a deafening cheer, as she landed the winner of the Barrington Grand Steeplechase by a good length. Time, fastest est on record!

Lord Starlingford was a proud man that day, but he did not forget him, to whom he owed his triumph, and somehow Mark Taibot became the owner of Di Vernon, although she was worth more than he could afford to pay. The mare never raced again, but she carried Mark to hounds for many a year, and Harriet has said, with a smile which defied the insinuation, that Di was the only female who caused her a pang of jealousy.



From London Oucen.

THE FASHIONS.

The diagonal serges will be very generally worn this "fall," and this material hangs, lools, and wearswell to the last. They will be in almost every shade, with stripes both broad and narrow. Plain corduroys are also in vogue. the surface of those in black being relieved by having a pretty little knot at regular intervals. For mantles, there are some of rich broches, matelasses, and broche's reps will be a favorite material for married ladies' cloaks. New dresses are of a walking length, the edge of the skirt finished off with rows of braid or foot frill which presents a trim appearance suggestive of meat unkles and spotless boots. There is also a graceful "fall" costume made cf plaid woolen with a good deal of green in its colouring; the bodice beng of forest green cloth buttoning up the back and edged with cord; shoulder pulls of plaid with close fitting cloth sleeves.

Our illustrations this issue represent:
No. 1. Mercury Hat. Hat trimmed with a large bow in Ophelia ribbon, ostrich tips, and antennae. Large bows in coral velvet under the front and back of the curved brim. The ostrich tips curl to the right and left in a graceful manner.

No. 2. The Beatrice Bonnet. Helmet-shaped bonnet, ornamented with a bow of velvet shot manve and absinthe-green and a large bow in plain manve ribbon, together with velvet loops standing for wings, from amongst which rises a tuit of antennae. A scari of cream Bruges lace is draped over the projecting brim.

No. S. (centre) Costume of Dark Green Grape. Trimmed with a galon composed of small loops of narrow black satin ribbon. A corselet with long tabs infront, is of green and black passementeric intermingled with gold. The full plastron and smooth yoke back are of cream-coloured embroidery. Large sleeves of orepon cut on the cross, extend only to theelbow, where they are met by close siecees of embroidery. The shoulder-knots are of black satin ribbon. The view of the gown shows the broad Watteau pleat at the back of the skirt and its border of galon.

——⊕⊯⊶— ТНАТ СЬАММУ НАND.

BY CHAS. M. SKINNER.

My family was in the country, so that I was alone in the house. On the night of the venture herein related, I had locked the doors and lower windows carefully. read until I was drowsy and gone to bed at cleven o'clock, falling askep almost immediately.

It must have been two o'clock when I nwoke. The night was intensely dark and still, but as soon as my eyes were open, I was conscious of something wrong, something oppressive. A weight was upon me, and instinctively I made a movement to throw it off. The thing lying on my chest was a human hand!

What had happened? Had a burglar entered the house and complacently gone to sleep beside me? Had I been chloroformed, kidnapped, and carried to a strange place? I cautiously felt again and took up the hand. It did not move, and was cold and clammy. In surprise and apprehension I dropped it, and it fell back upon my loudly-beating heart like a piece of lead.

I was in bed with a corpse! Coolness, now, above all things!

Yes, the doors must be safe. I remembered locking them. How had this person, this thing, come into the house? Had he come to rob it, been shot or injured, dragged namself to m side and died there? Had a murder been committed, and had the perpetrators, with fiendish audicity, dragged the body of their victim into my house and left it there? If so, was it done to throw suspicion on ma?

The heavy shade of trees before the house favored such a deed, and they

might have entered by a ladder at one of the upper windows, but why should the ghastly thing be brought to me? I had so enemy so far as I knew. After all, was not this a nightmare? No, I could descry the window, and there was the edge of a gilded picture-frame that caught a fairt light from the street-lamp on the corner. I was wide awake, and a dead man was lying beside me.

