

warehouse, in striped and check material, both dark and light, myrtle and other solid colors, as well as terra cotta shades. Also a line of cheap Astrachans, plain jackets, without capes.

The British productions in this department are well worth noticing. Tweeds are largely used; paletots made plain with cape, or half-cape, or angel sleeves; some long, some short, faced with velvet or braided. Heavy serges are seen with elaborate or at least plentiful trimming. A new material is wide-wale serge, very thick and warm; a good-looking winter garment, this, for the climate of our North-West, and evidently in demand. Tweed ulsterings, presidents, and face-cloths are plentiful. Sealettes are brought to great perfection as imitations of beaver fur, seal-skin and bear-skin, as well as dog-skin. Corkscrew stripes alternate on the tables with silk-face matelasses. An attractive line consists of soft woollenstuffs from New York, known as rider-darns, in dainty colored stripes for children's wear, and for ladies' dressing-gowns.

Slender women, dumpy women; the tall and straight, as well as those of the short and roly-poly shape—small-pattern equally with large-pattern female forms—can surely be suited out of this year's styles. For there are tight-fitting jackets and loose chevots; double-breasted or vested; high collar or no collar; the long close-fitting paletot, the voluminous dolman and the ample ulster.

#### MILLINERY.

This year's importations of autumn millinery display the same picturesque effects that lent such a charm to last summer's hats. There are the same deep front brims, short or turned-up backs and low crowns, and aggressive butterfly bows of satin or velvet ribbon are poised as lightly on crown or brim as their prototypes in lace rested amid flowers during the past season, but the flowers are replaced by a profusion of ostrich feathers and tips. Toques with narrow reversed brims at the sides and turned up high and close at the back; also various turban shapes appear; and all these are reproduced in velvet, felt, and the straws, mainly black, that will be used for the early autumn. Beaver-trimmed hats with a felt crown appear to be a leading feature, in a great variety of colors; they are made in England. The silk beavers brought in from New York exhibit much diversity, and not a little oddity, of shape. Leading styles among these are the "Elgin," the "Admiral," the "Norfolk," the "Imperial." There are abundance of plain felts; also sailor hats appear in all colors, made of felt, cloth, and cashmere; very attractive they are above a pretty face. Then there are numbers of tourist caps and boating caps, jaunty, not to say saucy head coverings, worn also in the evening. Plush caps and plush bonnets are provided for children's wear. Black straw hats and bonnets for young and middle-aged women are having larger sale for this fall than usual, partly because of the fine weather. An expensive novelty appears in the silk crowned hat with plush or Astrachan brim, very Frenchy in appearance. There are some pert-looking conical walking hats of felt in colors. In French felt a novelty is the "tea-tray" shape.

The queer shapes of many of these are modified greatly by their garniture, which variously consists of feathers, velvets, silks, birds, bird effects, artificial birds, or bandeaux. This last is the name of a device which surrounds or nearly surrounds the hat

somewhat as the winged feet of the god Mercury are partly surrounded by those mythical wings. There are all kinds and colors of these bandeaux, among them an owl's head with owl wings. We have mentioned "bird effects," and it may be well to explain that a bird effect is a bird or part of a bird, where nature is varied or improved upon by the imagination of the millinery designer. If the natural bird has not color enough on its wings or tail, the artist will rainbow-tip these, and will perhaps alter its beak and eyes to suit the hat or the complexion of the wearer. There are black-birds, red-birds, snow-birds, birds with Paradise effects, and also, it is safe to wager, birds unknown in the collection of Audubon or Wilson.

Black-birds and black parrots are having a great run. There is an immense variety of ostrich feathers, not only flat, but in tips and mounts. They are made into pompons, too.

The colors which predominate, not only in feathers, but in ribbons, velvets, and all millinery materials, may be mentioned. Among the new tints of the season are *dahlia*, *anemone*, and *chardon*, all purples; *Russe*, a green, lighter than myrtle; *Automine*, a shade of brown; *acacia*, a fresh and pretty green, and a deeper shade is *fougere*. Two greys are named *nickel* and *platine*, intended to resemble the metals which they indicate. *Etendard* is a blue, rather lighter than navy. *Bison*, a deep shade of fawn. *Eneail* is a blue, quite the rage in New York, but the lighter *turquoise* is preferred for fair complexions on this side of the border. Of course, in addition to these leading fashionable shades, the standard colors, such as myrtle, cardinal, navy, etc., are always *en regle*.

