

## FRATERNAL SOCIETY INSURANCE.

If people desire, as thousands manifestly do, to form themselves into societies like the Odd Fellows or the Sons of Temperance for charitable work or for purposes of amusement, nobody need object. And if they promise funeral benefits (and can pay them), well and good. But when such organizations profess, by means of a certain contribution made by the membership at large on the death of a member, and thus assume the responsibilities of life assurance companies, they should stand on the same level before the law as such companies.

The Insurance Commissioner of California considers that the exemption by law of such societies from State supervision opens the door to gross frauds. Secret societies and fraternal orders ought to be examined by proper officials to see that the rights of members are conserved, inasmuch as it is by the authority of the law that such organizations come into existence. Says the Commissioner:

The organization of secret orders under the law is a farce and a fraud. I investigated cases personally, and was shown by members of the society the fence corner on the ranch or place in the road where they were met by the "brother," and where the sign, grip and password were given, constituting them a member of a secret organization, in order that an application might be made for membership and insurance in "The Ancient and Honorable Order of the Bluejays." I succeeded, as I said before, in breaking up several of these alleged secret orders; but why the State desires to keep on its statute book a law that not only permits but encourages the organization of such frauds, and for the suppression of which it must annually appropriate money, is a problem in statecraft I am unable to solve.

In the course of the argument it is pointed out that life insurance is quite as intricate a business to understand, and as difficult to manage, when the head of the institution is called president as when he is called brother, chancellor, high and mighty councillor, or most reverend and distinguished patriarch. "The boards of control are composed of men—plain, ordinary citizens—with no more honesty, ability or insurance knowledge than average men generally have. But the worst feature of this section is that it permits the organization of societies for the sole and express purpose of doing an insurance business and evading the law. By this means the State renounces, voluntarily, the very security that it intended to give her citizens, and takes away all protection from thousands of poor and ignorant people." Urging that the law should be revised so as to compel supervision of these orders, the superintendent concludes by saying that while there are in California 20,000 citizens, paying annually hundreds of thousands of dollars to licensed companies, who should have their interests better protected than can be done under such a statute, there is, perhaps, as great an army in the various "orders" that, in his opinion, would be benefited by placing some wholesome equitable restraint on the insurance business done by them.

## AUTUMN MILLINERY.

The wholesale millinery houses of Toronto are bright this week with their stores of new millinery for the autumn season of 1897. The stocks that have been purchased by merchants for the trade from the first day of the opening, Monday, found favor at the hands of retailers. One prominent house asserts that after the first day's business their employees were compelled to work until midnight bringing forward new stock for Tuesday's display. There has been the usual good demand for walking hats and sailors. In shapes, turban effects running to the Toreador style, have been popular. The purchases of pattern hats were never larger than during the present season.

The Jubilee celebrations have left their effect upon the millinery trade. We are to have several hats which in name, design and shades suggest royalty. The "Victoria" polk is a large hat with a big flare in the front, a sequin crown, around which are placed tips arranged to fall on the hair in the back. The "Jubilee" hat, a model formed of Lyons velvet, with chenille edge, is very attractive, showing a prettily-arranged combination of green shades. A feature of this hat and many others of the new season's styles is the number of long plumes which fall gracefully over the shape. Although hats are both large and small, the preference is given to large hats. "Picture" hats are shown and are received with considerable favor.

The adherents of the Humane Society and all lovers of birds will regret that birds and bird effects are popular materials for trimming the new season's headgear. Large natural birds, like the sea-gull, are principally used. The preference shown for these birds may be taken as another indication of large hats. Agate ornaments are a new and very pretty feature of the trimmings. They are of French manufacture, and some-

what expensive. Brilliants and steel settings continue to be fashionable. Although in the autumn season flowers are seldom used extensively as hat trimmings, the present year witnesses even a less quantity imported than in the past. Under the rims of the hats milliners have everywhere placed wings and tips, and mounts of velvets instead of flowers. Fancy feathers and straight-wing effects leaning to material colors are everywhere prominent. The demand for ribbons has been good, and widths ranging from 16 to 80 have sold well. Quantities of velvet, velveteens, and velvettes, will also be used for trimming purposes. The hats of the coming autumn, if we may judge by the models shown this week, can by no means be called plain. The new shapes and trimmings are such that the milliner will be called upon to exercise the full knowledge of her art, and, as a consequence, the millinery of 1897 will be expensive.

The season's colors are so bewildering that it is with extreme diffidence we venture to select the "leaders." The blue shades, whether the mistral or the bleu royal, are popular. As becoming a Jubilee season, purple is prominent, under the names of eveque and thais. The various shades of green—myrtle, Nile, palmier, moss, hunter's and apple green, are all seen on the autumn hats. But of all the colors none have found favor equal to the new castor, which in light and dark shades merges into a brown. Felts of this color will be much in demand, also velvet and silk goods for covering shapes and for trimming, as well as all sorts of plumage and ribbons. It is a color that, if it takes at all with the public, is bound by the nature of things to become very popular, being generally useful and suitable to all sorts and conditions. Charming combinations are made by mixing one or two shades of castor with beige. These are among the latest models in the millinery market, and recent advices from Paris state that they have superseded the harmonies in gray which so much took the fancy of the buyers who were earliest in the field.

## THE PULP INDUSTRY IN NEW BRUNSWICK.

There is every prospect that the next decade will witness great developments in the wood-pulp industry. As this journal has frequently pointed out, the wealth of natural resources which Canada possesses are calculated to place this country in the front rank of wood-pulp producing countries. The *St. John Sun* has recently investigated the subject, coming to the conclusion that "the manufacture of wood-pulp is one of the industries natural to Eastern Canada. We have in this province probably the best supply of raw material to be found in the same area anywhere in the world. This material is so placed that the cost of transportation to the mill is as low as it can be under any possible conditions. As a third element in the case, pulp can be shipped direct from the place of manufacture to the market over sea. The demand for paper material constantly grows, while the supply of wood in other countries grows ever less. It seems to be certain that if paper continues to be made from wood, New Brunswick must be a great place for pulp mills. So far we have no such establishment on the southern coast of the province, but a conversation reported elsewhere contains some interesting suggestions in that direction. Mr. James Beveridge, a practical operator, who is now engaged in perfecting the machinery of one of the pulp mills at Chatham, thinks well of the project of manufacturing pulp in connection with the large saw-mills in the neighborhood of St. John. Mr. George B. Cushing, whose firm is known as one of the most successful and enterprising of those engaged in the lumber industry on the St. John River, would be disposed to undertake the business if only the question of water supply can be solved. The idea is thrown out that the city might in connection with its west side water service, arrange to provide water for this pulp enterprise. The plan is worth considering in view of the prospective improvements in the west side water service, and of the possibilities of the pulp industry in this neighborhood. Of course, it would be necessary to learn what would be the requirements of the pulp mill, and what the extra supply would cost. But this information could be readily obtained.

—The Board of Directors of Molsons Bank have declared a half-yearly dividend of 4 per cent. and a bonus of 1 per cent. upon the capital stock of that corporation. This dividend is payable on and after October 1st.