It takes time to write this. It needed but a second to think it, and as I thought it, my blood began to chill with horror, and my hair to stir. Yet, was it safe to move? If a corpse had been brought into the house, perhaps it was a maniac who had done it. At that moment he might be lurking in a corner with knife or bludgeon, ready to take my life, too; and my only weapon was in another room.

I listened. Everything was as still as the tomb, except for the beating of my heart. Come what might, the situation was too dreadful to sustain. I grasped the dead hand, flung it off, heard it fall on the counterpane with a soft thud, and then gathered myself for a ring. Why! what had happened? Where was my right arm? I tried to rise on my right elbow, but could not do so. In placing the body there, had my arm been injured? Here was a complication, truly: o mystery beside me, and all means of solving it destroyed. I put my left hand to my right shoulder and felt slowly down the arm; I lifted it with my left hand, and on letting it go, it fell lifeless. Picking it up again, I found that the hand was cold and without feeling. By rubbing and shaking it I restored sensation and the power of movement. Then a light dawned on me. I reached over to the right, there was nobody else in the hed. I had been lying in such a position that my right elbow was cramped under me and the circulation had been checked, producing that temporary paralysis which we allude to when we say that our legs or arms are "asleep." The palsied forearm had fallen across my chest, had cooled in a draught from the open window, and when I lifted it, there was no feeling in it to apprise me that it belonged to me. Such, however, was the case. That dead, clammy hand was my own. I went to sleep again.

PUBLIC DINNER, NEARLY OVER.

"Gentlemen, I think you are eminently qualified to criticise the works of some of the best English corvers."

Quaker.—Verily, friend, we are more nearly allied to a table of contents at the end of these works.

Young Mrs. Nagger.—Fancy, John! I've just been reading that a cat has nine lives.
John (who is very much married).—Thank goodness that a man hasn't!

RECOLLECTIONS OF INDIA

AND

PEOPLE I HAVE MET THERE.
BY HURKARU.

Cornelius O'Brady was a Trinity College Dublin man; he had studied and been admitted to the bar in the Old Country, but having a natural aptitude and liking for acting had joined a troupe touring in the provinces. Not finding that the life was the El Dorado he had pictured it to himself he returned to the bar, came out to India, where he gained some repute in criminal practise as counsel for the defense, and where he had also acted as Police Magistrate in Bombay for about twelve months. O'Brady was well read, and in private life was an amusing jovial companion, somewhat too fond of his "peg" and well known for, what is called, pulling the long bow. After he had been telling us one night at the Byculla Club, how some years ago game was so plentiful, that he had shot blackbuck while travelling in the railway train, he arrived at that happy stage of mind and body when it was only common prudence for Jack Stirling and one or two others, to whom O'Brady had been relating his fabulous adventures, to assist the learned gentlemen into his shigram and send him home to Mrs. O'Brady. It was no easy matter to place O'Brady in his shigram, for he was both large and heavy, but having after some difficulty wedged him securely between the scats, we could only wonder how he could ever be taken out again-probably the shigram-walla put his vehicle into the coachhouse leaving his master "just as he found him-like a gentleman taking his snooze "-until morning; I cannot say positively, but Jack Stirling told me that when he went to attend O'Brady's child shortly afterwards, Mrs. O'Brady was a trifle particular in enquiring what hours we kept at the club, and asking Jack if he would be so kind as to allow (!) her husband to come away by eleven o'clock (it was half past ten when he was put into the shigram). Stirling had hard work to keep a decorous countenance for O'Brady himself was jesticulating behind his wife in a manner which would have done credit to Grimaldi.

