

death, sickness, infirmity, casualty, accident, disability, or any change of physical or mental condition. It applies to contracts of endowments, assessment endowment, tontine, semitontine, life-time benefits, annuities on lives; or contracts of investment involving tontine or survivorship principles for the benefit of persisting members; or any contract of investment involving life contingencies.

It would appear from the portion of the law which we shall next quote that while rebating a premium for a poor man is quite justifiable, the doing of the same thing for a man of moderate or rich circumstances is to be forbidden by law. We do not pretend to understand this sort of reasoning, but merely remark, at present, that the clause savors of compromise. In case of any single insurance of \$5,000 or upwards, or of collective insurances aggregating \$5,000 or upwards, insurance agents are under penalty forbidden to offer, and the corporations themselves are under penalty forbidden to undertake, any contract discriminating as to premiums between persons of the same expectancy and otherwise equally eligible. This prohibition takes effect from the passing of the Act.

The Act provides for the opening of three registers at the Insurance Department on or before the 1st July, 1892: the Insurance License Register—for the registration of Provincial and Dominion licenses; the Friendly Society Register—for the registration of Friendly Societies competent to undertake contracts of insurance; and the Insurance Agents' Register—for the registration of agents licensed for purposes of the insurance under license or other similar document of authority. In the case of insurance companies licensed under the *Ontario Insurance Act*, the licensees will (without formal application for registry) be registered before delivery of their licenses.

But in all other cases applications for registration on any of these registers should be completed and delivered before the 1st July next. We are told that blank forms of application will shortly be ready and will be supplied by the department on request.

DRESS GOODS.

A walk through some dry goods importing warehouses shows the observant man very attractive features in dress fabrics, which are as varied in price as they are in style and texture. For a cheap and tasteful cotton dress pattern cotton challies may be instanced; these are found both of English and American make, but the latter "take the cake" for stylishness of pattern. Then there are delainettes, a cotton substance with a pattern to imitate wool delaine. These appear to be cutting out sateens somewhat. The extensive range of such goods makes a flower garden effect on the floor of a warehouse.

In all wool goods the number of different descriptions of tweed fabrics or effects is great; tweed checks and stripes are everywhere seen, and under almost every name. There are tweeds with *boucle* effects, sometimes in large plaid, sometimes in small check. There is granite cloth, a curious sandstone or marbled finish; and granite tweed in grays and browns with *crepe* effect. There, too, are the camel's hair effects, genteel goods, and the Jacquards, more showy, but not so genteel, with large and fantastic patterns relieved on the fabric by a Jacquard loom. A pretty line of *ombres* goods, i. e., stripes in graduated shades of color, is almost cleared out. We observe, too, that wool poplins are now being produced in France

to imitate the Irish poplin, made of silk and wool. Bedford cords are a leading line: woven in self-colored stripes of varying widths, the effect of sunlight on which is to give the idea of differing tints. Small pointed checks, an imitation, apparently, of the well-known shepherd's plaid, white and black pattern, are made in soft dress fabrics, and sell readily in colors for children. The border idea is being revived in Paris, and we find here one firm experimenting with a few pieces of *vigoreux* cloth, grey-wool with a white silk border the width of three or four fingers.

Serges, for boating, for driving, and for seaside wear, were a sensible, as they have proved to be a successful venture. Indeed they have quite become a staple line. We find them in plain colors and woven plain; we find them fancy, for instance, *chevron* effects, sometimes called "seaside serges" in navy and black. Serges too are made in cream and light tints, and are likely to be seen in boating suits as well as the more sombre colors. There are cream and black *crêpons* also, which is a sort of serge with a crinkly surface.

OPENING OF OCEAN NAVIGATION.

The harbor at Montreal is fast assuming its usual summer appearance. The ice went out without doing any damage, and Friday last witnessed the first arrivals from salt water, being those of the steamships "Fremona" and "Charrington," both fruit-laden from the Mediterranean. A visit to the docks where they are unloading is very suggestive of sunny Sicily, so redolent is the air with the fruity fragrance from the 8,000 cases of oranges and lemons which are being hoisted out of their capacious holds. A couple of lower port colliers are also in port, as well as several Gulf of St. Lawrence coasters taking in cargo for Gaspe, Prince Edward Island, etc., but it will probably be a couple of days before any of the regular European liners arrive. The Quebec boats and most of the ferry and market steamers are on their routes, and up-river traffic will be in full swing next week. The entrance to the Chambly canal is full of American barges waiting the opening of the canal to pass through and obtain lumber freights. It is expected the water will be let in to both the Lachine and Chambly canals on Sunday, May 1st.

