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2796 Policies were issued, assuring	8,236,745
The Total Existing Assurances in force at 14th Novr., 1891, amounted to .....	107,011,896
The Claims by Death or Matured Endowments which arose during the year amounted, including Bonus Additions, to	3,156,973
The Annual Revenue amounting at 14th November, 1891, to...	4,899,371
The Accumulated Funds at the same date amounted to....	37,418,272
Being an increase during the year of \$973,630.	
Investments in Canada:	
Government and Municipal Bonds, \$4,317,229	
Sundries.....	425,937
1st Mortgages... 1,775,548	
Real Estate.....	355,000
	\$6,873,714

Montreal, 4th May, 1892.

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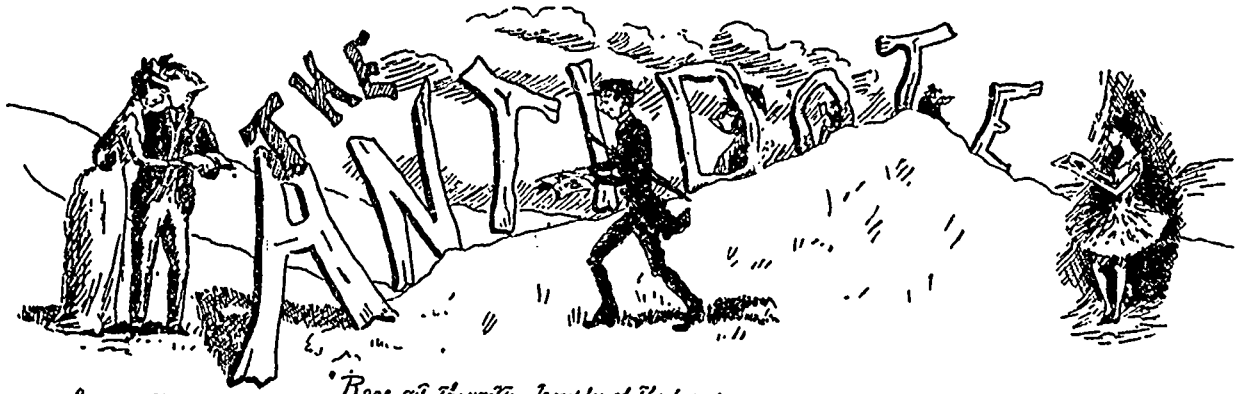
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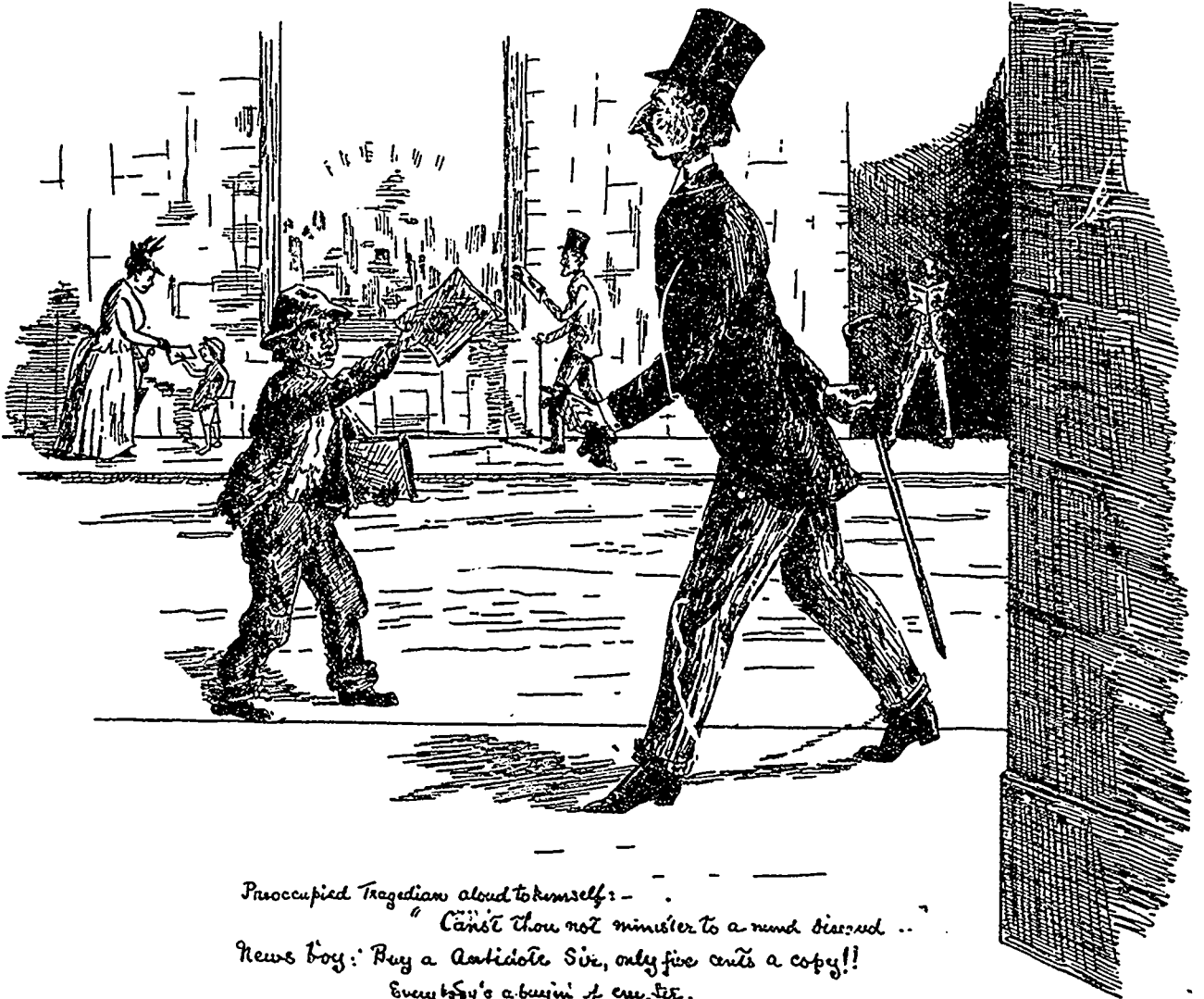
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### SHAKING HANDS.

THERE must be very few who have not observed what a vast difference there is between people, in the way they carry out the ordinary part of salutation of shaking hands. Even the same person may vary his method according to the time and occasion, for there is a great deal of silent language expressed in a "shake." It may denote welcome, condolence, congratulation, and so forth, for each of which the pressure of a sympathetic friend speaks as plainly as words. But there are some, who either cannot, or do not care, to show sympathy, and whose hands never change in their dull monotony of their speech, if speech it can be called, which really signifies little or nothing.

Let us consider for a moment the different methods of this common form of greeting. There are men who, when they meet you, put out an open hand which encloses yours in a firm hearty grasp, accompanied by a good, but not rough, up and down shake, speaking plainly of the pleasure of seeing you, causing a feeling of gladness, though you may have been depressed previously. That is the honest friendly shake which you like to retain. Opposed to this is the hand of the man, which seems to find its way into yours in a niggardly fashion, and is withdrawn almost as soon as you take it, the clammy unclasped digits reminding you of a fish, and leaving as much warmth behind. Again there is the hand of him, who seizes yours in a vice which recalls the tortures of the historical thumbscrew, and after a steady, terrible grind, unrelieved by any shake he suddenly drops your crushed fingers, and you mentally thank heaven the ordeal is over. Then we have the man with such an exalted opinion of himself that he feels bound to patronize everyone else, and so thrusts out a couple of fingers towards you, as though he deemed it an honor for you to be noticed at all. If you have sufficient presence of mind poke out one of your fingers in return—the little one is best—when his cheap exclusiveness will be thoroughly disconcerted.

