

## THE UNDERWRITERS' NEW QUARTERS.

We are told that the fire underwriters will remove shortly from their present rooms in the Royal Insurance Company's Building in this city to the commodious offices they have secured in the new Board of Trade Building on the north-east corner of Yonge and Front streets. The apartments are on the fifth flat of the building, at its eastern side. The secretary's offices face Front street, and overlook Toronto Bay. One of the leading members of the Board Room Committee remarked the other day, that the pleasant and sunny aspect of the room would add ten years at least to the veteran secretary's life. May it add a score of them.

The board room, a handsome chamber, is approached by a passage way off the main hall, and in the rear of it is the library, with which it is connected by folding doors. It is expected that the various companies forming the association will contribute liberally in furnishing the library with the books that such a library should contain. And we shall be surprised if the companies do not, in a short time, provide some interesting and useful literature. The annual meeting of the Toronto board is to be held in the new board room on Thursday, the 5th February next, when, no doubt, a full attendance of members will be present.

## DRY GOODS AND OTHER NOTES.

(From *Fabrics, Fancy Goods and Notions.*)

Mail Crefeld advices report a very good demand for satin-black velvet ribbons.

Late mail Lyons advices say that previous orders on all velvets are sufficient to keep all looms busy. Power-loom velvets are in less demand.

Mail advices from Lyons give the information that glace and ombre styles of ribbons are expected to be very popular. Black faille ribbons have been largely ordered.

The spring of 1891 will see Bengalines favorites in fashionable colors. Crepe de Chine, fancy pekings, brocades in grenadine and toile de soie, will also have a good share of the trade.

Holiday goods in umbrellas have secured greater prominence this year than ever before, because of their superior quality.

As last season was the worst ever known for parasols, and as manufacturing was carried on in a very conservative way, it is confidently expected that the coming season will show an early and strong demand.

Miniatures of historical characters are much worn, both in brooches and in bracelets.

In commodities for the library, a silver paper-knife which closely resembles a scimitar, is seen.

Silver again serves as a mounting to the handles of sticks, whips, crops and umbrellas.

Quite new are little silver trays, of circular form, in which are set water-pitchers and individual tumblers.

Necklaces are more worn than ever. Some of them take on the form of a fringe. Gold and silver beads continue to be popular.

Many kinds of wood are used in cane-making, and all of them have some special merit in a particular direction. The most fancied woods are pimento from the Island of Jamaica, snakewood and ebony from Honduras, Madagascar vine from Brazil, acacia from Hungary and Algiers, olive wood from Asia, hazel from

Germany, myrtle from Algeria, fir from Ireland, and orange and oak, native woods.

In speaking of the handsome umbrellas and canes now shown, the *Jewelers' Circular* says: "The new designs for decorating umbrella handles consist chiefly of intricate webs or vines of gold or silver wrought about a handle of polished wood. All shapes of sticks are used, but English oak is the favorite, because its soft brown tint and corrugated surface make a beautiful contrast with the veins of silver and gold. Ranking next to the English oak is hazel, which is also largely used.

In December, spring makes of domestic cotton hosiery were largely sold in advance of production. Some mills were under engagements until July.

Such has been the increased demand for fast black hosiery in Chemnitz that the manufacturers say there is no probability of its going out of style for a year at least. The same preference is still shown for domestic goods.

Kid gloves were in good demand for both the wholesale and retail holiday trade. Suedes have led, but the sale of glace is also important. Plain backs have been ordered for spring delivery, but embroideries still sell very well. Prices have remained firm and the outlook is excellent, especially as an early Easter will cause prompt demand. As import orders have not been especially liberal, the demand from stock will be large and the supply is not likely to be excessive.

Jeweled garter-clasps are in the ascension, though the less expensive ones, inscribed with poetic warnings, are much sought for.

Many pleasing combinations of fine cut glass and silver are to be seen. Glass ice-pails with silver handles and hoops are dividing favor this season with ice-bowls.

Visiting-cards are very simple and plain. The nicest of card-board is employed and the name is in plain script very closely spaced. Cards are nearly square, but not very large.