SUMMER SAILINGS.

This season the movement of some well-known Canadian steamers on our lakes will be about as follows: The "Carmona" takes a new route which should soon become popular. Every alternate night she will leave Toronto for Rochester, or rather Charlotte, thus making tri-weekly trips. Her passengers will reach New York the following evening. From Kingston to Chicago, calling at Toronto, St. Catharines, Cleveland, Windsor and Sarnia en route, will be the programme of the popular steamer "Campana."

The steamers "United Empire" and "Monarch" will run in connection with the Grand Trunk Railway from Sarnia to Duluth, calling at Sault Ste. Marie and Port Arthur. As formerly the Canadian Pacific Railway steamers "Manitoba," "Athabasca" and "Alberta" will run from Owen Sound to Fort William, touching at Sault Ste. Marie. The Great Northern Transit Co. will employ its three steamers, "Atlantic," "Pacific," and "Baltic," on the old route between Collingwood and the "Soo," calling at Meaford, Owen Sound, Wiarton and all way ports. During

the warm weather Mackinaw will be included. This has long been a favorite route for a week's excursion.

The Merchants line of steamers, embracing "Ocean," "Acadia," "Cuba" and "Alma Munro," will ply between Montreal and Chicago, having as intermediate stopping-places Kingston, Toronto, St. Catharines, Cleveland, Windsor and Sarnia. It is scarcely necessary to say that the Niagara Navigation Co. will, as usual, run both of its popular steamers "Chicora" and "Cibola" from Toronto to Niagara and Lewiston, in connection with the New York Central Railway. Daily trips to Hamilton will be made by the steamers "Macassa" and "Modjeska." The St. Catharines, Grimsby and Toronto Navigation Co. will soon have its new handsome and well equipped steamer "Garden City," which is being built by the Doty Co., ready to take the route between here and St. Catharines, along with the "Lakeside."

THE TELEGRAPH IN CANADA.

SECOND PAPER.

In the year 1850, forty or fifty messages per day at Montreal, and twenty to thirty at Toronto, was regarded by the telegraph people as a good day's business for a line with a dozen offices. Now, from two to three million messages a year, or nearly ten thousand per day, are transmitted by one company in Canada. These figures relate to ordinary telegrams, besides which the wires carry newspaper specials, meteorological information, fishery bulletins, &c., &c., all over the country, millions of words every month. How the English news was received by the press, forty years ago, before the days of Atlantic cables, is told by an observant youth of that period:—

"Newspaper reporters were seated around a table in the middle of the room, writing down the words of the report as the telegrapher read them from the tape—not the 'tape' of today, automatically unwound and printed by the preternatural little 'ticker'—which the clumsy register, with its ponderous weight, delivered into his hands with much 'whirr' and 'click.' In warm weather, the windows of the telegraph office were left open for ventilation, and the commencement of the market report was the signal for a crowd of excited grain dealers to gather outside the window, climbing upon each other's shoulders, squeezing and battling to secure a good position from which to hear the news read, and thus get it free; for there were in those days, as now, persons who wanted all they could get for nothing."

And the ubiquitous scribe of a then daily—more lately [and worthily elected to represent in Parliament a northern constituency—used thirty years ago to thus attend the call of the "whispering Boanerges, son of silent thunder," who sat in the coffin-shaped building at the angle of Front and Wellington streets in Toronto, which the company exchanged, about 1856, for more commodious offices in the Exchange Building, of which Mr. Wiman was the superintendent. At that time the late Hon. George Brown, of the *Globe*, and the late Mr. Hugh Scobie, of the *Colonist* newspapers, were in the habit of going to the telegraph office and copying the reports as Mr. Dwight read them off. Mr. Samuel Thompson, too, since dead, was an occasional visitor for the like purpose. There was also a tall man, named Holmes, on the *Colonist* in Scobie's time, a popular personage and a splendid reporter; besides a man with one arm, but with