There is the warm hand and the cold hand, the moist hand and the dry hand; in fact we might fill a goodsized volume with the language of hands, but are forced to remember that our space is limited.

We must not, however, omit to say a word of the hands of those fair ones who enhance our joys and lighten our sorrows. You have doubtless all experienced the thrill of

delight when a dear little hand has been placed confidently in your own great paw, where it nestles for a brief happy moment and returns the gentle squeeze. Go to; we also, though our hairs be gray, have felt that sweet pressure, and can remember the days of our youth. Is it not always an honor to be allowed to take the hand of a pure good woman within our own? May we strive to be worthy of such and never bring disgrace upon the soft palm laid in ours.

In conclusion, we think the recent fashion of what we may call the square-elbows-over-hand-shake simply detestable. It is awkward in appearance and expresses neither warmth nor heartiness. It is not in that manner but with an honest, straightforward shake and clasp that the ANTIDOTE would welcome all its readers.

### BULLS, IRISH AND ENGLISH.

IT is generally believed that for the solecism usually termed Bulls we are solely indebted to Ireland, and Miss Edgeworth's clever well-known essay on Irish Bulls is doubtless largely to be credited with the notion. It is almost impossible to name the term Bulls in the sense in question without reminding someone of the Irish Member, Sir Boyle Roche, and his famous remark about posterity,—“Why should we do any thing for posterity, for what in the name of goodness has posterity done for us?” Sir Boyle, hearing the roar of laughter which followed this blunder, but not being conscious that he had said anything out of the way, was rather puzzled, and fancied the House had misunderstood him. He therefore begged leave to explain, as he apprehended the gentlemen had mistaken his words. He assured the House that “by posterity he did not mean all our ancestors, but those who were to come immediately after them.” It is needless to say that serious business was suspended for fully half an hour after this explanation. Another of his sayings, in arguing for the suspension of the Habeas Corpus Act in Ireland, was “It would surely be better, Mr. Speaker, to give up, not only a part, but, if necessary, even the whole of our constitution, to preserve the remainder.” Another was—“The best way to avoid danger is to meet it plump.”

A Dublin cabby being asked by his fare, “Tell me who lives in that fine house yonder,” is answered—“Sure, sir, 'tis Mr. Fitzgerald, but he's dead.” “When did he die?” asked the gentleman, scarcely able to control his laughter. “If he'd lived till to-morrow, he'd be dead three weeks.” To keep up the conversation he inquired. “What did he die of?” “Sure, sir, he died of a Thursday.”

A Kerry man who accompanied the writer and a party from Glengariff up Hungry Mountain in the summer of 1890, had a bad fall down one of the steep slopes; escaping with only a few slight bruises, he devoutly remarked on his way home, “Glory be to God that I wasn't walking back over the mountains a dead man.” The Irishman, however, has not a monopoly of Bulls. We read in one of the old English poets,—

“A painted vest Prince Voitigera had on,  
Which from a naked Pict-his grandsire won.”

Taking a "vest" from a "naked man" is like the old-time saying of stealing the breeks from a Highlander. Shakspeare makes Hamlet commit a Bull when he speaks of that

"Undiscover'd country from whose bourn no traveller returns,"

just as he has met his father piping hot from purgatory. Horace Walpole's "I hate that woman, for she changed me at nurse" is another example of the Bull out of Ireland.

But the Irish Bull is *sui generis*. A "strong wakeness," and "the wather is dhry in the well" are to the manor born. So is this from a ghost story,— "That deadly sound is going on again as lively as ever"—and this, "The only way to prevent what is past, is to put a stop to it before it happens." An Irish writer described drops of rain as varying in size "from a shilling to eighteenpence," and another, "There I sat, expecting that every moment would be my next."

Even France contributes to the list. An old French soldier, on being presented with a sword of honor remarked, "Ce sabre est le plus beau jour de ma vie." In the land of the Sultan, Bulls are not unknown. A new market-man purchased eggs at a shilling a dozen and sold them at tenpence. When his friends remonstrated with him on the absurdity of his behaviour, he replied: "There is a loss on the profit, but some business is done." The Bull has not been wanting in apologists. A writer in the London *Spectator* describes it as being the results of an attempt to emulate Sir Boyle Roche's bird, which "could be in two places at the same time." It is rather a sign of mental activity than of mental weakness, "a heroic effort to sit upon two stools at once, to reconcile two contradictory propositions."

### SOME GREAT PAINTINGS.

THE Transfiguration, Raphael's last work, is usually considered the masterpiece of modern painting. The original is in the Vatican at Rome, but there is a fair copy in the beautiful new chapel, behind the altar of the Parish Church of Notre Dame, Place d'Armes, Montreal.

The Sistine Madonna, in Dresden, Germany, is another of Raphael's great works and by many considered the finest painting in the world. It was painted in 1518 for the monastery of San Sisto, Piacenza, Italy, whence its name. It was purchased by King Augustus III of Saxony for \$45,000. Wilkie said of it that "the head of the Madonna is perhaps nearer the perfection of female beauty and elegance than anything in painting. Kugler said,— "Never has the loveliness of childhood been blended so marvellously with a solemn consciousness of a high calling as in the features and countenance of this Child." There are six figures in the picture. The two enchanting angel boys, leaning on the lower division of the picture, give the last touch of beauty to this magnificent work. We purpose giving a half-tone engraving of this marvellously beautiful painting in an early number of the ANTIDOTE, from a large photograph taken direct in 1890.

The price paid for the Ansidei Madonna, from the brush of the same great master, now in the National Gallery, London, is probably the largest sum ever given for any painting. It belonged for many years to the Marlborough family. From their collection it was bought by the nation four or five years ago for \$350,000.

Miss Houghton, whose painting "*Le Soir de la Vie*," attracted so much attention in the Paris Salon of 1890, is engaged on a picture of her uncle, Sir John J. C. Abbott.

London papers see an improvement in the average quality of the new landscape pictures in the Royal Academy.

The Princess Louise and Alma Tadema both chose the same subject, the pianist Paderewski (Punch's "Paddy Rooskie") for their contribution to the New Gallery this season. Both portraits are highly praised.



THE ability to appreciate music may be termed a "sense;" and somewhat as those who are sightless cannot understand what we mean by color, so persons who do not possess a musical ear cannot understand the pleasure of listening to music. To those so deprived, music is a "continuous noise" in which the rhythm is more or less pleasing, for everybody knows of persons who, though not at all musical, are yet excellent dancers. Such people will admit—and some even insist—that they "enjoy" music, just as those of no musical training or culture will try to persuade their friends and themselves that they enjoy a half hour of Wagner's Parsifal or Lohengrin, or even the admirable oratorical efforts of our own Philharmonic Society. The good service being rendered by Mr. Joseph Gould, of this city—largely a labor of love—with his excellent Mendelssohn Choir, has not failed of much appreciation; but with all this, the musical taste must be cultivated in the home before even the church choir can begin to be a means of development. We are reminded here of the reply of a military officer of the old school, when a newly introduced young man remarked on the sweetness of the music being rendered by the band of the Prince Consort's Own Rifle Brigade in one of our public gardens—"Yes: very fine music of course; but it makes such a—of a noise!" The colonel, it is needless to say, was a man of education; he had a keen eye for the beauties of life and of color, a critical palate, a Wellington nose and a warm heart, but he had also what are known to musicians as "leather ears."

Some of the finest pianos ever turned out of the factories of New York, Boston, Guelph, Toronto, &c., are to be found in our Montreal drawing rooms, and we may fairly claim as finished and independent players as may be heard in the best circles of Schonbrunn or Munich. Many of the fair performers, too often contrary to custom, keep up their musical performances, notwithstanding the presence of numerous olive branches. Happy the man of musical taste in such a home. Among our young ladies may be found some of the best players on the continent; but of these more anon. But there are also here and there those who, with ears like the colonel aforesaid will persist in torturing a fine instrument and the sensitive ears of their friends and neighbors by tinkling and drumming away for hours every day, in the belief that they can become finished musicians.

