

form, and after his explanation it was finally decided to adopt Mr. Adams' patent, and pay him his price (\$150) for the privilege of using it.

The annual meeting of the Association was called for the 19th, and it was resolved to close the ballot for officers at 5 p.m. on the day previous. On a discussion of the matter of the annual dinner, it was resolved that no dinner should be held this year. To provide something in its place, Mr. Birks made a motion for the appointment of a committee to make arrangements for a series of four social entertainments to be held on the first Thursday of December, January, February and March respectively, the expenses to be incurred not exceeding \$50 for each entertainment, to be defrayed out of the association's funds. This was carried, but not without objection. Col. Patten did not like the idea, and said so in his most vigorous Americo-Saxon. He made a protest against the motion and moved for its reconsideration. He was astonished, he said, at the inconsistency of the action of the members present. "They had rejected the idea of holding a dinner, which the entire association would attend, on account of the risk of losing perhaps \$100, and immediately afterwards they adopted a resolution, which if acted upon would require an expenditure of a much larger sum, and then only a section of the members would reap the advantage." The result was that the motion was reconsidered, and it was decided that none of the association's money should be used in the entertainments. The motion thus altered was adopted.

#### SHOE AND LEATHER ITEMS.

A distinct novelty this season will be the use of russet leather for winter wear, says our *Chicago Review*. A russet oil grain is the name the dealers call it. The idea comes from England, where shoes of this material have been worn for some time. It is expected that this shoe will be used by the upper ten for wet weather.

The cowhide boot, forty years ago, was neither a thing of beauty nor a joy forever. It was plain even to ugliness, and a constant source of discomfort as long as it lasted. It was always so short, writes a correspondent to a Boston journal, that it tortured the toes, or so long and so roomy in the instep that the heel was perpetually rubbing up and down, like the modern elevator. When new its symmetry was like that of a stovepipe elbow, but after a few wettings it became as wrinkled as a calf's neck. The boy of that period almost invariably removed his boots at night in a thoroughly soaked condition; in spite of a reputation for being waterproof, they took in water like a sponge—and as they were sure to dry in the most inconvenient shape, or rather shapelessness, it was a work of patience for their owner, with a clothes-pin inserted in each strap, to force his feet into them again the next morning.

Our Montreal market correspondent tells us that representatives of two leather houses in Great Britain have been in that city soliciting consignments of Canadian leather to Old Country markets, but that in spite of this the shipments abroad are light and sole is very steady in price.

It is said of the Queen of Italy that she gathers in what shoes and gloves she can that have been worn by sovereigns of the past and present. Already she is the proud possessor of the shoes of Marie Antoinette, of Mary

Stuart, the Empress Josephine, Queen Anne, and the Empress of Russia.

A fashionable shoemaker gravely announces that the woman really in the best style, as far as shoes are concerned, will have on those made of green calfskin, laced with brown. The *Shoe and Leather Review* says it would be rather curious to see the woman who would dare try such a combination.

A Boston authority says that shoes have superseded boots for dressy occasions, the toes very pointed, the heels very high, coming well up on the instep, and invariably brogued, whether made in black patent leather, brown Russian leather, or colored calf, showing stockings open-worked and embroidered.

A company with a capital of 100,000 francs is to be established for the manufacture, at Besancon, France, of incombustible shoes.

#### INSURANCE NOTES.

We hear from Capelton, Que., that the widow of one Joseph Allard of that village has been paid by the Sun Life & Accident Company \$1,000 under an accident policy which the deceased had taken out only five days before the occurrence of the accident which killed him.

Mr. J. Macdonald Oxley, of the marine department, has resigned and accepted the position of superintendent of agencies for the Sun Life Insurance Company in the district of Eastern Ontario. The *New York Bulletin* understands that Mr. C. Colom will act as the general agent of the Sun Life in Costa Rica, Central America, where the company has begun business.

It is well said, with respect to life insurance, by the *Insurance Age*, that while it cannot perform miracles, yet much that it does appears miraculous. "Life insurance cannot bring the dead to life, but it can give comfort and ease to those left behind. It cannot directly create a great fortune, but by bearing its fruit in the nick of time it may conserve one, or form the nucleus for another. It cannot cure an organic disease, but it can give peace of mind to the sufferer."