It was grand and beautiful to hear Cornelius O'Brady, the day following his drive home in his shigram, denouncing to a jury the evils resulting from drink. The case was one for murder against an Italian scoundrel, who had been caught almost red handed in the act. The evidence was quite conclusive and there was really no defense, so that there was a doubt whether Cornelius O'Brady would make any speech on his client's behalf, but this doubt was quickly dispelled, for having a fine voice and good presence, of which he was perfectly well aware, O'Brady slowly rose and placing one foot upon a chair, he

flung his gown over his shoulder, much as a Roman on the stage would do his toga, (for my friend never forgot his acting propensities), and directing his glance at the jury began in solemn tones:—

"Gentlemen I am not going to insult the understandings of twelve intelligent men like yourselves, with the ordinary clap-trap used alas too often in cases like the present. No; I shall not pretend that the prisoner, my client, is an emblem of slandered innocence, for I regret to state he has led a vicious life." (The object of these remarks, from his countenance would certainly have given the lie direct to the "emblem of slandered innocence" theory and from his previous record appears to have been a most unmitigated ruffian.) "But gentlemen," continued my learned friend, "we must not forget that the wretched individual you see before you, in the dock, was once a little child and had a mother." At which undeniable though not uncommon fact O'Brady's voice trembled-he certainly was a good actor. "Ah yes, and what was it which has placed that miserable creature, once playing happily at the maternal knee, in the awful position in which you now behold him? What gentlemen but "-here O'Brady's voice assumed the tragic stage whisper-"grog, -grog,-grog,-the demon drink which to Saul's thousands and David's tens of thousands counts up its hundreds of thousands, ave and millions every year! Oh, as Shakspeare so aptly says 'that men should put an enemy in their mouths to steal away their brains.' But gentlemen, I need not point out to your logical and well balanced minds that there is a vast disference, a tremendous gulf, between a drunkard and a murderer. Pause, I beseech you, 'ere you make ' confusion worse confounded' by supposing that because a man is a drunkard he must necessarily be a murderer ---."

Here the judge interposed, and requested the counsel to confine himself a little more clearly to the point at issue.

"Certainly my lord," replied O'Brady, "I am much obliged for the reminder; and so gentlemen let us at once come to that point on the victim of this ioul murder, which was struck by the knife of the assassin, and from which issued forth the life blood, or as his lordship has expressed it 'the point at issue.' Hold, no unseemly levity I beg, (as a smile hovered over the faces of the jury) this is far too serious a subject to jest about. One man's life has been taken, and another's is being hunted down, under the plea of justice, and to you gentlemen will belong the honor of denying that plea and vindicating my client. In the first place with regard to the wound, it was inflicted not by an Italian knife, though the prisoner is an Italian, but by an ordinary carving knife, such as you or I

might have used, and secondly, I am sure you all paid attention to that eminently scientific, yet beautifully lucid evidence, of my friend Dr. Stirling who was called in to examine the body. That evidence I listended to with deep interest, and I may say it has seldom been my lot to meet with so talented an exposition of the art of surgery, which, but for this unfortunate crime, would have been lost to the world. You have heard from Dr. Stirling that, in his opinion, the wound was caused by a common carving knife. and further he was willing to swear that the weapon could not have been an Italian stilletto. Here is a most interesting discovery "-and so Cornelius O'Brady rambled on, he had no case but thought he must do something for his money and also air his eloquence. Finally he concluded in some such words as these: "Now gentlemen, having satisfactorily shown you that, while deploring the besetting sin of drunkenness, a drunkard is not necessarily a murderer, and having further proved, by the evidence of one of the cleverest surgeons we have in India, that the wound which terminated the unfortunate murdered man's existence was not inflicted by an Italian knife or dagger, although the prisoner is an Italian, I confidently leave the case in your hands, knowing that you are not as Shylock was. but that your justice will be tempered with mercy and that the verdict you render will be worthy of yourselves, and the great country to which we belong." Of course the verdict was "Guilty" and was approved of by O'Brady immediately upon quitting the court, he declaring that the prisoner, from his acquaintance with him when Police Magistrate was, out and out, the blankest rascal in the Bombay presidency.

(To be concluded in our next.)

OFFERED AND TAKEN.

Magistrate (passing sentence).—Forty shillings or a month.