One of the few fine Cremona violins in Canada is owned by a Toronto banker, himself no mean performer. A list of the owners of fine violins will appear later on.

Verdi's new opera—being prepared for next season—is said to distance all his former works.

The proper bowing of strathspeys is rarely acquired out of Scotland. It is almost impossible to express it by notation; and the phrasing of some of Chopin's compositions is

scarcely more difficult to a beginner. But who ever heard a strathspey well played without feeling a tingling in his toes—the desire to get on his feet and dance ?

“Norma” in June would be a surprise, but the “Bohemian Girl” is an opera that a large proportion of our music loving citizens will flock to hear at any season. This, probably the most popular of all Balfe’s works, owes its hold on the public ear to the string of beautiful catching melodies of which it chiefly consists, and which in persons of second or third rate musical sense, marks the limit of musical appreciation. The singing in the principal roles was barely tolerable, and the part of the Count, though leaving little to be desired in “The Heart bow’d down,” went to show how far a popular (among-his-own-friends) performer falls behind when placed beside an indifferent professional player or singer. The laborious “practice that makes perfect” is wanting.

The custom of successful teachers in giving public exhibitions of their pupils’ skill is worthy of wider imitation. Those who were present at the entertainment of this character given by Max Bohrer in the new Association Hall last week will bear us out in these remarks. Eleven numbers in the programme, chosen from the works of Beethoven, Mozart, Rubenstein, Henselt, Field, Wagner, Moszkowski, Schumann and other masters, were with scarcely an exception creditably rendered throughout. The Chopin half-number was omitted owing to indisposition of Miss M’lar. Miss Collins’ playing of Beethoven’s Sonata in D Minor, which occupied nearly three-quarters of an hour, and all without her notes—was a veritable *tour de force* for one of her years. Her playing of Liszt’s beautiful setting of Wagner’s, “O du mein holder Abendstern” from the *Tannhauser*, in her second number, was to many the “sweetest morsel of the night.” In response to an encore of this number she gave the “Meditation” by Raff. The playing of Misses Howard, Jordan, Chatwin, Rose, Harriss, Monsarrat and Coyle was all more or less applauded. We need not apologize for devoting the space given to these amateur entertainments. Apart from the treat to the listeners, they tend to remove that timidity which even in their own homes so often prevents young players doing justice to themselves and those who have been so lavish in procuring for them the benefits of a thorough musical training. One of Mr. Bohrer’s pupils would seem to have a more than amateur career before her, should she so desire.

Among the number of Montreal young ladies who have chosen the Violin as their favorite, is Miss McLaren, (niece of the late Alderman McLaren,) who has but recently returned from a three years’ sojourn in Leipsic where she went to devote herself to the study and practice of this king of instruments. Those who have heard her rendition of one of Spohr’s concertos, all agree that she has fulfilled the promise of a few years ago.

Goulet, the young Belgian violinist, whose rendering of some of Sarasate’s recent compositions delighted a number

of family circles during the past winter, has gone on a visit to his native town of Liege.

We have been shown the manuscript of a suite, if we may so term it, for violin and piano, by Jules Hone of this city. The themes are on “If thou wilt be mine,” “O had we some bright little Isle of our own,” and “When he who adores thee.” . . . . . from the Irish Melodies, and are beautifully and appropriately harmonized. Mr. Hone’s fantasia on “The Campbells are coming,” his “Souvenir de Arthabaska” and his agreeable settings of popular airs for these instruments are well known to amateurs.

Let us have more music, and the people will not rush to the drinking saloon—the poor man’s club—for relaxation, for some respite from their daily toil. Look at the windows and doors of our shops and residences when even a minstrel troupe marches by with a cornet, bassoon, cymbals and big drum ; look at the rush to Sunday parks ; look at the crowds that flock from all sides to obtain a closer hearing of the sounds made by a Salvation Army band, and the effect even of a false-toned hurdy-gurdy upon children and nurses,—and we will be convinced of the craving for music which characterizes the masses of the people. Money spent in providing open air music in the public squares during the summer would not be the least useful and rational item of our city expenditure.

#### TOOK THE CROW OUT OF THEM.

THESE are yet living, and in the prime of life, people who remember the time when some of the old buildings along St. James Street were occupied as residences by some of our principal citizens. Two of the most centrally located of these had yards or gardens in the rear in one of which an adjoining resident kept for some time a number of cocks and hens. The male birds had as cruel and hoarse “craws” as those of which the Eitrick Shepherd complained in the “Noctes Ambrosianae.” The former, a physician of note, was often obliged to be up at intervals during the night. When he did begin to court sleep, the fowls in the area below, between the houses and Craig Street—set up their ear’y clarion, and usually succeeded in banishing sleep all round. The owner, an early riser himself, was proof against remonstrance. The doctor could not stand it any longer. He bethought him of a large quantity of old time cathartic pills—long since become unpopular. These pills, resembling peas, he flung out of his window into the garden, and it is needless to say that they were eagerly swallowed by the fowl. The sight that met the owner when he returned to his dinner may well be imagined. They were the sorriest looking lot of fowl ever seen. They were more dead than alive,—some gasping, others staggering about with heads and feathers all drooping and awry. The owner concluded they had some distemper and lost no time in taking them down to the market and selling them for what he could get. “The pills took the crow out of ’em,” confidentially whispered the doctor to a sympathizing neighbor.

LORD MOUNTSTEPHEN, Lady Mountstephen, and their attendants arrived in Montreal a fortnight ago. Canada owes much to Lord Mountstephen, and although deserved honors have come thick and fast upon him, he is still the same unassuming and courteous gentleman as when simply George Stephen of Montreal. Lord and Lady Mountstephen have no occasion for what is implied by “*Noblesse oblige.*” His Lordship is having a good time with the salmon on his river down the St. Lawrence.



THE literary world of London is busy over a volume of good verse, gathered into a neat little book, the combined work of M. C & A. E. Gillington, and published by Elliot Stock. Tenderness, expressed with "delicate originality and artless beauty" is the chief characteristic of these poems. The following little cradle-song is an example:—

Hushaby I the end of the day  
Drops into dark, and the rose turns grey;  
Bird songs are silent, and footsteps are few,  
Night falls as softly for me and for you;  
SLEEP I

Hushaby I the lily-beds white  
Shut up their secrets in shadows of night;  
Down in the meadow the flow'rs blue and red,  
Silent together, sweet head laid to head,  
SLEEP I

Hushaby I the brook as it goes  
Whispers a story which nobody knows;  
Out of the moonlight the angels let fall  
Beautiful dreamlets for little ones all—  
SLEEP I

"That, says the Spectator," is certainly not "composed;" it has grown like a flower itself in the author's heart, and though it is the song which expresses the feeling of the singer, not the feeling of the child for whom it is sung, it is none the less restful and soothing."

