

Mr. W. Graham Browne, has been appointed manager of the Montreal branch of the Sovereign Bank, of which he has been assistant manager since its establishment. Mr. D. M. Stewart, general manager, will confine his attention exclusively to the duties of that position.

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The trustees of the Duke of Leinster are stated to have arranged for the sale of the Kildare estates to the tenants for \$6,906,000. If this sum is authentic it makes \$150 per acre as the price given by the tenants for which money they could secure a good sized freehold farm in Canada.

PERSONALS.

MR. JAMES CLUNES, manager of the London Assurance Corporation, London, England, who arrived in New York about two weeks ago, paid a brief visit to the Canadian branch in Montreal, last Friday, and left the following Saturday for New York. Owing to his short stay in the city, Mr. Clunes was unable to visit any of his friends here, or inspect the many improvements in Montreal since his last visit, six years ago.

Notes and Items.

At Home and Abroad.

GRAVENHURST, ONT., has acquired an electric light plant.

GUELPH, ONT., is to run the street railway as a municipal enterprise, as well as an electric light plant.

STREET RAILWAY COMPANIES in the United States number 987, working 22,589 miles of single track.

THE BELFAST BANKING CO. recently paid 20 per cent. on its old stock. It has a Reserve Fund equal to the paid-up capital, and \$250,000 laid aside as a Dividend Guarantee Fund.

AN ACCIDENT POLICY given for a certain number of trading stamps is the latest scheme. We doubt if any reputable company is standing in with such an affair.

OTTAWA CLEARING HOUSE.—Total for week ending 12th Nov., 1903; clearings, \$2,467,218; corresponding week last year, \$1,970,083.

BERLIN, ONT., has taken over the local gas and electric light plants. The price of light, both kinds, is to be reduced.

INSURANCE AGENTS in London, England, according to statistics issued by the London County Council, number 17,713, of whom 528 are women and girls.

THE RECENT CONEY ISLAND FIRE destroyed 264 buildings. Although so near the ocean, there was a lack of water for the fire engines.

"THE BIG THREE," New York Life, Equitable and Mutual Life, of New York, are being talked about as likely to enter into an agreement to adopt a uniform policy.

FORMALDEHYDE, when being manufactured, which is used as a preservative by brewers, dairymen, embalmers and others, is reported to be a serious fire hazard.

THE UNION ASSURANCE SOCIETY, of London, England, is reported to have acquired the Scottish Alliance Insurance Company, Ltd., of Glasgow. The Scottish Alliance has been far from prosperous, but the high price paid for its business seems to indicate that it possessed some valuable connections. The net premiums in 1902 amounted to \$567,670, and losses paid and outstanding, \$456,500; expenses, \$190,495; income tax, \$3,850. The share capital called up is \$500,000, being sixteen shillings per share on 125 shares, for which twenty-seven shillings per share is to be paid.

TOO TRUE.—The "Canadian Electrical News" says:—

"A visitor to Montreal remarked—'one cannot hear himself think for the noise of your cars.' Certainly, Montreal takes the medal for 'roarers.' The Montreal Street Railway might take a leaf from the book of Quebec, Toronto and Ottawa, and try to improve matters along this line. Why the Bell Telephone Company have not taken action before this for affecting their service is a wonder, as many a telephone subscriber requires to stop his conversation until the 'noisy car' goes past."

THE HAMILTON BRASS MANUFACTURING COMPANY'S premises were seriously damaged by fire, on the 12th inst. The stock, consisting of scales, cash registers, etc., valued at \$37,000, was destroyed. The insurance is reported to be distributed as follows:—Building, Royal, \$3,650; Phoenix, \$2,450; Caledonian, \$1,900; London, \$1,500; Hand in Hand, \$2,910; Anglo-American, \$1,000. Total, \$13,500. Stock and machinery; Traders, \$1,500; Hand in Hand, \$4,000; Economical, \$1,500; Wellington, \$1,000; Perth, \$2,000; Total, \$20,000.

LOYD'S AND CUT RATES.—The steamer, "Atlantic," burned at Parry Sound, Nov. 10, was valued in the Canadian Inland Lloyd's Register at \$20,000, and insured this year at Lloyd's, London, through Chicago brokers, for \$30,000 at a rate of 90 cents, the Canadian companies having formerly carried it at the local tariff rate of 2 per cent. This is the fifth Canadian steamer burned this year, which has been insured at Lloyd's at rates which average about one-half those charged in Canada—the total losses upon these aggregating over \$500,000.—"New York Bulletin."

MESSERS. FETHERSTONHAUGH & CO., patent solicitors, Canada Life building, furnish us with the following complete list of patents granted to Canadians in the following countries. Any further information may be readily obtained from them direct: CANADIAN PATENTS—R. H. Guthrie, anchors for fences; W. A. Grant, acetylene gas generators; D. J. Thorne, nut locks; J. H. Blaney, straining attachments; for milk cans; J. G. Bouchard, heater or cooler for liquids; R. Smallwood, steam boilers; D. Lacaille, locks; H. R. Meilicke, snap hooks; J. S. McLaughlin, grain doors for box cars; S. Strout, machines for washing shelled green peas; D. McLean, locomotive feed water heaters and purifiers; W. Gilmour and A. Lindsay, process of hardening and tempering cast iron; A. E. Wilson, freezing boxes; W. R. Bell, grain elevators; H. H. Pitts, acetylene gas generators; J. S. Parmenter, carriage shifters for typewriters. AMERICAN PATENTS—W. T. Bonner, mechanical stoker; R. Buchan, fountain bouquet-holder; A. H. Cook, C. R. Cook, and W. R. Hood, gate or end post and anchor therefor; J. A. Godin, attachment for soil-pipes; J. A. Jamison, storage-bin; J. L. Kieffier, shoe and leather sewing machine; J. N. McKim, inhaler; N. Ostigny, corn-shucker; N. Ostigny, corn-shucker; T. Sonne, game; P. E. Ward and S. Harris, acetylene gas generator; A. E. Wilson, freezing box; W. L. Park, wagon-tongue support.