Irishman.—Faith, an' as Oi 'm mighty hard up, your honour, Oi 'll have the forty shillings for a change loike.

KNIGHTHOOD.

KNIGHTHOOD.

A knight of old to win his spurs
Did doughty deeds of gory fam;
When lance-heads stuck to him fixe burrs.
And battle axes dinged his frame.
And frequently some heavier blor
Had had some heavy goes at him,
Before the Royal sword was laid
Upon his shoulder fit and trim.
But now-a-days a knight is one
Of very diffrent stuff than that;
No gory risks he cares to run,
As did the mediaeval "flat."
He schemes and jobs, and buys his way,
"Till ministers have caught his name;

Then other wires come in play,

But still he "gets there just the same."

[/ALTER KAVANAGH'S AGENCY, ST. FRANCOIS XAVIER ST., MONTREAL COMPANIES REPRESENTED, SCOTTISH UNION AND NATIONAL OF SCOTLAND NORWICH UNION FIRE INS. SOCY OF ENGLAND EASTERN ASSURANCE COY. OF CANADA. COMBINED CAPITAL AND ASSETS: \$45,520,000. THE UNITED FIRE INSURANCE CO. Lim., OF MANCHESTER, ENG., Has purchased the Canadian business -OF THE-· · . CITY OF LONDON. . · . Subscribed Capital..... Capital Paid-up... Funds Exclusive of Capital 782,500 Application for Agencies Invited PERCY F. LANE, Managers. CEE 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. IMPERIAL INSURANCE CO'Y, - - LIMITED. - -ESTABLISHED AT LONDON, 1802. FIRE. Subscribed Capital\$6,000,000.

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

107 ST. JAMES STREET.

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

ESTERN ASSURANCE COMPANY. FIRE & MARINE. INCORPORATED 1851. Capital and Assets.....\$2,551,027 09 Income for Year ending 31st Dec., 1891..... 1,797,995 03

. . . . TORONTO ONT:

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. Postrek, Societary. J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

THE LONDON ASSURANCE.

ESTABLISHED 1720.

TOTAL FUNDS NEARLY \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES

E. A. LILLY, Manager Canada Branch, Waddell Building, Montreal.

ONDON & LANCASHIRE LIFE. .

HEAD OFFICE FOR CANADA.

Cor. St. James St. and Place d'Armes Square, Montrert. Assets in Canada about.......\$1,500,000

World-Wide Policies, Absolute Security.

I IFE 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.

TEW YORK LIFE INSURANCE CO.

STATEMENT-JANUARY 1, 1892.

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

Assets	\$125,047,200.81
Liabilities	
Surplus	
Income	31.854.104.00
New Business written in 1891,	\$152,664,082,00
Insurance in Force (over)	

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

ORTH BRITISH & MERCANTILE INSURANCE COMPANY,

ESTABLISHED 1509.

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

HEAD OFFICE-IN-CANADA, MONTREAL,

CANADIAN INVESTMENTS, \$4,599,753.00.

THOMAS DAVIDSON,

Manager-Director.

MONTREAL.

UEEN INSURANCE COMPANY. OF AMERICA.

Paid \$549,462.00 for losses by the confl gration 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.