Flowers are out of the running as trimming for head-gear; ribbon, velvet, and plush take their place. Velveteens are in common use not only for millinery, but for dress-trimmings and sleeves. They appear in checks and prints; among plain colors and blacks appear the "Athena" and the "Unique," while the "Tudor" is an adroit imitation of a silk velvet; a fresh fabric is the Terry velvet revived. Tartan plaid velvets are extremely pretty. Broche velvet, though old, is not out of date. Plushes in all solid colors are again very much used for trimming purposes, because cheaper than velvet. It was noted in these columns not long ago that black velvet ribbons were being extremely run upon for dress-trimmings. They are so still, of all widths, not only black, but colors, both plain and satin backs.

Milliners are looking, too, for plaid ribbons and polka spots, stripes and checks. Combinations are frequent in ribbons of plush and satin, or of velvet with a silk stripe. Plain ribbons of solid colors are in abundance, satins, failles, and moires, the last especially being in request. In bonnet ornaments the only new thing appears to be the dagger, which is made of steel, silver tortoise, oxidized, or gilt. Buckles are made, too, of all these substances. There is also a large display of lace pins for millinery.

#### DECISIONS IN COMMERCIAL LAW.

COCHRANE VS. MOORE.—A gift of a chattel capable of delivery, made *per verba de presenti* by a donor to a donee, and assented to by the donee, whose assent is communicated to the donor, does not pass the property in the chattel without delivery.

PROUDFOOT VS. HART.—Under agreement to keep a house in "good tenantable repair," and

so leave the same at the expiration of the term, the tenant's obligation is stated as being to put and keep the premises in such repair as, having regard to the age, character and locality of the house, would make it reasonably fit for the occupation of a tenant of the class who would be likely to take it.

BROWN VS. THE COMMISSIONER FOR RAILWAYS.—Where in an action for compensation in respect of land compulsorily taken for public purposes, the jury, after hearing the conflicting evidence of experts as to the existence of payable coal thereunder, assessed damages in respect thereof.

It was held by the Privy Council on Appeal from the Supreme Court of New South Wales, that their verdict, being one which a jury could reasonably find, could not be set aside as against the weight of evidence.

There is no rule which imposes upon a plaintiff, in order to sustain such a verdict, the burden of proving by costly experiments the mineral contents of his land; nor does it follow that because a seam of coal is not presently workable at a profit, that no compensation is to be given for it if it is likely to prove profitable in the future.

#### ASSESSMENT LIFE ASSURANCE.

We have on our desk prospectuses or other literature concerning a number of assessment, insurance, or benefit societies. The first to hand is the Sexennial League of Philadelphia, established 1888, which is declared (in print) to be "the very embodiment and concrete of all that is good in fraternal, beneficial orders." Next the Septennial Benevolent Society, organized in Toronto on the 17th June last, which we are assured in plain letters on a blue pamphlet, is "the perfection of protection;" "the grandest beneficial association of them all." Of these two societies, which it is perhaps appropriate to notice together, since their names resemble each other, their purposes are alike, and their literature also bears a striking likeness, we remark that the motto of the first is "INTEGRITY, HONESTY, SINCERITY," while that of the newer organization is "FAITH, PROTECTION, CHARITY," so that we must assume that their conductors or founders mean well. It appears, however, that they promise to their members more than can be performed, and it is the veriest nonsense to talk as these Sexennial people do, of "infallible success" and "absolute safety" and "ample protection," when there is no guarantee, save the more or less probable loyal persistence of the membership, of their being able to continue the scale of sick benefits or mortuary payments which we find promised in their pamphlet. The argument which is expected to satisfy enquirers is this: "If the Knights of Pythias, the Red Men, the I. O. O. F. can pay their sick members \$4 to \$5 per week on dues ranging from 50 to 80 cents per month, can we not pay \$25 a week from an assessment of \$2.50 per month?" And again, as to the promise to pay \$1,000 in six years, it is argued that "because the A. O. U. W., the Royal Arcanum, the Legion of Honor and the Chosen Friends do so and so, why cannot we?"—a course of reasoning that begs the whole question of fact and ignores or misstates the results of experience.

On August 14th the manager of the Dominion Provident, Benevolent, and Endowment Association writes us from Stratford, enclosing a report of the first annual meeting of that concern, which has issued 300 certificates, and the conduct of which, Mr. Hesson,