## The Monetary Times

Trade Review and Insurance Chronicle

39th Year-No. 37.

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Toronto, Canada, March 9, 1906.

\$2 A YEAR IN ADVANCE.

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## THE MILLINERY OPENINGS.

As year after year goes by, the semi-annual function of the millinery openings seems to become of greater importance and interest in the eyes of those artistic caterers to feminine capitate wants, the milliners, in all parts of the Dominion. This week in Toronto and in Montreal has been no exception to the rule, the crowds of visitors being larger and more insistent in their demands for the novel and the pretty than ever before. A rapid survey of some of the show-rooms makes one believe that while radical departures in fashions of head-dress are not frequent, there is an infinite variety of novel touches just sufficient to make everything a little different. And in a woman's eyes, "the slightest difference makes all the difference."

If we were asked to mention the most striking feature of this spring's millinery exhibit, we might say it consists in the predominance of the sailor form. But when it comes to describing these "sailors," one's work is cut out for him, so multitudinous are the shapes and patterns, the colors and the trimmings of these adornments of the dear creatures. Crowns of sailors are low and wide and high and somewhat narrow; and brims are round or straight or curved; and k both are all sorts of combinations of any or all of these qualities according to whatsoever a light touch or two of the guiding hand of the deft artist may have . conjured up. Feathers and flowers are this year quite often united in the one hat, while chiffons are in full array. Transparent effects are distinctly popular. As to flowers, a very striking feature is the quantity of small Paris flowers in wreath form. Tiny roses, and not very much smaller forget-me-nots, lilacs and lilies of the valley are in great evidence. The shadings are particularly beautiful, and some of them very striking. Lovely effects in bronze greens, pale-blue heliotropes, melting pinks and mauves, combined with equally charming flower designs, meet the eye in every direc-

Trimmings are in many cases notably elaborate; tulle and crinoline show up well, while as to flowers, as we have said, their number and combinations are bewildering. Laces are by no means forgotten, and some of the designs shown present a light gauzy effect which will do much to make the coming Easter a time of charming pictures.

As to the other ornamentations we need not go very fully into their discussion. They are quite as varied as in former years, and are in as great a number of combinations. Ospreys are shown generally in the light vanishing shades before described. Ribbons, buckles, velvets, all have their place on head-gear, as do quills and wings. We will add that business prospects for a good season are unanimously believed by the merchants to be good.

## THE GOOD ROADS MOVEMENT.

At the annual convention of the Western Ontario Good Roads Association, held in Toronto the other day, the keynote was that good roads were just as necessary to a country's well-being as railroads. The necessity for the latter nobody questions; yet roadways are required to reach them and render them properly available for the people. The estimate was made by Mr. A. A. Stewart, of Clyde, where they have some of the best roads in Wentworth County, that the cost of maintaining these roads in repair would average about \$50 per mile. One speaker pointed out a defect in the present form of grant to the municipalities from the Government in that townships which are hilly, or have several bridges, receive aid on the same rates as others which have not to overcome these difficulties; while another drew attention to the fact that according to this assessment system the poorer municipalities, which most needed the money, received less than the richer ones.

Mr. K. W. McKay, of Elgin County, attacked the practice of allowing automobiles to run on and ruin