IVERPOOL & LONDON & GLOBE INS. CO. DHŒNIX FIRE INSURANCE CO'Y. LONDON. THE HONORABLE HY, STARNES, Chalman, EDMOND J HARBEAU, ESO, Deputy-Chalman, W. N.1 WOKTH J BUCHANAN, Eso, ANDREW FREDERICK GAULT, ESO SAMUEL, FINLEY, ESO, SIR ALEX, T. GALT, G.C.M.G. ESTABLISHED IN 1782. CANADIAN BRANCH ESTABLISHED IN 1801. No. 35 St. Francois Xavier Street. Amount Invested in Canada, \$ 1,350,000 Capital and Assets, 53,211,365 PATERSON & SON, Agents for the Dominion. MERCANTILE Risks accepted at lowest current rates. Churches, Dwelling Houses and Farm Properties insured at reduced rates. CITY AGENTS: Special attention given to applications made direct to the Montreal Office. E. A. WHITEHEAD & CO., English Department. RAYMOND & MONDEAU. French G. F. C. SMITH, Chief Agent for the Dominion. INSURANCE COMPANY JORTHERN ASSURANCE OF HARTFORD, CONN. . . . OF LONDON, ENG. BRANCH OFFICE FOR CANADA: ESTABLISHED 1854. FIRE INSURANCE. 1724 NOTRE DAME ST., Cash Capital . . . \$2,000,000. MONTREAL. INCOME AND FUNDS (1890), CANADA BRANCH, Capital and Accumulated Funds.. ... \$34,875,000 HEAD OFFICE, . 1 4 ST. JAMES STREET, . MONTREAL. Annual Revenue from Fire and Life Premiums, and from Interest upon Invested Funds..... GERALD E. HART. General Manager. 5,240,000 Deposited with the Dominion Government for security of A Share of your Fire Insurance is solicited for this reliable and wealthy Company, renowned for its prompt and liberal settlement of claims Canadian Policy Holders..... 200,000 CYRILLE LAURIN. G. MAITLAND SMITH. Montreal Agents ROBERT W. TYRE. MANAGER FOR CANADA. OMMERCIAL UNION ASSURANCE CO., Ltd. OYAL INSURANCE COMPANY . . OF LONDON, ENGLAND. OF ENGLAND. . . FIRE! LIFE!! MARINE!!! LIABILITY OF SHAREHOLDERS UNLIMITED. Total Invested Funds -- \$12,500,000. Capital and Assets\$25,000,000 Life Fund (in special trust for life policy holders)...... 5,000,000 Investments in Canada for Protection of Canadian Policy-holders (Chiefly with Government) Exceeds \$1,000,000. Deposited with Dominion Government Every description of property insured at moderate rates of premium. Life Assurance granted in all the most approved forms. Agents in all the principal Cities and Towns Head Office for Canada: ROYAL INSURANCE BUILDING, MONTREAL, W. TATLEY, Chief Agent of the Dominion. E HURTUBISE, Special Agents | JAMES ALLIN, Special Agent | W. S. ROBERTSON, English Deport of G. R. Robertson & Soas. HEAD OFFICE, Canadian Branch - MONTREAL. EVANS & McGREGOR, Managers. ATIONAL ASSURANCE COMPANY TLAS ASSURANCE COMPANY. . OF LONDON, ENG. FOUNDED 1808. INCORPORATED 1822. . . Fire Reserve..... 1,500,000 CANADIAN BRANCH. 1,000,000 79 ST. FRANCOIS XAVIER STREET, MONTREAL. CANADIAN BRANCH, 79 St. Francois Xavier Street, MONTREAL. MATTHEW C. HINSHAW, MATTHEW C. HINSHAW, Chief Agent. BRANCH MANAGER. LLIANCE ASSURANCE COMPANY. UARDIAN FIRE AND LIFE ESTABLISHED IN 1824. Assurance Company, of England HEAD OFFICE, BARTHOLOMEW LANE, LONDON, ENG. WITH WHICH IS AMALGAMATED THE CITIZENS INSURANCE COMY OF CANAD! Subscribed Capital, \$25,000,000 Paid-up and Invested, 2,750,000 Total Funds, 17,500,000 HEAD OFFICE FOR CANADA: Guardean Assurance Building, - - - 181 St. James Street RIGHT HON LORD ROTHSCHILD, ROBERT LEWIS, Esq., Chairman, MONTREAL. 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. E. P. HEATON, Manager. G. A. ROBERTS, Sub-Manager

D. DENNE, H. W. RAPHAEL and CAPT. JOHN LAWRENCE,

City Agents.

Branch Office in Canada . 167 St. James Street, Montreal.

G. H. McHENRY, Manager for Canada,