

The building has a frontage on Wellington street of 60 feet and on Jordan street of 80 feet, and consists of a basement and five stories. The basement story is of massive blocks of Credit Valley red stone, and all above this of the finest buff stone from the Ohio quarries. The design is of a bold and simple type of Renaissance, and the architectural effect has been obtained by general outline and proportion of parts rather than by ornamentation. The ground story consists of massive piers and arched openings, showing by the depth of their reveals the substantial character of the structure. The division into stories is marked by bold cornices, and the grouping of the windows is accentuated by pilasters running up to the main cornice, and leading the eye up to the out stone dormers which break the sky-line and lighten the effect of the upper part of the building. The entrance doorway to the bank is on the corner of the two streets, and is enriched by heavy pilasters of red Bay of Fundy granite, carved capitals, and entablature.

The banking-room proper is about 61 feet long by 32 feet wide, with two windows on Wellington and four on Jordan street. It is thus abundantly lighted, and is bright and cheerful. The ceiling is panelled and is a good specimen of decorative plaster work. The fittings are of cherry relieved by mahogany panels, and are somewhat richly carved, while the tellers' boxes are protected by handsome brass grilles. At the north end of the banking room are the cashier's room and board room, connected by folding doors, so that they can be thrown into one for annual meetings. These rooms, as well as the public offices, are handsomely wainscotted and finished in black birch. Special attention has been given to the construction of the vaults, and every precaution that modern science can suggest with a view to making them absolutely burglar proof has been adopted. They are situated at the north west corner of the public office and form a separate structure of massive brick-work, independent of the adjoining walls. The brickwork is protected from attack by heavy boiler plate, and the cash vault is constructed entirely of steel one and a half inches thick with massive outer and inner doors with locks and bolts of the very best description. The doorway is also provided with a very heavy guide for use during the day. Inside of this steel vault are two large burglar proof safes for cash and securities. This work has been done by Messrs. J. & J. Taylor and is of the very best character. The directors wisely considered that while it might be injudicious to spend large sums in elaborate ornamentation, it would most certainly be foolish to place economy before security in this part of the building, and so no expenditure has been spared that seemed necessary to the attainment of absolute security.

In the basement are a vault for old books, the necessary sanitary appliances—which are of the most modern and perfect kind—a lunch room for the staff, a large room for sorting papers and the boiler room. The heating is by hot water, and the waste heat from the chimney is utilized for purposes of ventilation.

The whole of the building not required for banking purposes forms one large warehouse which has been rented to Messrs. S. F. McKinnon & Co.

MESSRS. S. F. MCKINNON & CO'S. MILLINERY WAREHOUSE.

After a series of prosperous years in the premises on Front street west, near Bay, the wholesale millinery house whose style is now S. F. McKinnon & Co., found additional room necessary to its steadily growing business. The requisite space has been found in the attractive new building erected by the Standard Bank of Canada, into which Messrs. McKinnon & Co. have very recently removed. The building being a very lofty one,

the prominent sign-boards of the firm readily catch the eye of the visitor when looking along Wellington street from either York or Bay or Yonge streets, and the position of the warehouse is well-chosen, for it is in the very heart of the wholesale quarter.

Entering on Wellington street west, No. 18, the country merchant who desires to purchase millinery, or the person who merely wishes to see a handsome and well arranged warehouse, may have his wish gratified. In fact, unless the visitor be a very matter-of-fact man or woman indeed, he or she will hardly avoid spending some little time examining the fittings of the building, to say nothing of its varied and attractive contents. One is reminded of a Pullman on the Grand Trunk, or a C. P. R. parlor car, by the brass mountings of the elevator, the ground glass of the partitions, the carved walnut, black birch, and cherry of the wood-work on the ground floor. The whole five flats of the building, covering some 21,000 superficial feet, we should explain, are occupied by this enterprising firm, with the exception of 30x80 feet on the ground floor and a small portion of the basement. The packing and entering, shipping and receiving departments are in the basement, the first floor is occupied partly by offices: first the general office, next the private offices, and lastly the shipping clerk's office and telephone room. A commodious vault and two hydraulic elevators, one for goods and one for passengers, and a stairway, occupy the western portion of this floor. The passenger elevator is very tastefully fitted, having electric annunciators connecting with each floor. The wood-work is mainly black birch, with which the gilt wire nettings and ground glass make fine contrast.

