

such a course. One model worthy of mention which may be said to represent a good type was a black picture hat of meline, with chenille facing around the upper brim, while around the upper brim and outer edge was a flange of black chiffon, with black lace falling gently over the brim. On the side were foxtail feathers, and from the back drooped a long lace scarf, caught here and there with cabochons, the tout ensemble presenting a model of elegant simplicity. Another much-admired design was a toque of shirred and tucked velvet in three shades of green, trimmed with applique and bird-of-paradise osprey, with steel and gun-metal ornaments.

A prominent feature in hat garniture this season will be ribbon, taffeta, satin mousseline, ottoman and moire, the widths 40, 60 and 80 being preferred. Velvet ribbons will be much worn, the colors being black in all widths and other shades in Nos. 1 and 2. Other popular materials will be peau de soie and merveilleux silk, feather plush, pressed velvets, plain silk, and chiffon and cache velvet. Chenille is likely to be a favorite in cords, braids and bandeaux, while beads and large buttons also will be used. The range of colors looks as if it will be almost unlimited. Of the new shades, perhaps tangerine is the most striking. Cache de roche, another favorite, is a species of burnt orange, which combines very prettily with brown. Emerald, reseda, and myrtle also promise to be much used, as also fawn. All materials will be much shirred and tucked.

Birds, wings, and military pompons made of coqué feathers, breast effects, ostrich feathers, including the new foxtail variety, and birds of paradise will be considered stylish. Ornaments of all kinds will be strictly "in it." From all this it may be inferred that a tendency to dressiness, to startling abundance and variety in headgear and trimming, will be features of the autumn millinery of 1904.

HIGHER DUTY STILL THE CRY.

For some time we thought, in view of the old establishment and perfection of the competition which the Canadian woolen industry had to meet, that the tariff on several lines of woolen goods was not sufficiently high. When, therefore, Mr. Fielding in his late budget announced its revision and an increase of the duty to a minimum of thirty per cent., even under the preference, we were inclined to rejoice and to congratulate the woolen manufacturers on the finding of this easy way out of their troubles. But, alas! that way is apparently yet unfound. Still they cry for more tariff, without which, they claim, they cannot live. At least some of them do, and two have recently closed down, giving lack of sufficient protection as their reason. But there are others—and this is a point which causes the most sympathetic to have qualms of doubt as to the strict genuineness of the complaints—which seem not only to bear without flinching the terrible burden under which the industry in Canada staggers, but to prosper and to pay dividends. One prominent dry goods man in Montreal, who is also a manufacturer, has gone so far as to suggest that the trouble may be in unwise management, manifested in the production of lower grades, or in not sufficient specialization, or in out-of-date machinery.

At any rate, many people belonging to the ordinary consuming classes are murmuring words to the effect that thirty dollars on the hundred is very near the limit to the amount they should be called upon to pay for the luxury of setting a home industry upon what seems to be at the best but stumbling feet. Before consenting to a further advance in tariff duties, which, for all they know, may have to go on *ad infinitum*, they would like to see the complaining woolen manufacturers try a little of the alternative, and possibly more arduous policy. In fact, what they want is to see a little more strenuous effort to overcome obstacles and a little less dependence upon legislative favors.

SOME FIRE INSURANCE CONSIDERATIONS.

Perhaps the most prolific causes of extensive fires in this country are: First, the existence of blocks of buildings with openings from one into the other; second, the openings inside of any given building from one floor to another; and third, window openings in buildings near one another. Experience has shown that more fires spread from these three causes than from any others. It is quite reasonable, therefore, to find the fire underwriters of Canada making special efforts to lessen their losses by curing these and other defects in building. Openings for well-holes, staircases, elevators, dumb-waiters, chutes, are found in case of fire to be vents which invite and extend the spread of fire. Hence, standard construction contemplates the placing of stairways, elevators, etc., in brick, stone or steel-clad enclosures, which should be outside the main walls of a building, but may be constructed inside if the other is impossible.

What we have said leads us naturally to speak of the system of special rating of buildings which is in a short time to be applied in Canadian cities, notably Montreal and Toronto. The principle upon which this special rating is to be done is this: A standard building is supposed, three stories or forty feet high, and a basis rate is charged upon it. If the building shows defects in structure or arrangement, those defects are charged for in the premium; if the building is higher than standard the extra height is charged for; if it is in a narrow street, this is counted a defect; if electric and telephone wires encumber the street, this also is a blemish.

On the other hand, for every improvement made rendering a building safer than standard a reduction in insurance rate will be made. For example, for fire-resisting floors, so many cents per \$100 will be deducted from the rate; for stand-pipe and hose; for watchman and clock; for casks and pails on the premises; for the enclosure of stairway and hoist, deduction is made for each item. Thus the prudent man benefits by having his prudence recognized, while the careless or penurious man is fined for omitting to protect himself. It has been made a subject of complaint, we are told, by Toronto merchants that the basis rate is in both Montreal and Toronto the same, where, as it is a matter of common knowledge that the streets of Montreal are much narrower than ours, and that the electrical wires in that city are even a greater source of embarrassment to firemen than here. The answer to this is that