

This one is rapidly collapsing. About one quarter of its members get out each year, and, therefore, in five or six years there will be so little left that the society may be said to have become a thing of the past, even if a few members and officers do keep up the semblance of an existence for it. Look what the body once was, with \$21,241,500 of certificates in force, and then look at what it has now dwindled to. This case should be a warning to any of our readers who are pinning their faith to societies founded upon such a radically wrong basis. They do not furnish life insurance. They form a sort of "ring around my Rosy; who dies first." The widows of perhaps one-quarter of the people who join the best of them, get paid, and the other three-quarters get left, and their widows are wronged. It is not the men who are to blame, for in most cases their motives are most commendable. It is the assessment system that is wrong.

TORONTO TRADE FIGURES.

Promptly, last evening, the Board of Trade monthly returns were issued, showing the aggregate inwards and outwards of foreign trade of this port for August to have been \$2,306,118 as compared with \$2,099,311 for the same month of 1890. An increase is shown in both imports and exports, the former being this month \$2,025,318 in value as against \$1,796,264 in the previous August. This increase is nearly accounted for by woollen manufactured goods, silks and fancy goods, of which \$250,000 worth more came in this August than last. Iron and steel, as well as other leading articles, show smaller imports. Thus:

IMPORTS.		
	Aug., '91.	Aug., '90.
Cotton goods	\$69,553	\$60,609
Fancy goods.....	63,924	58,497
Hats and bonnets ..	45,793	52,259
Silk goods	124,278	111,958
Woollen goods	506,766	374,836
Total dry goods.....	\$810,314	\$658,159
Books and pamphlets >.	\$ 35,137	\$38,143
Coal, soft.....	52,391	37,239
Coal, hard	122,042	133,957
Drugs and medicines ..	18,550	14,723
Earthen and chinaware	28,667	18,612
Fruit, green and dried..	15,728	21,520
Glass and glassware...	36,963	43,649
Iron and steel goods ..	107,997	135,890
Jewellery.....	28,857	31,030
Leather goods	22,578	22,050
Musical instruments ..	9,571	10,425
Paper goods	32,097	31,978
Spirits and wines	8,012	9,080
Wood goods	16,563	15,118

The remarkable feature about our exports for the month just past is the utter absence from its returns of both barley and malt, two articles which, before the passage of the McKinley Act by the United States, were regarded as among our large and staple exports month by month. Lumber shows a considerable outgo, but the large items are horses and dead meats. Eggs continue to show in the export returns, albeit in reduced quantity.

EXPORTS.		
	Aug., '91.	Aug., '90.
Produce of		
The Mine	\$ 45	\$ 7
" Fisheries.....	48
" Forest	83,038	62,822
" Field	13	14,378
Animals, &c.	111,188	62,156
Manufactures	58,203	64,652
Total	\$ 252,535	\$204,015

—A misprint in last week's issue spoiled the sense of a sentence in the Banking Review. Page 252, line 10, for "the losses" read "materials." The sentence will then read, "So far as comparisons [of the Bank Statement] between one month and another are concerned, a new series must be commenced, for which the present return will furnish the materials for the first."

OUR WINNIPEG LETTER.

The anxiety felt in all parts of Eastern Canada for the past ten days towards Manitoba has not been misplaced. Never before was there a prospect of such a splendid crop, and never before was the anxiety so great. To give anything like an accurate estimate of the damage done by the frost is simply impossible. It is believed by many, whose hopes are doubtless father to the thought, that the damage to the grain by frost, if any, is of such a trifling nature as scarcely to be taken into account at all, while others perhaps more competent to pass an opinion, say that the late grain, of which there is always considerable, must surely suffer more or less, while the ripe grain with the matured berry can stand fully 5 to 6 degrees of frost. This being the case, the latter may be regarded as comparatively safe. At the time of writing it is within bounds to say that fully 60 per cent. of the entire crop has been harvested, and the cutting of the remainder may now be considered general. If nothing else, these August frosts should be a blessing in disguise to a considerable portion of the farming community, if it proves to our farmers that seeding in the latter part of May and in June is only courting the inevitable.

The probabilities to-day indicate fair, warmer weather, and though all danger is not yet over, we may consider ourselves comparatively safe.

