business cannot be called altogether an unmixed benefit to the community at large."

It is probably true that millions of tons are required to supply the United States market for ice in a single year. We are told, for example, that Lake Champlain furnishes near half a million tons. The ice "harvest" in the State of Maine is over and the "crop" is valued at $3,000,000. We are not told how much was cut, in all, but the quantity for export is placed at $1,190,000.

On Monday last the ice dealers of New York, Brooklyn, and Jersey City, after discussing the shortage in this year's ice crop, decided that at present ice must cost $5 a ton wholesale. Eastern speculators are accused of buying up the bulk of the crop, but if they exceed the bounds of reason in their prices, resort may be had to Norway for a supply, as has been done before. We observe the arrival in New York this week of a ship cargo of 1,000 tons from St. Andrew's, N.B.

WILL SCOTCH PLAIDS BE MORE POPULAR THAN EVER?

Those wise men, the shopkeepers of New York, say that the Scotch plaids will be worn even more during the coming summer than during the past. Shop windows and the counters are filled with brilliant and quiet cross barred cloths. The impetus of the present for Scotch plaids was the marriage of a Princess with the Earl of Fife, who is of the Macduff clan. Now, as a bit of appropropriate sentiment, the Princess had several gowns in her wedding trousseau made of the Macduff plaid, and lo! all the manufacturers of tartans in Scotland began to weave the Macduff plaid, and all the good women of the United Kingdom to buy it

And still the weavers of tartans went on a-weaving. The designs of all the clans were brought forth in silks and in wools, and to-day we see on the promenade the Manhattan girl (who knows little about the significance of the tartan) clad in the red tartan of the royal Stuarts, or the quiet blue and green of the Sutherland plaid, or of the Campbells of Argyle. To her the plaid is selected solely with reference to her taste and its suitability.

A charming young woman goes tripping down Broadway in a gown of plain dark-blue and green plaid. Seeing this, the Scotchman or woman, devout and well taught in the traditions of that people, says "the 42nd plaid," and will go on to explain if you ask that the plain blue and green plaid unrelieved by any line of color is the plaid of the old Sutherland clan adopted as the dress of the 42nd Highlanders, the crack regiment in Scotland. Further, the New York *Sun* goes on to explain that if the blue and green background be crossed at regular intervals with a single narrow bar of bright yellow, he will tell you that that is the plaid of the later branches of the Gordon family; while, if the yellow stripe be triple instead of single, he may assure you that the ancient Gordon plaid is exactly reproduced.

The McLaren plaid is the mixture of blue and green which forms the background of so many of the Scotch tartans, crossed with a single bar of yellow and a double bar of red.

Among the red tartans those of the two Stuarts are, perhaps, the most characteristic, the black Stuart having as its background the red and black, crossed with broad bands of bright blue, narrow single bands of white, yellow, and green. The royal Stuart, as the other is sometimes called, has a bright red background, crossed with single bars of black and blue and narrow bars of white and yellow side by side in pairs. Not unlike this is the McLean tartan, which is bright red crossed with double blue and white and yellow in pairs as in the royal Stuart.

The Macduff plaid, which, as first mentioned, has been the occasion of all this wearing of the tartan, is not easily described. The Clan MacDuff, as the merchants call it, is mainly red, and not pretty (to any other than possibly a "red hot" Highlander's eye). The Hunting MacDuff is a black, blue, and green large check, with a red stripe at wide intervals, and is a handsome plaid. But the most attractive of all three, which is shown in silk dress goods as well as in woollen and shawls at a King street house in Toronto is The Dress MacDuff, which has a white ground traversed with colored stripes, instead of red ground, and resembles the Victoria, or as it was originally named, The Dress Stuart. It may be of interest to know, by the way, that Balmoral Castle, the Queen's Scottish residence, is carpeted and upholstered with "Victoria" tartan.

DECISIONS IN COMMERCIAL LAW.

Re San Diego.—Judge Sawyer, sitting in the United States Circuit Court at San Francisco, has rendered a decision of interest in reference to the condemnation and sale of skins found on sealing vessels seized in Behring Sea. The sealing schooner "San Diego" was seized by the cutter "Rush" in 1887, and ordered to Sitka, where nearly 600 skins were condemned. The skins were afterwards brought to San Francisco by a United States marshal and sold. The owners of the seized vessel sought to enjoin the sale on the ground that the orders of the Alaskan court were not valid in San Francisco, but Judge Sawyer overruled this contention.