When Rudyard Kipling gave to the world his "Plain Tales from the Hills" a few years ago, he was hailed as a new, if eccentric genius. Some of these short tales displayed a power of description that induced many of his readers to pardon the curry flavor that characterized them here and there. The scraps of verse or song prefaced to each, led critics to look for more than prose from this young author. The volume of "Barrack-room Ballads and other Verses," recently issued resemble the former creation of his brain in their main features. The dramatic and descriptive power and the coarseness are all there, but combined with a rhythm that carries one along like the mare in the "Ballad of East and West," with which the volume opens. "Tommy Atkins" the typical common British soldier—the model of Mulvaney, Ortheris and Learoyd in "Soldiers Three"—is the supposed spokesman in these ballads. The ballad of "Gunga Din" is a fair example of Mr Kipling's style. Gunga Din is the Hindoo servant of the regiment, and the scenes are all laid in India. "Bhisti" is the native for water carrier, and "Mussick" for water-sack or bottle. We can find room only for three stanzas:—

You may talk o' gin and beer  
When you're quartered safe out 'ere,  
An' you're sent to penny fights an' Aldershot it;  
But when it comes to slaughter  
You will do your work on water,  
An' you'll lick the bloomin' boots of 'im that's got it,  
Now in Ingia's sunny clime,  
Where I used to spend my time  
A servin' of er Majesty, the Queen,

Of all them blackfaced crew  
The finest man I knew  
Was our regimental bhista, Gunga Din.  
He was Din I Din I Din I  
You limping lump o' brick-dust, Gunga Din I  
Hi I sli:perry hitherao I  
Water, get it I Panee lno I  
You squidgy-nosed old idol, Gunga Din.

The uniform 'e wore,  
Was nothing much before,  
An' rather less than 'arf o' that be'ind,  
For a piece o' twisty rag  
An' a goatskin water-bag,  
Was all the field equipment 'e could find,  
When the sweatin' troop train lay  
In a sidin' through the day,  
Where the 'eat would make your bloomin' eyebrows crawl,  
We shouted 'Harry By I'  
Till our throats were bricky-dry,  
Then we wopped 'im 'cause 'e could'nt serve us all,  
It was Din I Din I Din I  
You 'eathen, where the mischief 'ave you been?  
You put some puldee in it  
Or I'll marrow you this minute,  
If you don't fill up my helmet, Gunga Gin.

'E would dot and carry one  
Till the longest day was done;  
An' he did'nt seem to know the use of fear,  
If we charged or broke or cut,  
You could bet your bloomin' nut,  
'E'd be waitin' fifty paces right flank rear,  
With 'is mussick on 'is back,  
He would skip with our attack,  
An' watch us till the bugles made retire,  
An' for all 'is dirty 'ide  
'E was white, clear white, inside,  
When 'e went to tend the wounded under fire!  
It was Din I Din I Din I  
With the bullets kickin' dust-spots on the green,  
When the cartridges ran out  
You could hear the front files shout,  
Hi I ammunition-mules an' Gunga Din!

The title of the next piece "Oonts" is the Hindoo for camel. We quote one stanza:—

"The 'orse 'e knows above a bit, the bullock's but a fool.  
The elephant's a gentleman, the battery-mule's a mule;  
But the commissariat cam-u-el, when all is said an' done,  
'E's a devil, an' a ostrich an' a orphan-child in one.  
O the oont, O the oont! O the Gawd-forsaken oont!  
The bumpy-'umpy 'ummin' bird a-'ingin' where 'e lies,  
'E's blocked the whole division fro' the rear guard to the front,  
An' when we get 'im up again—th' beggar goes and dies!"

"A Treatise on Byzantine Music" is the title of a new work by the Rev. S. G. Heatherly, Mus. Bac. Oxon, protopresbyter of the patriarchal throne of Constantinople. This is an endeavor, for the first time in English, to clear up some of the difficulties which beset the student when confronted with Eastern music generally. Reasoning from what is better known to that which is less known, the work, after discussing the mathematical formation of the musical scale, passes in review the Gregorian system, a Western development of Eastern tradition, and proceeds to a full description of the old Greek diatonic genus, the chromatic genus, and the mixture of the diatonic and chromatic on which the bulk of Eastern music now prevalent is constructed. There are upwards of Fifty unabbreviated Musical Pieces, ancient and modern, from Greek, Russian, Turkish, and Egyptian sources, given and fully analyzed: the way thereby being opened up for future Musical Composers who may desire to cultivate this vast and fertile, but hitherto little known and explored, musical field.



# CHARACTER SKETCHES

No. 1.

## OUR MONTREAL COSTIGAN.

WE all remember Jack Costigan, who, but for the clever tactics of the Major, would have been the disreputable father-in-law of Arthur Pendennis. We have often seen "Cos" raising his shaking hand to empty his thirteenth glass of whiskey and water, and have felt a kind of pity, mingled with our contempt, for the broken down old soldier who was his own worst enemy.

So Montreal, like all large cities, has its Costigan—two or three, perhaps—who hangs on to the skirts of the class he once belonged to, and is humble or mean enough to accept a drink from anyone who will treat him.

Mr. Jacks is an elderly man with grey hair and whiskers and a red nose, who has the shabby genteel appearance of one having seen better days. Indeed, Mr. Jacks was once in a good position, and manager of a thriving institution, but, without any active vices, he had that failing of being unable to pronounce the small word "No," which has brought him down to what he is.

How Mr. Jacks lives, is one of those mysteries beyond human intellect to fathom. He may be seen pacing the streets methodically during business hours, but though he occasionally stops and converses with this person or that, we never heard of one who employed him in any capacity, unless to assist in changing a dollar bill. His threadbare suit has the ominous look of having seen the inside of a pawnshop, and though he will wag his head and laugh at a joke, the laugh is hollow and belied by the tears which issue from his glassy eyes—tears of whiskey. Until lately Mr. Jacks had a friend to whose office he would betake himself every day

about two o'clock, walking with a brisk step as though he had a most important mission to perform in respect of which there was no time to be lost. He had also a look of joyful anticipation on his face, but should his friend by some accident be out, it was amusing to watch the change in Mr. Jacks as he emerged from the office. The brisk walk had become a slouching crawl, and in place of the joyful anticipation, a disappointed and melancholy air prevailed over the entire man. He gazes disconsolately round as though uncer-

tain where to go and, finally heaving a sigh, slinks away. Generally, however, the friend is in, and the two will proceed to a convenient resort, where Mr. Jacks is treated to what has become his sole enjoyment in life. His friend has left this sphere and Mr. Jacks grows pathetic over his memory, but, alas, he is but a tippler and it is the glass, not the friend, which he misses. He has only one consolation for every trouble and were you to ask him at any or every hour of the day whether he would have a glass of whiskey and water, he would reply in the English for old Costigan's Irish, "Bedad I will, and that immediate." You in Montreal all know Mr. Jacks (or his counterpart) and should hold him up to your sons as a beacon and warning. Such a life can have but one end, and poor Mr. Jacks may "point a moral," though he would never "adorn a tale."

## THE EDITOR'S FYLE.

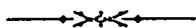
WE have fixed upon the word "fyle" for many reasons; first it has a double meaning and may be taken either to represent the spike upon which the Editor thrusts contributions to be read over, and letters to be answered, or he may say it is his weapon with which he "files" away at rough sentences to make them smooth and palatable; secondly we prefer the term to that of Drawer or Easy Chair because apart from the latter two being in use by a well known magazine, no one ever heard of an Editor who had a drawer which he used, nor did an Editor ever sit upon other than a very uneasy chair.

The Editor is confident that some very curious effusions will find their way to his file at different times; an immense amount of "chaff" will be hurled at his devoted head, from which he will have to seek diligently for the "two grains of wheat" hidden therein, and probably when found they will not be "worth the search." He anticipates both indignant and pleading letters from disappointed contributors, the former of which he can afford to smile at, but for the latter, what Editor has not felt the difficulty of hardening his heart against those sad little epistles, hoping that he will accept the enclosed verses written to help a sick sister or mother—and oh "the pity of it" the lines are not worth the paper upon which they are penned? No, the Editor's File is not alwaysocular; he has to "keep a stiff upper lip" and remember the maxim "*Fiat justitia, ruat cælum.*" The Editor however will be glad to consider contributions, which, with the small space at the paper's disposal must be terse and to the point, and further he must positively decline to receive either manuscript or visits at his private residence wherever that may be. In his office he is Editor but at home he is but a mortal man liable to be overcome by his feelings, and give promises which will not have a feather's weight when he puts on his office spectacles.