Travellers who are timid about sleeping in tall hotels may dismiss their fears. They are now provided for. The *Chicago Journal of Commerce* tells of the travellers' pocket fire-escape, which is a new device, and consists of a metallic tape made of aluminum and steel, which obviates all danger of its being destroyed by fire. The tape runs on a reel which is fastened to a web belt passing around the body under the arms. By means of a wood screw the tape is fastened to any object in a room or building. There is an automatic brake attachment which keeps any required tension on the reel so that it is an impossibility to descend too rapidly. The device weighs but three pounds, is compact, and especially adapted to the use of travellers.

A middle-aged scoundrel named King was arrested in Brooklyn the other day, charged with defrauding the New York Life Insurance Company. King collected \$2,000 which should have gone to the holder of the policy. He pleaded not guilty and was held for requisition papers from Governor Russell. The *Record* says: A few months ago a friend of King was in the last stages of consumption. He desired to take out a policy of \$2,000 in the New York Life Insurance Company. Of course he could not pass the physical examination. He therefore made arrangements with King to impersonate him. The policy was procured in this

way. Soon after the man died and his widow collected the amount.

It is strange that men, otherwise shrewd and prudent, forget the risk of illness and accident that may lay them in the grave, and neglect to provide for their families by insuring their lives. A case in point is the recent death of Mr. Edward Burgess, the distinguished naval architect, who designed the yachts "Puritan" and "Mayflower," and many other vessels. He left no insurance, and a subscription list has been started among those who knew him best and whose yachts are his productions. A few wealthy friends have responded liberally, but how much better it would have been had the designer carried a proper amount of life insurance.

The loss to shipping by the September and October hurricanes is estimated by the marine underwriters to have been over \$20,000,000, and ninety souls are known to have perished in them. Five first-class transatlantic steamers, six barks, two brigs, and at least twenty schooners, are ascertained to have foundered and become total losses. Many of the American coasters were abandoned off the Jersey coast and went down with their cargoes. And more lately still, in a November storm, five barks, cleared from Philadelphia and New York, are missing, and are believed to have gone down. Truly the dangers of the sea are on the increase.

One of the American humorous journals has the following: Insurance Magnate—"I think you had better cancel some of our big risks at Tenderville." Policy Clerk—"What is the trouble." Insurance Magnate—"A blank just came in with the question, 'What protection have you from fire?' Answered: 'It rains sometimes.'"

The year 1891 will be remembered as a disastrous one for ocean marine underwriters. And, indeed, the statement is made by no less an authority than *Lloyd's Register*, which keeps a record of the disasters, that in both sail and steam craft each month's loss increases over the previous month and each year over the year before it. Either the character of the vessels must be bettered in construction or an increase in the premiums for risks made.

#### FURS.

The following tabulated statement shows comparative values during the last four years in the British market:

Alaska Seals.				
	1888.	1889.	1890.	1891.
Middlings .....	88/	82/	nil.	127/
Middlings & smalls.	118/4	86/7	151/8	137/6
Smalls .....	113/9	99/5	163/6	145/2
Large pups .....	89/10	86/8	156/11	138/4
Middling pups .....	75/4	73/2	143/9	127/9
Small pups .....	63/10	51/4	130/4	114/10
Ex. small pups .....	nil.	51/8	104/	83/

Copper Island Seals.				
	1888.	1889.	1890.	1891.
Middlings .....	....	64/6	89/5	nil.
Middlings & smalls. ....	....	70/3	94/	100/
Smalls .....	....	62/9	102/3	103/
Large pups .....	....	60/6	96/1	93/4
Middling pups .....	....	61/6	94/8	84/
Small pups .....	....	57/	84/6	75/4
Ex. small pups .....	....	53/3	70/6	59/2

No Copper Island seals were sold in October, 1888.

North-West Coast.				
	1888.	1889.	1890.	1891.
Middlings .....	....	45/	....	63/6
Middlings & smalls. ....	46/	49/	81/6	69/
Smalls .....	42/6	46/6	76/5	76/
Large pups .....	43/	47/6	77/	76/
Middling pups .....	45/	51/	88/4	77/
Small pups .....	51/	57/	84/6	76/
Ex. small pups .....	30/	33/	70/6	59/2