A THEATRE FIRE INSURANCE COMBINE.—A combination is being organized of theatre owners, in order to run their own fire insurance, which they expect to get cheap. One thing they will get, which they will find expensive, that is experience. If, however, the combine leads to greater precautions being taken against theatre fires, it will do a much-needed work.

A GRAMMAR CRITIC.—An unknown correspondent objects to the expression, in the first column, in our last issue, "It is doubtful if any definite action is taken," the word "*is*" being clearly used as is quite usual in the States, instead of "*will be*." The error occurs in a quotation from "Insurance Engineering," as stated. If we, or the critic spent our time in correcting the grammatical and orthographical errors in American publications we should have a vain and wearisome task, one that might well be left to some very young school boy, who probably pointed out the above error to our correspondent.

MR. TARBELL'S WISE ADVICE.—Vice-President Tarbell, of the Equitable Life, closes his December letter to agents as follows:—

"One last injunction only I have to make: Settle your business as you go along. Close it on binding receipts. Let your business be really closed up with the close of the year. The advantages of this way of writing life assurance are so well known to you all that they do not need elaboration, but I refer to the subject here lest you forget, or think that you haven't time to do it that way in December. Remember that one thing well done is worth two half done, and that it is only paid business that counts."

WILD-CAT LEGISLATION.—An almost incredible piece of legislative folly is given by "The Insurance Press." "Twenty-two legitimate fire insurance companies admitted to do business in Iowa, and eighteen non-admitted wild-cat concerns were on the J. D. Harmer loss in Burlington, November 28, 1901. The twenty-two admitted companies promptly settled their proportion of the loss, but the wild-cats refused to pay theirs. Now the admitted companies are being sued for proportion of the loss sustained by the wildcats, amounting to $2,034.13."

The case hinges on a clause in the Iowa statutes, which reads: "No condition or stipulation in a policy of insurance fixing the amount of liability or recovery under such policy with reference to the pro-rating with other insurance on property insured shall be valid except as to other valid insurance, any agreement to the contrary notwithstanding."

INSURANCE INTEREST CASE.—In a recent case decided in the Court of Session, in which the Scottish Imperial Insurance Company was sued, the question of insurable interest came up again. The employer had insured his foreman, but the Court did not see where the point of insurable interest came in, the more so as payment had been made on another policy for an equal amount. It is somewhat surprising to us, says "The Review," that the assured in this case was not allowed to insure himself, and then his employer might have purchased the policy; had this been done there would have been no discussion on the matter. However, the ghost of George III. still walks, and is very potent for good or ill according to how it is raised.

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 readily obtained from them direct:—CANADIAN PATENTS—C. B. Smith, combined milk pail and stool. A. Lake, lawn mowers. J. L. Kieffer, sole rough rounding and channeling machines. J. L. Steele, road planers. J. LeReau dit L'Heureux, apparatus for flushing and ventilating urinals. J. D. Caldwell, vehicle bell. W. H. Allison, buoys. G. Cunin, metal crimping machines. A. R. Wilson, composition of matter to be used in the preserving and packing of eggs. J. B. Uren, thill couplings. R. H. Guthrie, posts and fencing and other purposes. L. J. Timpany, pumps. A. E. Henderson, roller bearings. F. K. Bell, blower gears. F. K. Bell, oil cans. H. Ditchburn, stove pipes. N. Ostiguy, corn shuckers.—AMERICAN PATENTS—J. R. Beck, door-check. F. A. Breeze, spinning frame. D. W. Caswell, portable granary. S. Fader, knob attachment. L. Gassard, machine drill stock. L. Gassard, wrest-plank. A. F. Griffiths, log raft. C. H. Hackett, machine for producing perforated telegraph paper. S. G. Macmillan, clothes-pin.

CANADIAN PATENTS.—R. Cartwright, rail joints. F. W. Warner, gasoline burners. J. Montpetit, grooving machines for sheet metal ware. D. McKenzie, combined baby carriage and sleigh. C. R. de la Cabliere, children's go-carts or chairs. L. Boivin, automatic decoupling attachments. E. A. LeSueur, process and apparatus for effecting electrolytic decomposition. J. N. McKim, nebulizers. J. R. McKim, inhalers. F. M. Wolfe, and J. Frayer, lawn mowers. F. Alexander, boilers. J. W. Mann, cultivators. D. W. Robb, steam boilers. F. Culham, cattle guards. F. X. Bérubé, car brakes. W. Richmond and W. H. Wortman, hay forks. AMERICAN PATENTS—J. D. Caldwell, vehicle bell. J. D. Caldwell, shingle edging machine. F. N. Denison, combined electric log and speed recorder. W. J. Dobbin, grain drill. R. C. Hopkinson, lifting jacks. William McKone, pneumatic stocker. B. Ménard, trap valve.

LIFE IN SUR ' ANCE, lighf in shur' ans, n. From "Rough Notes. [From *life* and *insurance*, two eminently respected words of modern usefulness and unnecessary ancestry.] 1. That branch or system of insurance which deals with human lives. 2. The issuance of insurance contracts which are entirely subject to the tenuity of life's mortal span. (This may sound rather strained and doubtful to literary experts, but it is nevertheless a fact.] 3. Life insurance is the gospel of unselfish provision for others, of domestic solicitude, of the lightening of sorrows. Few missions are pushed with more vigour and signs of life. The life insurance missionary falls upon the unconverted with an enthusiasm that would hasten the millennium considerably if adopted by those who are introducing Christianity into heathen lands. There is also a most pronounced loyalty to denominationalism among life insurance missionaries, and they are generally free to admit that the doctrines and creeds of others than the one they represent are misguided conceptions of depraved and morbidly degenerate mentalities. They do not foolishly attempt to deny the evident fact that "there are others," but they insist that there is "none so good." With all this loyalty it is still not uncommon for the representative of one denomination to be converted to the service of another, and he brings to the new camp, besides his furniture and household effects, his complete stock of enthusiasm and implicit faith in his new choice as the true and acceptable form of insurance salvation for the public's requirements. 4. Life insurance is an estate in trust. It is the financial substitute for a departed spirit, and, to fulfill the ideal conception, should be sufficient in amount to produce an income equivalent to the earnnig power of the life represented.

See Insurance, Policy, and the agent of some reliable company.