Our readers will find our tales and romances suited to the modern taste, which has changed materially from the taste of even fifty years ago. The Editor was lately glancing over one of the novels of the celebrated Charles Lever whose vivid description of life in the island, which he calls the country of "punch, priests and potatoes," used to delight



our forefathers, and he must plead guilty to a feeling of amazement not unmingled with horror, at the amount of "punch" which is consumed by the hero and his friends in almost every chapter of the book. The uproarious fun and practical jokes are almost always the result of, or attended by, a carouse followed by headaches and soda water the next morning, while even the heroines seem amused rather than disgusted, at seeing a man in a state when he finds his legs rather an inconvenience than otherwise. Those days are as completely gone as the ones of Fielding and Smollett, and as fiction ought more or less to portray the social history of its times we shall have a different sort of stories to depict, from those of the first part of this century. We may not be more moral, but we are more — hold! that remark has been made before, so with this hint as to the dishes to be served the Editor will make his first bow.



**Origin of Ta-ra-ra-boom-de-ay.**

"Ta-ra-ra-boom-de-ay" is older than most people think. The origin is mythological. As previously announced, one Orpheus felt pretty rocky when his wife, Eurydice, died and he found that he could not hire a good housekeeper for less than 35s. a week. He immediately hit upon the happy and economical expedient of descending into Hades to bring back his wife. He effected an entrance to the infernal regions by chloroforming Cerberus, the blood-terrier at the gate, and walking boldly into the presence of Pluto, who was running Hades in those days, demanded his Eurydice. "If you don't give her up," he thundered, "I'll go back and get a writ of habeas corpus." "Get out," rejoined Pluto, evasively. "Ta-ra-ra-boom-de-ay," persisted Orpheus hotly. "Hush," cried Pluto in horror. "Don't do that again. The condemned souls here-about might catch the tune and get to singing it, when we'd have a Hades of a time." Under the circumstances Pluto was very glad to let Eurydice go, but that is neither here nor there. The true origin of Ta-ra-ra-boom-de-ay" is thus established.

—London "Strad."



**A Tale of the Time, in Eleven Chapters.**

YE TERRIBLE FATE OF YE OLDE MISTER BROWNE.

CHAPTER I.

YE olde Mister Browne goeth to ye popular theatre and heareth ye girl sing ye song called "Ta-ra-ra-boom-de-ay," and it pleaseth him greatly.

CHAPTER II.

Ye next day as ye olde Mister Browne walketh down Beaver Hall Hill he heareth ye organ-grinder playing ye "Ta-ra-ra-boom-de-ay," and he giveth him one copper coin and smileth.

CHAPTER III.

Ye olde Mister Browne walketh further down ye street and, crossing Victoria Square, heareth all ye people whistling "Ta-ra-ra-boom-de-ay," and then he sigheth.

CHAPTER IV.

He goeth into ye bank to cash ye cheque, and ye cashier hummeth ye "Ta-ra-ra-boom-de-ay," and ye olde Mister Browne frowneth.



EVENING. From a painting by Jacques Wagner.

"Such was the scene this lovely glade  
And its fair inmates now displayed,  
As round the fount in linked ring  
They went in cadence slow and light,  
And thus to that enchanted spring  
Warbled their farewell for the night,"

—Moore's "Evenings in Greece."

CHAPTER V.

He goeth into his office and heareth all ye clients singing ye "Ta-ra-ra-boom-de-ay," and he becometh very weary.

CHAPTER VI.

He goeth to bed at night and his wife singeth ye "Ta-ra-ra-boom-de-ay," in her sleep, and he groaneth.

CHAPTER VII.

He goeth in to ye office and heareth ye office boy whistling ye "Ta-ra-ra-boom-de-ay," and ye olde Mister Browne grabbeth him by his collar and shaketh all signs of "Ta-ra-ra-boom-de-ay" out of him.

CHAPTER VIII.

Ye office boy hath ye olde Mister Brown arrested, and ye police officer whistleth "Ta-ra-ra-boom-de-ay," as they go along the street.

CHAPTER IX.

Ye olde Mister Browne is put in ye dark cell, and ye other prisoners singeth ye "Ta-ra-ra-boom-de-ay," and he becometh insane.

CHAPTER X.

Ye olde Mister Browne goeth to ye bank, having recovered from his temporary derangement, to learn how much there is to his credit, then offers a reward to the writer of some song, with or without words, that may drive ye "Ta-ra-ra-boom-de-ay" off ye face of ye earth.

CHAPTER XI.

Ye olde Mister Browne is anxiously waiting ye substitute of ye "Ta-ra-ra-boom-de-ay;" meantime he may be seen as he goeth about ye city with ye cotton-wool in his ears.



## FASHION NOTES.

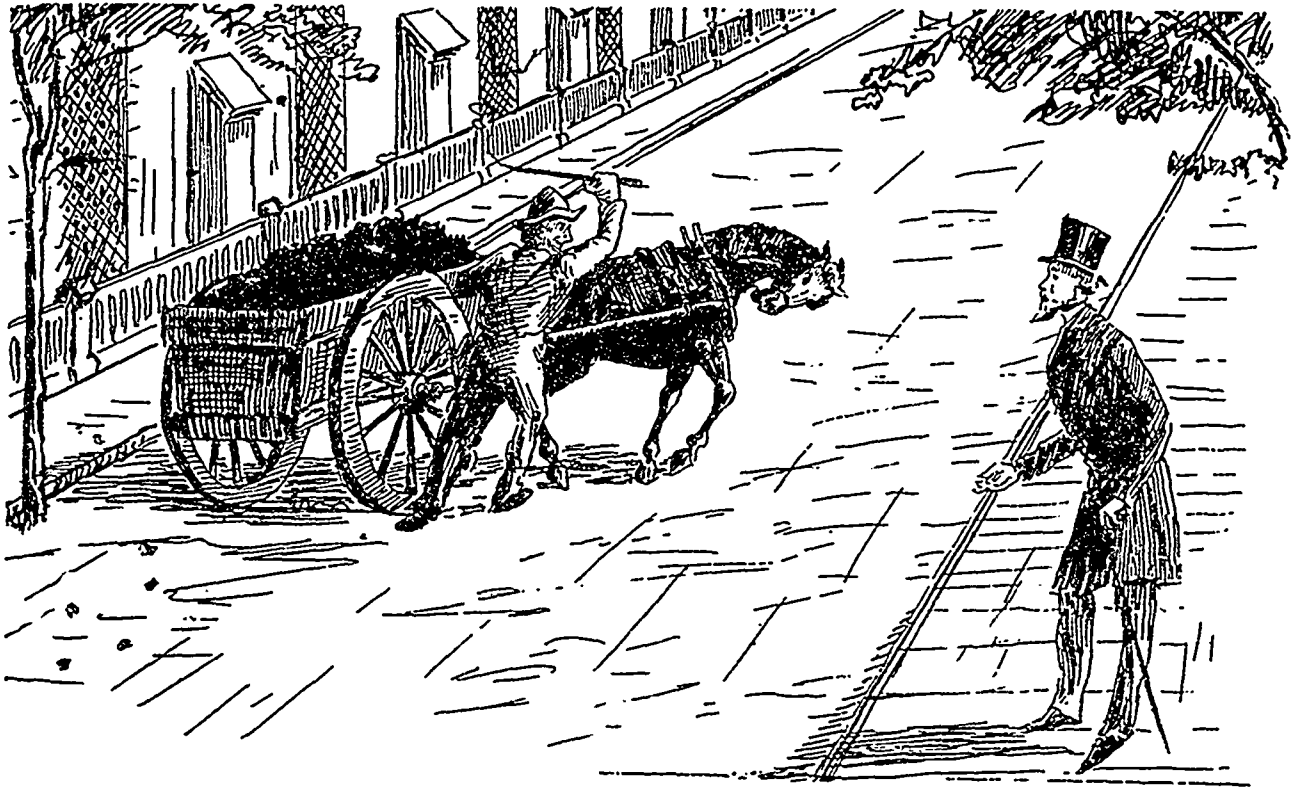
LONG before the day when Herrick wrote his sentiments in the lines which begin:—

