

THE HOME INSURANCE CO. is reported to be proposing to open up business in England. The Home has signed a contract for a new office building in Cedar street, New York, which will be 5 stories high, with a floor area of 28,000 feet.

THE BRITISH AMERICA OF TORONTO and the Canada Life have brought suits in the United States Court in Columbus to prevent the Auditor of Franklin County from taxing their deposits with the Ohio Insurance Department for the purpose of doing business in that State.

A JUVENILE INCENDIARY is held at Chicago who has confessed to having set several buildings on fire. He was caught almost in the act. This criminal is under 10 years of age. It will be interesting to learn whether he acted independently or as the tool of some adult, a sort of Oliver Twist to a Fagin incendiary.

THE SUIT BROUGHT TO RECOVER DAMAGES from the Illinois Central Railway for losses by fire at Rantoul, Ill., alleged to have been caused by sparks from an engine of the Company's, has resulted in a verdict in favour of plaintiffs for \$12,500. Other claims are made which this first case may decide. The total loss was \$200,000.

THE CITY OF VICKSBURG was left without fire insurance on 15th inst., by the withdrawal of 38 companies from that place, owing to their demands being ignored for better water supply and improved fire protection service.

THE RECORD OF CASUALTY INSURANCE in the New England States is given in the "Standard" as follows

	Insurance written.
Maine.....	\$50,793,012
New Hampshire.....	29,592,117
Vermont.....	22,168,621
Massachusetts.....	565,028,056
Rhode Island.....	46,054,222
Connecticut.....	91,729,276
Total.....	\$805,365,204
Premiums received.....	4,041,836
Losses paid.....	1,471,277

A REPORT ON THE CAUSES OF FIRES compiled at Philadelphia, attributes 452 fires to petroleum 244 to defective flues and 560 to "unknown causes," out of a total of 3,017 fires. The "unknown causes are responsible for a loss of \$1,657,140 out of a total of \$2,058,190. That 244 fires from defective flues occurred in a city like Philadelphia is a gross scandal, as even half a dozen fires from this cause would be, for a defective flue means the rankest carelessness, incompetence or worse, on the part of the architect or builder. Philadelphia, like most other cities and towns, needs an expert building inspector who knows what is dangerous when he sees it, and has the legal power to stop "scamping" in brick and carpenter work.

MESSRS. FETHERSTONHAUGH & CO., patent solicitors, Canada Life building, furnish us with the following complete weekly list of patents granted to

Canadians in the following countries. Any further information may be readily obtained from them direct: *Canadian Patents*:—Wm. H. Church, anti-scratch blocks and change receiver; Frederick Cords, holders for bags and similar receptacles; John Montgomery, horse power mills; Wm. Whitaker, spring blocks for vehicles; Cyrus C. Doan, steam or compressed air boiler tube or flue cleaner; Joe H. Shepard, advertising street and station indicators; A. S. Stonbarg, detachable bearings; C. H. Hutchings, molding concrete fence posts; H. M. Harvey, cavalry halters; D. M. Learmonth, woven wire fabrics for wire mattresses; H. J. Macdonald, cooking stoves. *American Patents*:—Archibald Brake, mould for casting brake-shoes; Hans A. Frisch, recovering metals by electrolysis; Frank H. Hyde, rubber vehicle-tire; Edgar B. Jarvis, drawing board; Jos. Leclerc, H. Tremblay and A. Lalumiere, machine for wiring shoe metal articles; Morrison McDonald, nut-lock; George Prowse, grate; Gustave A. Roadde, temporary binder; Wilber H. Scott, bottle-capping machine; Walter Thompson, solderless side seam for tin cans or other metallic vessels; Walter Thompson, solderless side seam for sheet-metal vessels.

WHY FIRE INSURANCE COMPANIES FAIL, is a question discussed as follows by "The Insurance Record," of London, England.

The plain fact is that the success or failure of a fire insurance business is entirely a question of management. Directors may be very well in their own place, but whatever their influence or their business experience in other spheres, they are useless when it comes to a question of underwriting. That responsibility rests, and must always rest, upon the shoulders of the manager. If he be a thoroughly qualified man, with a free hand and unembarrassed by the sequelæ of prior mismanagement, he is morally certain, barring unforeseen accident, to steer his ship safely into port. If, on the contrary, he be deficient in knowledge and experience, the reverse may be predicted with confidence. If we were asked our opinion with regard to the prospects of a new fire insurance enterprise, our first inquiry would be, "Who is the manager?" And not all the accumulated influence and financial expertness of a strong board of directors would have with us the weight of a feather in our estimate of the company's future possibilities.

If we examine in detail the causes of failure in the case of fire insurance companies established within the last thirty years, we shall derive a very instructive lesson. No doubt a variety of causes may have contributed, in greater or less proportion, to the same melancholy result. The area of a company's operations may have been too limited, or it may have presented in too large proportion a special and predominant local hazard to afford the manager a fair chance of averaging his risks. Yet, even in that case, it was within the province of the management foreseeing the danger, to adopt the means for neutralizing it. Upon an impartial and candid review of the fate which has overtaken so great a multitude of companies, we have no doubt we shall be well within the mark in estimating that, in nineteen cases out of every twenty, the cause has been mismanagement.