The directors of the Winnipeg Provincial Exposition, and the committees appointed to take charge of the different events, have all been zealously at work for some weeks past, and have left nothing undone to ensure the success of the Exposition. The buildings are well under way, and it is expected that by the middle of September everything will be in tidy shape.

Winnipeg, Aug. 31st, 1891.

MILLINERY.

This is the week of the millinery openings. And accordingly the business streets are busy with milliners. They come from off the trains and boats; they stand in groups at the doors of warehouses; they crowd about the windows of large shops to survey costumes. But inside the warehouse is the place to see them, in the proportion of six women to one man. The thin and sallow, the tall and stately, the plump and pretty, the short and commonplace, were all represented. Some buyers eager and fussy, seeking advice, but afraid to take it; some deliberate and firm, knowing their wants and refusing cajolery; others timid and nervous, waiting "till the morning" to make up their minds what to buy and what to reject. All these and more beside filled the floors of wholesale houses from nine to six, when the tired salesmen and saleswomen with difficulty get release.

The characteristic of the present season's millinery seems to be quantity and variety of both material and color on each separate piece of head-gear. It might be inaccurate, not to

say impolite, to declare that the effect of so much variety is confusion, for many of the trimmed patterns of both hats and bonnets are harmonious and effective. But the load of ornaments, of velvet, feathers, gimp, metal and what not, permitted on one petite saucer or oval of buckram, is so great that only good taste in the grouping can preserve it from "shocking the eye," as the French say. Bonnets of to-day are extremely small structures, with sequins or elaborate passementeries in all shades around their rims, and with corresponding patterns on their crowns of braid, of spangles, of applique, as well as steel, copper and other metal effects. Then there are cloth-covered bonnets embroidered with tinsel or chenille, and buckram shapes in thousands of dozens of all conceivable patterns.

Hats are of various sizes and still more various shapes. Some so shallow that the rim has to be placed half-way up the crown to get the thing to stick on the head; others so broad in front that, as a vulgar fellow said, a basket of potatoes might sit upon the brim. Low crowns appear to predominate. Among the New York hats we found in one warehouse the "Vassar" shape selling briskly; then there was the "Newport" in two-toned effects, such as fawn-and-black, red-and-black; also navy blue with grey binding, running into small shapes with conical crowns. Sailor hats sell freely in felt, plain or with colored binding; and there are to be seen a good range of silk beavers, white, black and fawn. The neatest thing in children's hats is called the "Torpedo." A structure termed the "Kazan," with open-work brim, in which colored trimming can be inserted, must be seen to be understood. From Paris come some very bizarre patterns of hats, small and piquant, as well as stunningly wide of leaf and aggressive in shape.

The material most used for trimming both hats and bonnets is probably fancy feathers, while velvets are in greater demand than ever in plain colors, such as "Cornflower blue," in four shades; "Watteau" green to moss green; pinks from shrimp to coral. Browns are largely used in various shades and there are numerous new greys as well as greens. The Tudor silk-faced velveteens are shown in many shades, among them Daffodil, Tan, Torpaz, Humboldt, Argent, Dome, Dracoena, Flam-mant, Gazon, Boreal.

If, as they tell us, the influence of Royalty and of the S.P.C.A. has done so much to stop the killing of pretty birds whose little dead bodies used to decorate millions of hats and bonnets, there must still be countless thousands of feathered creatures killed to supply the enormous variety of dress, mantle and hat trimming which appears in the shape of feathers. Wings, bodies, and heads of birds, the osprey and the bird-of-paradise, are furnished without stint for hat and bonnet trimming. Bandeaux and toques made of birds' wings, fancy feather effects, bird-bodies and wings combined and vari-colored, cock-feathers, quills spangled in colors and black, and standing erect, are among the shapes these feather decorations take. The peculiar curve of the bird-of-paradise tail-feather is often seen. Many ostrich feathers are still shown in tips, flats, mounts, as well as in fabric by the yard. There are no colors too fantastic to be placed in juxtaposition in feather trimming.

Then there are metallic imitations of birds and wings and butterflies, made of myriads of sequins or discs of metal, and these are worked into the head gear of those who wish some relief from feathers or who are fond of glitter. Bonnet ornaments thus present many new