“When, as in Silks my Julia goes,”

mankind has had a predilection for silken gowns, and the “glittering taketh us now,” just as it did the poet of old. And now fashion decides that silk is to come to the fore again as costumes for walking and visiting, and all purposes in general. But it is to be deplored if silks are again to be worn on the streets, of course one excepts the light varieties for summer wear, but we refer particularly to the gros-grains and other heavy makes which always become gray with the dust of the street. If one could be an autocrat in these matters we should put a ban upon wearing silks beyond the threshold. In point of fact, sufficient unto the season are the silks thereof, and the many soft varieties are charming indeed, being exhibited in summer gowns under the most fascinating aspects. It is still the bodice which usurps our attention to the almost entire seclusion of the rest of our wardrobe. The round basque is still immensely popular, and it is far more becoming to the majority of women than the long coat. Zouave jackets are to

be a revived feature for the summer, and they are both pretty and convenient to wear with any gown. They may perhaps share their honors with the Eton Jacket, but at any rate they each have their individual charms. Blouses are as varied as ever, whether made of silk, crepon, percale, or flannel. One of the choicest is made of mauve surah, the front full, with a finely plated frill, and the collar straight, turning down, and fitting tightly around the throat. The sash which accompanies it is made of a broad piece of ribbon, drawn through a buckle in the front, and fastened under a small rosette bow at the centre back. The ribbon is particularly effective, being in plaid, and combining mauve, white, black, and yellow. Some charming suggestions are offered in our illustrations. The first is a very graceful dress made in pretty cream-colored foulard, with sprays of pale pink iris and green foliage scattered over it. The bodice has a wide corslet of green silk, points of gold salon and fine antique lace. The bonnet has a quaint little crown of jet, about the size of a pill-box, and is trimmed high at the back with a plume of ostrich feathers. The second is a lovely French gown in one of the newest flecked crepons with touches of grey, green, and old rose, upon a ground of biscuit colour. Round the waist there is a wide sash of emerald green velvet, the full sleeves being of velvet to correspond. The hat is very pretty, made in lace with jet crowns, and finished at the back with upstanding lace lappets.

A BEAVER HALL HILL INCIDENT.



A COAL CARTER FORCING HIS HORSE UP BEAVER HALL HILL.

Horse crosses road, turns round,—looks at driver appealingly.

PEDESTRIAN (Mem. of S. P. C. A.)—"My good man, that horse can't draw that heavy load up the hill."

DRIVER—"Don't you believe him Sor, that horse can draw anything."

MEM. OF S. P. C. A.—"Can he draw a conclusion?"

DRIVER—"He can, Sor,—up the hill too,—if it don't weigh more than eighteen hundred pounds of coal to the ton!"



Quite as Good as the Duke.

THE Frasers of Invernesshire are a vigorous people, and do not take a step behind any of the titled families of the Highlands. When old Lord Lovat lost his head because of his adherence to the fortunes of Bonnie Prince Charlie, it was feared the ancient house was extinct. There are thousands of people yet in the county bearing the name of those who turned out in 1745; indeed the majority in the shire are Macdougalls and Frasers, and that they agree quite well is shown by the frequent intermarriages, most of the marriage notices in the *Highlander* being "Macdougall-Fraser," or "Fraser-Macdougall." A descendant of the old decapitated Lord, now an officer in the Bank of England, London, and who has relatives in Montreal, was on a certain occasion at a private entertainment given by the present Lord Lovat at Inverness, asked by a friend to come across the room to meet the Duke of Argyle. The young banker drew himself up and replied, "If the Campbell wishes to be introduced to the Fraser I hae nae objection to the presentation. Bring him over." It is needless to say that the descendant of the old Pictish-Gaelic peoples received the Duke half-way, and, after the manner of his kind, with lofty courtesy, or that they have been fast friends ever since.

HIGH SCHOOL EXAMINATION IN GEOGRAPHY.

QUESTION.—"Where must the eye of the observer be to see the country as represented on the map?"

SMALL BOY.—"In his head, sir."

ELLEN WAS FOND OF CANDY.

WHEN 72-year-old William Hurley returned to his home a few days ago, he found the following note from his young wife: "DEAR HUBBY,—I am gone with a gentleman who will allow me to eat all the candy I desire Yours lovingly, ELLEN."

They had only been married a short time, and Ellen spent the grocery money on candy.

MUST HAVE BEEN DAFT.

THERE is a legend that an ill-informed and unprincipled Yorkshireman had once gone so far north as Kilmarnock with the view of swindling the hard headed natives; but the bailie who heard his case refused to treat it seriously. "Let him awa,' the man must be daft," was the judgment of the local Solomon.

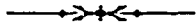
WHEN the sea side young lady exclaims "Great Scott!" to express surprise, she does not necessarily mean Sir Walter. The exclamation is mostly an euphuistic substitute for "golly," "gosh," "jewhittaker," and such.

MAX O'RELL has published experiences of his lecturing tour in the United States, and the work is as full of verbal kicks as his utterances usually are. His allusion to the American volunteers as "invincible in peace and invisible in war," is more funny than just. He fires out a number of chestnuts, among them the remark of a listener whom he had been unable to interest,—"I'm a bit of a liar myself, stranger."

## To Our Readers.

Many subjects within the scope of a literary and society journal, unavoidably crowded out of a first number, will be taken up shortly. Among these are lawn-tennis, golf and other popular games. The theatres are practically closed for the present. Suburban and seaside news will not be neglected. For any shortcomings and imperfections that may strike our readers the present week we have to ask their forbearance. It is believed, however, that the variety of topics served up and their treatment will not be found to fall far short of the promises made in the Prospectus.

EDITOR.



## The Lost Photograph.

A VISIT to Rome is not considered complete without seeing the statue of Venus in the Villa Borghese. For this beautiful creation, Carova is said to have had for model no less a personage than Pauline Bonaparte, sister of Napoleon I. The figure is reposing on a couch, the right hand supporting the head, the left holding an apple, and is draped somewhat proportionately to the Venus of Milo. A Montreal tourist, who has just returned home, was thoughtful enough to send a photograph of the great work to a friend here, little dreaming of the trouble it should cause. On the morning of one of last month's bank holidays, three or four gentlemen met in the corridor of the post-office while getting their foreign letters. Among those in the box of a gentleman of rank and taste—a universal favorite—and who has made Montreal his home for some few years past, was a large envelope enclosing a photograph of the Venus Borghese, the address on the cover being in the well known hand of a friend across the seas without whose namesake Shakespeare's sweetest play could never have been composed. The picture was shown to his admiring friends, none of whom had ever seen the original,—we mean, of course, the statue itself. It was shortly restored to the envelope, and slipped, as was supposed, into the outer pocket of the receiver's overcoat. He had not gone however a hundred yards when another friend was met. He told him of the beautiful picture he had just received, and putting his hand in his pocket to show it, what was his surprise to find that it was gone. Inquiry of all who had seen it failed to discover any clue to its whereabouts. Our worthy exotic friend felt sore over its loss.

A few days afterward he received notice through the post-office that a citizen had called with a photograph containing his address, and deeming it insufficiently draped, recommended that the owner be prosecuted for receiving improper matter through the mails. The finder of the photograph had never heard of the statue, and concluded that this was an effort to re-introduce a class of goods which he had some months ago objected to in a Notre Dame street shop-window. The owner called and explained, and as the sender is now in town, the joke, for such it must be, will probably go no farther, for there is such a thing as carrying a joke too far.

