

**HONOURS FOR INSURANCE DIRECTORS.**—Among the recent honours conferred by King Edward VII. upon notable Colonials was the distinction of Knight Commander of the Order of St. Michael and St. George upon the Hon. John See, M.P., chairman of the board of directors of the Citizens' Assurance Co., and also on the Hon. F. W. Holder, M.P., one of the South Australian directors of the same Company.

**THE FIRE COMPANIES** having over \$5,000 of premiums in Baltimore, in first half of this year included the following:

	\$		\$
Royal.....	17,971	Northern.....	13,916
Aetna.....	11,010	N. Brit. & M.....	12,024
British Am.....	6,298	Phoenix, Lon.....	14,533
Caledonian.....	7,043	Queen.....	6,561
Com'l Union.....	12,972	royal Exc.....	7,481
Home.....	34,709	Union, Lond.....	8,690
L. & L. & Globe.....	17,476	Western, Can.....	11,525
London Ass'n.....	5,850	Sua.....	13,322
Lond. & Lan'sh.....	14,360	Nat'l, Ireland.....	5,543
Manchester.....	6,681	Norwich Union.....	8,119

**TO RAISE CHURCH DEBTS.**—John L. Fate, of the Mutual Life of New York, has copyrighted a plan for raising church and institution debts with the aid of endowment insurance, which is thus described in "The Insurance Press":—"Bonds are to be issued on the real estate owned, to be guaranteed by 20 year endowment policies on the lives of young members of the congregation. People interested are expected to take these bonds at 4 per cent., since they get a safe investment instead of being required to make a liberal contribution to a debt. If the mortgage is for \$10,000, the interest will be \$400 a year. The insurance for \$10,000 will cost about \$500 a year, making \$900 a year, or \$18,000 for the term. Should any of the persons insured die within the period the debt would be largely decreased. But if all survive \$10,000 would be realized, and the lowest estimates of dividends are \$5,000, so that the net cost would be reduced to \$3,000, which would be but 1½ per cent. for the period.

**MESSRS. FETHERSTONHAUGH & Co.**, patent solicitors, Canada Life building, furnish us with the following weekly list of patents granted to Canadians in the following countries. Any further information may be readily obtained from them direct. **CANADIAN PATENTS**—W. McCloskey, in cultivators. J. M. K. Letson, and F. W. Burpee, in closures. V. E. Traversy and L. Boire, in sliding doors. W. J. Short-ill, in escapement motions. E. R. Vadeboncoeur, in pipe couplings. S. Goddard, in leg sprinklers for horses. C. Krug, in furniture cabinet drawers. W. Martin, machine for securing honey comb foundation in sections. B. W. McDowell, in railway signals. **AMERICAN PATENTS**—J. Bin-cette, breech-loading fire-arm. F. A. Breeze, spinning-head. J. A. Cowan, harvester binder. J. E. Cryderman, vehicle-body raiser. H. A. Fraser, water-heating furnace. P. H. Gendron, washing-machine. A. E. Henderson, roller-bearing. J. R. Masecar and T. Bevington, feeding mechanism for presses for plastic material. A. G. Ronan, revolving electric igniter. W. H. Sibley, extension ladder. M. L. Stone, cooking or heating oil-stove.

**RECORD OF ACCIDENTS.**—The United States census of 1900 gives the following figures of accidental fatalities for that year:

6,772 from burns and scalds.
5,387 from drowning.
4,060 from gunshot wounds.
6,930 from railroad and trolley accidents.
2,448 from suffocation.
731 from sun stroke.
333 crushed by machinery.
30,852 from a variety of causes.

Total, 57,513

There is no doubt but that this is the minimum total; many deaths from all causes could not fail to be overlooked. The total of nearly 58,000 resulting in death is, however, infinitesimal compared with the number who lost limbs and eyes or who were completely disabled for some time. According to our own calculations nearly seven and a half million people are killed or incapacitated temporarily from carrying on their work every year.—"Travelers Record."

## THE CANADIAN PACIFIC RAILWAY COMPANY.

Dividends for the half-year ended 30th June, 1902, have been declared as follows:—

On the Preference Stock, two p.c.  
On the Common Stock, two and a half p.c.

Warrants for the Common Stock dividend will be mailed on or about 1st October to Shareholders of record at the closing of the books in Montreal, New York and London respectively.

The preference Stock dividend will be paid on Wednesday, 1st October, to Shareholders of record at the closing of the books at the Company's London Office, 1 Queen Victoria St., London, E.C.

The Common Stock Transfer books will close in London at 3 p.m. on Friday, 22nd August, and in Montreal and New York on Friday 5th September. The Preference Stock books will close at 3 p.m. on Tuesday, 2nd September. All books will be re-opened on Thursday, 2nd October.

By order of the Board,  
CHAS. DRINKWATER,  
Secretary.

Montreal, Aug. 11, 1902.

## LAW UNION & CROWN

INSURANCE CO. OF LONDON

**Assets Exceed \$22,000,000.00**

Fire risks accepted on almost every description of insurable property  
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J. E. E. DICKSON, Manager.

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## MANCHESTER Assurance Company

**CAPITAL - \$10,000,000**

ESTABLISHED 1824

**Head Office. - Manchester, Eng.**

Canadian Branch Head Office, TORONTO.

**JAMES BOOMER, T. D. RICHARDSON,**

Manager.

Assistant Manager

**Capital Authorized - \$1,000,000**  
**" Subscribed. - 500,000**

**THE EQUITY FIRE INSURANCE CO.,**  
TORONTO, CANADA.

WM. GREENWOOD BROWN, General Manager.