

While in Winnipeg, within a few days, Mr. H. Hampson, of the Montreal firm, Robert Hampson & Son, managers of the Insurance Company of North America, made arrangements with Mr. A. C. Archibald, of the grain exchange, to represent his company for Manitoba and the Northwest Territories. Mr. Archibald succeeds Mr. W. P. Clarke, who has resigned the agency.

If a man doesn't ride a bicycle, play baseball, cricket or golf; never goes boating in summer or skating in winter; has a horror of fire-arms; wouldn't under any circumstances ride behind a horse or on one; has no intention of traveling by rail or water; is so situated that he is not compelled to walk the streets or ride in elevators—in short, if he is safely confined to his house out of harm's way twenty-four hours each day, then, perhaps, he may get along without the protection afforded by an accident insurance policy.—The Inter-State.

It is pleasant to hear of faithful services being recognized, and we are glad to be told that the Provident Savings Life Assurance Society has taken a liberal view of the services of their general manager for Canada, Mr. R. H. Matson, and have granted him a vacation of some weeks. Mr. Matson will therefore leave Montreal for England on Saturday of this week. Mr. Sparling, the assistant Canadian manager, will be in charge, and we doubt not will keep the Provident Savings in its forward place during the absence of his chief. The Provident Savings entered Canada to do life business on the 1st of April, 1889, under Mr. Matson's management, and at the close of 1897, it had \$4,123,100 of insurance in force. The premium income in Canada for the year 1897 was \$114,949.40, which is a very good showing for eight years and nine months. It means a lot of persistent work.

Many persons in Eastern Canada received a shock when, on Thursday evening last, news came that "the most serious and extensive conflagration known in Vancouver, since that city was practically wiped out by the fire-fiend, in 1885, broke out last night, wharves, storehouses, cars and outfits a seething mass of flame!" (April 20th). This alarming announcement was on a par with the shameful exaggeration of such events which is so common in our press reports. We now know that some hay on a wharf at Simpson's slip was set on fire by tramps smoking. The fire-hose was cut by a passing train and the fire spread to some box cars filled with oats; loss on cars, \$2,100; on oats, \$1,000. A Montreal Star despatch of Saturday says the government bonded ware-house was burned, loss \$4,000 on building and \$12,000 on contents. Some Klondyke outfits were also burned, some fish sheds took fire but were extinguished. The total loss is placed at \$26,000.

FIRE INSURANCE IN MICHIGAN.

In the red pamphlet entitled "Fire Insurance in Michigan for Ten Years," published by The F. H. Leavenworth Publishing Co., of Detroit, for 50 cents, we find a summary of the fire business of all companies for a series of years. It is compiled from official reports, and gives risks written, premiums received, losses incurred and the ratio of losses to premiums of the 141 companies doing business in the State. The average of loss, for the whole period, was \$51.92, paid out in losses for every \$100 taken in premiums, which is a showing that should leave a reasonable profit, assuming that the average expense does not exceed 30 per cent. of the premium income. The aggregate of risks written last year was \$298,937,000; the premiums taken were \$4,298,618 and the losses \$1,930,497. Last year was the best of the ten, its aggregate of loss being only \$40.20, for every \$100 in premiums; and the year 1896 was one of the worst of the ten, for in that year the loss was 68 per cent. of the premiums. The fluctuations are curious; 1894 was low in losses and 1893 high. Looking up the business of the Western and British America, the two Canadian companies doing business in Michigan, we find the Western's losses below the average, and the B. A.'s above it. But so are those of some of the best English companies that year; the North British lost nearly 59 per cent., the Sun about the same, the Royal over 53, while the Phoenix got off with only 38.68 per cent., and the Liverpool & London & Globe with 41.40. It cost even a conservative company like the Continental, of New York, \$58.79 last year, per \$100 of premiums.

CANADIAN PATENTS.