There are people living in Quebec and in Ottawa who remember the proposal made in 1864—during the last parliamentary session of old Canada—to drape the water nymphs of the fountain in the Place d'Armes in the former city. It is needless to say that it merely afforded amusement to the citizens while being discussed in the public press for a few weeks, and then it dropped.



AT the general meeting of the Montreal Hunt Club, held in the St. Lawrence Hall on the 31st ult., Mr. J. A. Strathy in the chair, the following were elected to membership.—Arthur Allan, And. Allan, Jr., C. U. Hope, H. S. Holt, C. Meredith, and D. D. Mann. Among those present were Messrs. Colin Campbell, H. J. Fiske, B. J. Coghlin, M. S. Foley. Mr. Coghlin—one well competent to speak on all matters of an equine nature—gave notice for the next meeting that a Permanent Programme should be fixed upon for Race Meetings and a committee of five agreed upon to deal with the subject.

## The Mistaken Moth.

I.

'Mid the summer flush of roses  
Red and white,  
Sat a damsel fair, a very  
Pretty sight;  
Till a butterfly, so smart,  
With a flutter and a dart,  
Kissed her mouth, and made her start  
In a fright.

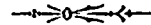
II.

"Ah, forgive me!" begged the insect,  
"If you please;  
I assure you that I didn't  
Mean to tease.  
I but took your rosebud lip  
For the rose wherein I dip,  
All its honey sweet to sip  
At mine ease."

III.

Said the beauty, to the moth,  
"You may try  
To excuse your forward conduct,  
Sir, but I  
Wish it clearly understood  
That such roses are too good  
To be kissed by every rude  
Butterfly!"

—After the German of Wegener.



## Smith's Story.

IT was not James nor Robert Smith who related the following anecdote to us the other day, but Smith, the son of old Smith, you understand. He button-holed us and remarked "My dear ANTIDOTE as I was coming across the last trip in the ocean steamer to resume my duties in the Fire Insurance business, having spent a delightful holiday, I, along with several others was seated in the smoking room on the Sunday morning after leaving Liverpool when—as was highly proper and religious—the bell sounded for divine service in the saloon. We were all very comfortable enjoying our pipes and cigars and among us was a little dry American, who seemed like a fish out of water because he was debarred from his usual game of "Draw," which solaced him during the week days. He was so very dry that I began to wonder whether he could wait until eight bells before he would moisten himself with a John Collins or some other delectable compounds. The bell continued to toll but not one of us made any movement in answer to the call, when presently the steward put his head in at the door and observing in a reproachful tone of voice "Service in the saloon if you please, gentlemen," immediately withdrew. I regret to state MR. ANTIDOTE that this additional reminder was received with the most profound silence and we all continued to puff away in a contented fushion. The bell ceased and then the American poking his head forward and looking from one to the other quietly remarked: "It don't seem to take so well as a fire." Need I say I at once claimed that speaker as a man and a brother?"



"Algernon," she said, dramatically, "is a man after my own heart."  
"No, he isn't, my dear," replied her practical father, "he is after your money."

## A DISTINCTION WITHOUT A DIFFERENCE.

FOND YOUNG wife (*pensively*.) "George, dear, what's the reason you never buy me any presents now, same as you used to before we were married?"

GEORGE (*promptly*.) "Because, my love, you buy them for yourself, and I pay for them. All the same, doncher know."—*Reported from "Life."*

A Song of June.

Song-birds soar in the blue,  
 Butterflies dance on the green,  
 Roses are blushing the garden through  
 With lilies laughing between ;  
 O'er the boughs long bare to the blast  
 A fluttering pomp has passed,  
 And the whole earth is shouting,  
 " Away with all doubting,  
 'Tis summer, 'tis summer at last."

No pale face presses the pane,  
 Open the casements start  
 To the breeze that is balm to the burning brain,  
 Surcease to the stricken heart ;  
 And from out of a may-bush white  
 The song-bird lilts with delight  
 " All melancholy  
 Is folly, is folly,  
 When June is growing bright."

A. P. G.



THE CASKET OF DIAMONDS.

I AM looked upon generally, by those who know me as a good-natured, unsuspecting sort of man, ready at short notice to respond to the appeals of suffering humanity. Like the hare in Gay's fable, of whom he wrote—

" His care was never to offend,  
 And every creature was his friend,"

I have never refused to lend a helping hand to those I believed to be in need. I am told that one of my granduncles had twice brought himself to the verge of ruin through endorsing for his acquaintances. He, luckily for himself, perhaps, died an old bachelor. As heredity plays us strange pranks, sometimes skipping over a generation or two to reappear in some oddity or other in a great grandson or nephew, it is probable that I inherit this easy trust in my fellow men—and women—he never left me anything else—from that remote relation.

In the animal kingdom the lower forms are protected by their resemblance in color to the soil or vegetation amid which they live. Not so with man ; his face, his figure, his actions all betoken the character of the mind within, and I am no exception to the rule. My face alone sufficiently proclaims the friendly disposition of my nature. I have, nevertheless, escaped being victimized by any of my friends or acquaintances, and very much to my surprise too. With the fair sex, however, it is different. The ladies, God bless 'em, have time and again measured the extent of my generosity. The last case of this kind that occurred to me contains so useful a lesson that I am tempted to have my revenge by publishing it for the benefit of all middle-aged gentlemen with a heart to feel for the sorrows of womankind.

It was in the summer of 1887. I had taken a brief holiday trip to a popular resort on the coast of Rhode Island and secured comfortable quarters at a fashionable hotel. Although a large number of the people who flock there every season live in cottages, the hotel had a fair sprinkling of people of distinction in their own homes. They hailed from every State of the Union and from the Canadian cities of Montreal, Toronto, Hamilton, London, Quebec, Kingston, &c. Among those who came from an Ontario city were a government clerk, his wife and little daughter. The little girl was seldom seen, but not so the lady herself, who was dressy and conspicuous and seemed to enjoy the evening hops as well in her husband's absence as when he was by.

In age Madame Beltier was somewhat over her seventh strum. She was rather short in stature, inclined to *embonpoint*, and had a profusion of fair or sandy hair which—after her bath in the sea—she was wont to spread out over her bust and shoulders where it shone in the sun like the shower of gold in which Jupiter visited Danaë, and was the envy of many a younger woman. "There goes the madame spreading out her net," was the remark of a young lady from Montreal on one of these occasions. I had been slightly acquainted with Madame Beltier for some years but, though thrown occasionally together in the music-room or dance-hall, for some reason or other I had never asked her to dance. One evening, nearly a fortnight after my arrival, she reminded

me of this neglect on my part. I immediately faltered out some excuse and asked her to be my partner in the Lancers. She danced like a German angel. The evening wore pleasantly away with music and conversation. About ten o'clock as I was sauntering through the hall to enjoy my evening cigar, Madame Beltier passed out into the dim light of the corridor, and suddenly halted as though to let me pass by. In reply to my "Good night" she said, "Remain here a minute, I want to talk with you. I love the smell of a good cigar. Do you remember Shelley's Good Night?" and she began to quote the beautiful lines,—

" Good night! Ah, no; the hour is ill  
 Which severs those it should unite;  
 Let us remain together still,  
 Then it will be good night."

Here she stopped as if endeavoring to recall the remainder. I took up the thread and said—"Let me finish them."

" How can you call the lone night good  
 Though thy sweet wishes wing its flight?  
 Be it not said, thought, understood  
 Then it will be good night."

To hearts that near each other move  
 From evening close to morning light,  
 The night is good, because, my love,  
 They never say good night."

Here she carolled out, as though some beautiful bird of night had burst into melody, the burden of Robert Louis Stevenson's song :

" And the moon was shining clearly,"

which it was.

"Mr. Eldridge," said she, laying a hand gently on my arm, "I want you to do me a service."

"Certainly, madame," I replied.