Forepaugh v. Delaware, L. & W. R. R. Co.—This case, just decided by the Supreme Court of Pennsylvania, involved the validity of a contract made by the plaintiff with the defendant company for the transportation of his circus train from Binghamton to Cortland in New York State. This contract stipulated that, in consideration that the service was to be performed for much less than the ordinary rates, the plaintiff released the railroad company from all liability for loss or damage, although such loss or damage be caused by the negligence of the railroad company. The train was wrecked, and the plaintiff brought suit for damages in a Philadelphia court. The company contended that the plaintiff could not recover damages for the reason that the contract was made and the loss occurred in New York State, by the laws of which the contract in question was valid, and that the law of New York, and not the law of Pennsylvania, under which latter the contract was void, governed the case. The court below took this view, setting aside a verdict given by the jury for the plaintiff, and its action has just been sustained by the Supreme Court.

Westinghouse v. Edison.—In the United States Circuit Court at Pittsburg, Pa., Judge Bradley has rendered a decision dismissing the complaint. The suit was brought by the Westinghouse interests to restrain the Edison Electric Light Company from using the fibrous carbon or incandescent conductor in the arc light globe. The plaintiffs claimed that they had been granted a patent on the fibrous carbon, while the other side claimed that they had filed an application for a patent a month before the application of the plaintiffs. Judge Bradley held that the plaintiffs' claim to priority of invention in the fibrous carbon filament was not valid, and that Edison had accomplished the same results before Sawyer, Mann, or Westinghouse.

LIFE INSURANCE FOR WOMEN.

It is regarded as a sign of the times in England, and of the progress toward the equalization of the sexes, that the life assurance offices are paying more attention to the insurance of female lives, and that this branch of their business is increasing. The married women's property act, which secures them in the enjoyment of their own property, and under which they can dispose of the sums payable at death as they please, has done a good deal to develop insurance of female lives, and the increase in the number of women who earn their own living and have gone in for an independent career without regard to matrimony, has also helped the movement.

The latter class specially favor endowment policies payable either at death or a certain age. Women who have undertaken the laborious profession of nursing, for instance, look forward to a time when they will be set aside, and when a few hundred pounds may be very acceptable, and so they arrange for the payment to fall due at fifty or fifty-five years of age. Actuaries of the old school do not relish these new fangled notions, as they regard them, being a clear departure from the principle of insurance against death; but insurance against life in the years of decay, is in actual experience, quite as great a necessity. Endowment policies are a need of the age, and life offices do well to supply it. Certainly women who are their own bread-winners appreciate the system.

If the extension of insurance among ladies indicates progress toward equality, the difference in the premiums charged proves the continued existence of inequality. It is not to be supposed that insurance offices are influenced by sentiment in making a distinction, but are led to do so by the cold calculations of their actuaries. They hold that a woman's life is less certain in the married state than the man's, and this conclusion is reflected in their table of premiums. The practice of the offices varies, but some charge women 5s. additional per annum for every £100 assured until they attain 50 years of age. No rebate is made for the unmarried, the assumption being that almost every healthy girl will enter the wedded state. If the number of women who go in for an independent vocation, however, increases materially it will only be fair to modify the rule, as the risks represented by the extra premium are not then run by the insured. The fact that the additional levy of 10 per cent. or so is not made after 50 is an admission that the sexes are under the same conditions when on equal terms. Indeed, the female life is really held to be the best, apart from the period of special risk.

Taking the annuity table of the Scottish Widows' Fund as an illustration, we find that the rate of annuity per cent. is slightly greater on the female life up to 34, and then falls below the male life, the assumption being that having passed that period the woman's life is the longer, and more annual payments will have to be made by the office. A few comparative figures bring this out very clearly:

Age.	Male Life. Annuity per cent. £ s. d.	Female Life. Annuity per cent. £ s. d.
22	4 4 8	4 4 10
30	4 11 6	4 11 7