The first floor contains the millinery show-room and silks, ribbons, and laces department. It is amply lighted, from three sides, has handsome mirrors, a retiring-room for ladies, and is fitted with the latest devices in the way of counters, stands and shelves, copied from New York and Chicago houses, for the display of ribbons and silks to the best advantage. Here may be seen a silk counter 36 feet in length and an extensive range of shelving, containing Taubert's silks, Charbin's silks and all the latest productions in silks, satins, crepons and velvets. Here, too, are fancy and plain ribbons in great variety. On another part of the floor are fancy embroideries, flouncing laces, Oriental and Spanish laces; *Soutache* laces for dress and mantle trimmings; jet laces for millinery; *Tabliers* and *p'astrons* of beaded lace. *Beige* and *cafe* laces are features of the season, and we note that beaded *passementeries* are as much in demand as in former seasons are to be had in different designs. Gold effects are a characteristic of the season in millinery. *Tricotine* is a novel material for millinery purposes, in all colors and gold effects. *Etamine* or, is another. Colored wool laces, in great variety, for dress trimming, are also observed.

The second floor is devoted mainly to straw goods. This firm has taken the initiative in handling largely New York straw goods. A buyer is sent to the factories in the New England States every season to make selection of samples. The result of his recent visit is to be seen in the stock now being opened. Here are English straw goods also in variety. Here, too, however, are kept muslin embroideries, parasols and woollen dress and mantle fabrics. Bombazines and nun's veilings, &c., &c. The latest improved tables copied from Chicago houses help to display to advantage the contents of this floor.

On the third floor is a handsome display of flowers and feathers, millinery ornaments, mantle and dress trimmings. On this floor are also kept Parisian and Berlin mantles. The feathers department is particularly varied and extensive, the space devoted to *tigre* feathers alone occupying a counter 80 feet long and the black and white about 30 feet. These feathers with tints of beige, ecru, salmon-pink, jaune, gris, aurore, and

the variegated *tigre* ostrich make a pretty *parterre* as seen from the stairway. This firm has adopted a plan which appears to be a novel one, in this line, of a feather-manufacturing department, situated on the third floor, where feathers are dyed, re-arranged or disposed into *aigrettes*, &c.

The fourth floor contains the work rooms of the firm, where from twenty to fifty persons are employed as the season requires; the reserve stock room and the empty package room. The heating is done by steam; there are six circular radiators on the first floor and four on each of the floors above. Each floor, we should observe, has a small office fitted up for the manager of the floor. Speaking tubes connect every part of the warehouse; in respect of light, heat and ventilation it is well appointed, and it appears to possess every modern facility for doing a large business and doing it well. The opening day of the firm will be the 3rd prox.

THE EQUITABLE LIFE SOCIETY.

The Equitable Assurance Society forms a prominent ornament of the life insurance fabric in the United States. Its progress has been remarkable and its standing is deservedly high. A year ago we took occasion to notice the striking figures of the annual statement: \$81,000,000 new business and \$275,000,000 total insurance, equal to one eighth of the whole life business of the Union. But even these amounts were exceeded by the figures of last year, the twenty-fifth of the company's existence, which are:—

New Assurance written in 1884..	\$ 81,877,057
Total Outstanding Assurance..	309,409,171
Aggregate Assets.....	58,161,925
Surplus	10,483,617

The above statistics show that the Equitable has gained, in twelve months, over a million and a half in surplus and over five millions in assets. The premium income exceeded a million dollars per month, having been \$12,031,330 for the year last passed as compared with \$10,727,547 for the year preceding. It is of great importance to the standing of so extensive a concern to discover the nature of its investments. We find in the statement bonds and mortgages \$15,494,000; U. S.; City, and State stocks \$18,400,000; loans \$5,319,000 (on stocks and bonds valued at \$7,160,000) real estate in and outside of New York City, \$10,692,000; cash, \$6,073,000. And we commend to some of our insurance companies whether fire or life, the smallness of the item "due from agents on account of premiums;" it is only \$112,000, where the total premiums were one hundred times this sum. We find the death claims and matured endowments for the year to have been four millions; surrender values, dividends and annuities, and discounted endowments three millions more which makes the total paid policy-holders over seven millions. Dividends to participating policies in the general class will be declared out of the undivided surplus, on payment of next yearly premium.

TO CORRESPONDENTS.

J. R. M., Prince Albert.—In answer to your enquiry whether taxes can be collected on land in Manitoba not patented, and instancing a half-breed minor claim, whose patent does not issue until February, 1886, we should say: The Manitoba Municipalities Act, section 26, prescribes that, (sub-sec. 1) "Real estate vested in or held in trust for Her Majesty shall be exempt from taxation under this Act," but sub-section 5 recites that, "Lands allotted by the Dominion Lands Act to half-breed children of heads of families under the age of 18 years, not disposed of by them, are so exempt." The words itali-