

Noises and Items.

At Home and Abroad.

THE MANUFACTURERS' LIFE INSURANCE CO. reports writing business for the year just closed, to the extent of \$6,500,000, with a decrease in the expense ratio.

CALIFORNIA'S FIRE LOSSES, 1902.—The first State to report its fire losses last year is California, with \$5,850,000, which exceeds 1900 and 1901 by about $\frac{3}{4}$ of a million.

OTTAWA CLEARING HOUSE.—Total for week ending December 1, 1902. Clearings, \$1,384,013; balances, \$257,727. Corresponding week last year, clearings, \$1,390,404; balances, \$319,236.

OTTAWA CLEARING HOUSE.—Total for week ending Dec. 24, 1902. Clearings, \$1,603,273.72; balances, \$479,649. Corresponding week last year, clearings, \$1,494,649.29; balances, \$360,143.

DEATHS BY LIGHTNING.—Nature, worshipped by some, is rather more free with her electrocuting powers than is agreeable. In 1900 291 persons were killed by lightning in the open, 224 in houses and barns, 57 under trees.

LONDON, CANADA, CLEARING HOUSE.—Total clearings for year 1902, since established in June (7 months), was \$23,463,539. Clearings, \$1,384,013; balances, \$257,727. The total for the month of December, was \$3,663,069.

THE NEW YORK LIFE claims to have written business in Canada during the year just closed, to the extent of about six million dollars. It is stated that the Montreal branch will show an increase of 100 per cent. This Company gives its representatives in Canada very liberal facilities for obtaining business.

NOT A BAD RETURN.—A correspondent thinks that the American capitalists who are seeking to get half a million of the Royal's stock at \$250 per share will net a return of 3.25 per cent. if the dividends, are kept at 8 per cent. per annum, which he says is "not a bad return as times go."

IMPERTINENT BUT PERTINENT.—Gentlemen of fine address, good habits, thorough education, and splendid income desires to meet attractive widow; object, to inquire if she protested against receiving the insurance money on the death of her husband as much as she did against him insuring his life.—Address, "INQUIRER."—"Colonial News."

SINGULAR CLAIM FOR RETURN OF PREMIUMS.—A singular case was heard in the City of London Court in Nov. last. A millowner insured his stock into the London & Lancashire. On increasing the amount the premium was raised from 2s. 6d. per cent. to six shillings per cent., which was paid for five years. The insured, having discovered that other offices were charging only the smaller rate sued the London & Lancashire for return of the difference. The Court decided that there had been no deceit on the part of the Company's agent and that, as the rate charged was the result of a clear bargain, there could be no claim sustained for a return of any part of the premiums.

OVERDUE PREMIUMS.—A life insurance company, which accepts overdue premiums, cannot say that its agent had no authority to extend the time for a payment of premiums beyond maturity, though the policy forbids its modification, or the waiver of a forfeiture, except in writing, signed by certain officials.—"Coast Review."

SIOUX CITY CONFLAGRATION.—Proofs showing the loss of Armour & Co., at Sioux City, have been completed and served on companies interested, says the "Journal of Commerce." They show a sound value of \$835,000 and insurance of \$768,500. The loss on general form was approximately 86 per cent., the total being \$462,503.27. Specific insurance on stock in "A" pays 90 per cent. loss, or \$210,000. Insurance will pay a total loss of \$672,503.27.

EXTENSION.—In an action to recover the value of a paid-up life policy, which plaintiff claimed should have been issued to him, evidence considered, and held to sustain a finding that the time for payment of a premium on the original policy had been extended, during which extension the demand for the paid-up policy was made; and hence that the demand was made while the original policy was in force, and was in time.

RETURN OF PREMIUM.—In *Schwarzchild & S. v. the Phoenix Ins. Co.* (115 F. R. 653), the particulars of which were printed in the "Coast Review," recently, the United States circuit court for the southern district of New York held:

Under a policy of insurance, providing that it may be cancelled by either party by notice to the other, and that in case of cancellation the unearned premium shall be returned "on surrender of the policy," it is not essential to the effectiveness of a notice of cancellation by the insured that the unearned premium be returned or tendered before the surrender of the policy.

LOAN COMPANY DIVIDENDS.—The only bank dividend payable to-day is the Eastern Townships, at 7 per cent. per annum. The loan companies dividends due to-day are as follows:—

	Per cent.		Per cent.
Huron and Erie...	4½	Toronto Mortgage...	2½
Canada P. and Western	3	Brit. Canadian...	2½
Hamilton Prov't...	3	British Mortg...	3
Agricultural...	3	Colonial...	3
London and Canadian...	3	Canada Landed...	3

MESSRS. FETHERSTONHAUGH & Co., patent solicitors, Canada Life building, furnish us with the following list of patents granted to Canadians in the following countries. Any further information may be obtained from them direct:

CANADIAN PATENTS.—J. Steep, grain drills. R. H. Rodger, W. P. Howard and J. E. Carter, central draft oil burners. J. Clarke, cattle guards. T. W. Lee, down draft stoves. E. Skedden, clamps for brushes. G. R. Welsford, washing machines. I. W. Kinsie, hoes. A. Dobson, method of pressing peat blocks. W. H. Eastman, chain couplers. J. H. Davidson, horseshoes. J. Grady, sheaf carriers. W. Peace, window weather strips. T. Duffield, soap holders. W. P. Goard, thermostats. E. V. Labonté, paint brushes. Z. C. Ket-chum, paper files. E. B. Goodman, loose leaf ledgers. **AMERICAN PATENTS.**—R. C. Eldridge, tethering pin. O. Feher, nut-lock. R. McKay, steam boiler. A. N. Stark, combined telephone, telegraph, electric light and power system. J. C. Leclerc, shoe box.