A new kind of furniture rug, known as brocaline, is manufactured. It shows the figures in silk velours, through which is brought up a raised pattern in worsted. There are several grades for the goods.

Ear-rings with drops are again to be seen, but the drops are dainty and small. An exceedingly attractive pair of ear-rings consists of pear-shaped pearls pendant from a diamond. Thistles in diamonds, just the flower falling downwards, afford pretty ear ornaments.

Card-cases are very elegant this season. Alligator, rattle-snake and lizard skins in delicate shade are used in making these cases, which are finished with corners of gold or silver in fine chased designs. Sometimes several little gold flowers massed together form the ornamentation. Again, there appears simple scroll-work on one corner.

The thread used in the making of Brussels lace is of extraordinary fineness, and the finest of it is spun in underground rooms, as contact with the dry air causes it to break. So fine is it as almost to escape the sight. The feel of the thread as it passes through the fingers is the surest guide. The thread spinner slowly examines every inch drawn from the distaff, and when any irregularity occurs stops her wheel to repair the mischief. Every artificial help is given to the eye. A background of dark paper is placed to throw out the thread, and the room is so arranged as to admit one single ray of light.

The cocoon crop in France in 1890 is officially reported to have been 7,809,423 kilograms, against 7,409,830 kilograms in 1889,

from 253,915 ounces of seed put on incubation. There are 142,556 silk culturists whose average crop of cocoons amounted to fifty-five kilograms each. The total production of eggs was 877,000 ounces, of which over 600,000 ounces were exported to the various countries in Europe and Asia, surrounding the Mediterranean Sea.

We venture to say that nothing in the spring lines of goods will attract more attention than the novelties in handkerchiefs.

The news of a higher tendency of prices for linen goods abroad had the effect to make prices very firm in this market at the beginning of December.

## INSURANCE NOTES.

A petition for the winding-up of the Glasgow & London Fire Insurance Company was presented before the Montreal Superior Court in insolvency a week ago. The petitioners are Messrs. W. H. Hutton, merchant; Robert C. Jamieson, manufacturer; William Cassils, gentleman; D. Girouard, Q.C.; Cyprian Gelin, insurance inspector, and S. Nordheimer, of Toronto, all of whom are shareholders of the company for various amounts. The total number of shares in Canada is 2,020. It has reinsured its Canadian risks with the Citizens Insurance Company, and, in England, intends to amalgamate with the Economic Fire Office. There is \$1,500 rent due, \$1,000 were for salary, besides law costs and other obligations. The court granted a winding-up order, and Mr. Frank Donovan, book-keeper, is appointed provisional guardian.

Referring to an argument used by certain assessment companies that the regular life assurance concerns put up big and costly buildings, the *Argus* makes the point: "Costly buildings!" exclaims assessment life insurance derisively, when speaking against the old-liners. As employed, the expression is cheap and weak, like the men who make it. An asset in stone and mortar is an asset still. "Costly" it may be, but if properly located, it is "costly" to tenants, and, therefore, means a good rate of interest. Further, a "costly" building appreciates in value with age, as a rule, while even the smoothest old-line rascal that ever an assessment fancy pictured would experience great difficulty in transporting a "costly" building to Canada.

The *London Review* tells of an insurance man's failure with such slender assets that he will compare unfavorably with most of our small shopkeepers. Under a receiving order made on November 26 against Henry William Macdona, described as an insurance and commission agent of 9 and 10 King-street, Cheap-side, London, a statement of affairs has been submitted, in which the liabilities unsecured are returned at £6,930, with assets of £1,581, subject to realization. He was interested in a brickfield, in which the debtor became jointly interested with other persons in 1882. He attributes his failure to loss by depreciation in property and to "other causes."

There is, perhaps, no department of the whole field of insurance so exposed to the depredations of fraudulently disposed persons as that of accident indemnity. And there is none in which so many exceptions are taken at clauses which—while they often call forth expressions of amazement when their existence is realized—are really and vitally indispensable. Let a man carefully read his fire insurance policy, as all should, but few do, and he will discover clauses of which he little dreamt, and yet the violation of any one of them would