"You know," she went on, "I visited New York a few days ago. It was for the purpose of getting a number of very valuable diamonds set. They were bought for me when we were at Paris, a year ago,—I remember it was the 13th July—the day before the anniversary of the fall of the Bastille—and 'twas at Garnier's on the Rue Rivoli. I brought them down here and left them in the hotel-safe, informing the proprietor of the contents of the package. They are worth here, I believe, about fifteen thousand dollars. Let us sit down."

Seating herself, she continued :

"Now, Mr. Eldridge, I have a telegram from my husband this evening, to meet him at Troy next Friday. The set diamonds will be forwarded to the proprietor of this hotel, who will hand them over to you and get your receipt for them."

"Yes, madame ; I am all attention," was my response to a pressure of the hand on my arm.

"As you are returning home before us, and I do not feel quite safe in travelling with these valuables about me, I felt that I should entrust them to your care."

I had myself some scruples about undertaking the carriage of such valuable property, and suggested that she could send them with more security by an express company, but she overruled my objections, and I consented to take charge of the casket of diamonds to be handed me in a few days by the hotelkeeper. The diamonds arrived in due course, and having received a letter from my partner in Montreal, I packed up, locking the casket of diamonds in my valise. I had a presentiment that all would not turn out well, and kept a firm hold of the valise on my way to the railway station.

(To be concluded next week.)



COULDN'T PLAY IT.

A HIGHLAND piper at Stronachlachar, on Loch Katrine, entertained several tourists early the present month with strains of native music while they were waiting for a number of early diners to get on board the steamer "Lady of the Lake." After doing full justice to "The Moon's on the Lake," the "McGregor's Gathering," and "Hey, the Bonnie Breast Knots," he was asked to play a Retreat. "Na, na, she never learnt that kind of music." We believe a similar answer was once given by another Highlander to a request for a "Retreat" after one of the Peninsular engagements in Spain.



**WALTER KAVANAGH'S AGENCY,**  
ST. FRANCOIS EXAVIER ST. MONTREAL.

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

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

**CALEDONIAN INSURANCE Co. of EDINBURGH**  
THE OLDEST SCOTCH FIRE OFFICE.

CAPITAL, \$5,000,000.

HEAD OFFICE FOR CANADA :  
45 ST. FRANCOIS XAVIER STREET, MONTREAL.

SPECIAL CITY AGENTS:  
E. T. TAYLOR & SON, WILSON & GILLESPIE,  
GEORGE ROSS ROBERTSON & SONS.  
A. M. NAIRN, LANSING LEWIS,  
Inspector. Manager.

**I NSURANCE COMPANY OF NORTH AMERICA,**  
PHILADELPHIA.  
Organized 1792 - - Incorporated 1794.

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

**FIRE & MARINE INSURANCE.**

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

**THE IMPERIAL INSURANCE CO'Y,**  
LIMITED.  
ESTABLISHED AT LONDON, 1803.  
FIRE.

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

Insures against loss by fire only. Entire assets available for fire losses.  
Canadian Branch Office in the Company's Building.  
107 ST. JAMES STREET.  
E. D. LACY, Resident Manager for Canada, Montreal.

**WESTERN ASSURANCE COMPANY.**  
FIRE & MARINE.  
INCORPORATED 1851.

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

HEAD OFFICE - - - - - TORONTO ONT.  
J. J. KENNY, Managing Director.  
A. M. SMITH, President. C. C. FOSTER, Secretary.  
J. H. ROUTH & SON, Managers Montreal Branch,  
190 ST. JAMES STREET.

**THE LONDON ASSURANCE.** . . . .  
ESTABLISHED 1720.

TOTAL FUNDS NEARLY \$18,000,000.  
FIRE RISKS ACCEPTED AT CURRENT RATES.

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

**LONDON & LANCASHIRE LIFE.** . . . .  
HEAD OFFICE FOR CANADA.

Cor. St. James St. and Place d'Armes Square, Montreal.  
Assets in Canada about.....\$1,500,000  
Surplus to Policy Hold.rs..... \$327,000  
World-Wide Policies, Absolute Security.

LIFE rate endowment Policies a spe ial y  
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.  
Saulford Fleming, Esq., C. M. G.  
Manager for Canada, B. HAL. BROWN.

**N EW YORK LIFE INSURANCE CO.**  
STATEMENT—JANUARY 1, 1892.

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

Assets.....	\$125,947,290 81
Liabilities.....	110,806,267 50
Surplus.....	15,141,023 31
Income.....	31,854,194 00
New Business written in 1891.....	\$152,664,982 00
Insurance in Force (over).....	\$614,824,713 00

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

**N ORTH BRITISH & MERCANTILE INSURANCE  
COMPANY,**  
ESTABLISHED 1809.

IS THE LARGEST AND STRONGEST COMPANY IN EXISTENCE.

MODERATE ASSETS, AT 31st DECEMBER, \$52,053,716.51.  
HEAD OFFICE IN CANADA, MONTREAL.

CANADIAN INVESTMENTS, \$4 599,753.00.

THOMAS DAVIDSON, Manager-Director.  
MONTREAL.

**QUEEN INSURANCE COMPANY.** . . . .  
OF AMERICA.

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

1759 NOTRE DAME ST., MONTREAL.

H. J. MUDGE,  
Resident Manager



LIVERPOOL & LONDON & GLOBE INS. CO.

CANADIAN BOARD OF DIRECTORS.

THE HONORABLE H. STARNES, Chairman.  
EDMOND J. BARBEAU, Esq., Deputy-Chairman.  
W. N. JACKSON, Esq., J. R. HUGHAN, Esq.,  
ANDREW FRIEDRICK GADLEY, Esq.,  
SAMUEL FINLAY, Esq.,  
SIR ALEX. F. GALL, G.C.M.G.

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

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

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

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

PHENIX INSURANCE COMPANY OF HARTFORD, CONN.

FIRE INSURANCE. ESTABLISHED 1854.

Cash Capital \$2,000,000.

CANADA BRANCH,

HEAD OFFICE, 114 ST. JAMES STREET, MONTREAL.

GERALD E. HART, General Manager.

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

CYRILLE LAURIN, G. MAITLAND SMITH, Montreal Agents

COMMERCIAL UNION ASSURANCE CO., Ltd. OF LONDON, ENGLAND.

FIRE! LIFE!! MARINE!!!

Total Invested Funds \$12,500,000.

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

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

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

NATIONAL ASSURANCE COMPANY OF IRELAND.

INCORPORATED 1822.

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

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

MATTHEW C. HINSHAW, Chief Agent.

ALLIANCE ASSURANCE COMPANY. ESTABLISHED IN 1824.

HEAD OFFICE, BARTHOLOMEW LANE, LONDON, ENG.

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

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

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

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

G. H. McHENRY, Manager for Canada.

PHENIX FIRE INSURANCE COY.

LONDON.

ESTABLISHED IN 1782. 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

NORTHERN ASSURANCE COMPY. OF LONDON, ENG.

BRANCH OFFICE FOR CANADA:

1724 NOTRE DAME ST., MONTREAL.

INCOME AND FUNDS (1890),

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

ROBERT W. TYRE, MANAGER FOR CANADA.

ROYAL INSURANCE COMPANY OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

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

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

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

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

ATLAS ASSURANCE COMPANY. OF LONDON, ENG.

FOUNDED 1803.

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

CANADIAN BRANCH.

79 ST. FRANCOIS XAVIER STREET, MONTREAL.

MATTHEW C. HINSHAW, BRANCH MANAGER.

GUARDIAN FIRE AND LIFE Assurance Company, of England

WITH WHICH IS AMALGAMATED

THE CITIZENS INSURANCE COMY OF CANADA

HEAD OFFICE FOR CANADA:

Guardian Assurance Building, 181 St. James Street MONTREAL.

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