The list of patents which follows is furnished by the firm of Fetherstonhaugh & Co., patent solicitors. The parties are Canadians: Canadian patents—Hot water furnaces, T. L. Best; steam and hot water heating radiators, J. T. Jackson; water furrow cleaner attachment to ploughs, J. A. Micking; milking pails, E. Silver; key fasteners, E. Benoit; spring seat, G. Caxon; folding chairs, H. F. Rankin; curd agitators, A. Robinson; wagon brakes, J. T. Hillman; garment supports, G. McKnight; sole presses for boots, J. H. Pellerin; horse collars, H. L. Gulline; earth boring augurs, J. Allard; flag poles, J. Muir; burglar proof safes, L. West; anti-friction bearings, L. E. Lawrence; velocipedes, I. P. Patton; pedal and pedal bearings, M. Matthews; bearings for shafts, A. Merner; bicycle driving gear, G. C. Bateman; automatic pumping attachment for pneumatic tires, J. H. McCullum; vehicle springs, J. C. Shepherd; manufacture of dress stays, G. Beacock; combined reclining and folding chair, D. B. Kenedy; heating drum for stoves, R. W. Biggar; folding boxes, T. J. Alexander; automatic gates, W. Baillie; snow locomotives, L. Anderson.

United States patents—Steam engine, W. F. Cleveland and E. W. Rounthwaite; automatic bicycle lock, G. L. Grass; game board, W. H. Perry; reclining chair, F. H. Rankin; game apparatus, T. Renwick; soldering machine, B. H. Short; counter-stool for stores, G. A. Coulson and J. McCaw.

CLEARING-HOUSE FIGURES.

The following are the figures of the Canadian clearing houses for the week ended with Thursday, April 28th, 1898, compared with those of the previous week:

CLEARINGS.	April 28th, 1898.	April 21st, 1898.
Montreal	\$13,479,108	\$12,263,517
Toronto	7,714,336	8,082,398
Winnipeg	1,344,180	1,626,836
Halifax	1,017,341	1,198,614
Hamilton	609,927	691,257
St. John	513,697	574,620
	\$24,678,589	\$24,437,242

Aggregate balances this week, \$3,231,510; last week, \$3,643,586.

—We published, in our issue of February 25th, the letter of Mr. William Mulock, M.P., in which he offered to pay a lump sum of \$150,000, to be taken as a discharge of his liability in connection with the Farmers' Loan & Savings Company, of which failed concern he had been a director and at one time president. He offered in addition, if this proposal were accepted, to give \$50,000 to form a fund for widows and orphans who had been serious losers by the company. This liberal offer, which does credit to Mr. Mulock, has been under consideration by the liquidator and committee of creditors for some weeks, and now the Master-in-Ordinary, being asked to adjudicate in the matter, has this week given his decision. The master, having made enquiry into the circumstances, considers that it will be in the interest of the creditors to accept the offer. Only one creditor, out of fifty or sixty present in court, made any objection to its acceptance. The master in giving judgment laid special stress upon the value of the opinion given by Sir Frank Smith, who deems it best that Mr. Mulock's offer be accepted.

—The earliest spring arrival from sea at Montreal for many years is that of the steamship "Scotsman," from Liverpool, on Tuesday morning. She left Liverpool on the 14th and reached Quebec on the 25th April. In the year 1881 a steamer reached Montreal on the 26th, in 1878 on the 20th, and in 1871 on the 20th April. All other records for forty years show the first arrival to have been from one to ten days later than the present year's. The "Scotsman" reports some loose pack ice near Cape Ray, which delayed her somewhat, but there was no other serious detention.

One way to get even with thieves was that adopted not long ago by a farmer in South Dakota (Coddington County, they say) who had a lot of hay stolen from him at different times. The farmer lay in wait for the thieves one night. One of his neighbors came along and loaded a wagon with the watcher's hay and started to drive away. The owner of the hay crept up behind the waggon and fired the hay in several places. The thief had just time to get off the load and cut his horses loose to escape the flames. The hay and the wagon were destroyed.