

GLASGOW UNDERWRITERS have had to increase their fire rates in the congested parts of the city, says a writer in "Insurance." The advances are from 20 to 200 per cent. higher than they were ten years ago. After careful investigation it is evident that the higher rate is a necessity. The expert who conducted the investigation says: "But to what are due the unfavourable conditions of successful underwriting in the midst of us? Is it what is termed 'moral hazard,' or is it the flimsy nature of our buildings? To neither of these, I think. In my opinion, it is to be summed up in three words—'fire,' 'water,' and 'police.'"

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.—T. B. Dowslet, carriage springs. J. Waddell, movable safety clutches for the tongues of wagons. F. A. Knapp, marine vessels. J. L. Barker, lamp burners. J. Mills, dental matrix retainers. W. A. McDougall & C. A. McGillivray, combined cloth blocking and measuring machine. E. Michaud & E. J. Bricker, thread cutters for sewing machines. C. H. Gerbig, stove polishes. P. J. Loughrin, fire extinguishers. W. J. Good, general purpose gate. H. N. Whitcomb, M. Auger & J. L. Prefontaine, gun and accoutrement racks. W. G. Clements, try squares. J. L. Kieffer, stitch-forming mechanism for boot and shoe sewing machines. T. F. Patterson, anti-condensation chimney flues. W. E. Cook, rotary pumps. W. E. Cook, rotary pumps. AMERICAN PATENTS.—J. Beiser, bottling apparatus. E. Belenger, wheeled toy. J. S. Fielding, pig-casting machine. W. Maloney, E. Dore & J. Dore, grain harvester. M. Matheson, wire stretcher. C. H. Burden and T. F. Adams, amalgamator. G. T. Hyde, neck yoke. J. A. Manion, device for removing snow. J. Tourigny, making wool fabrics.

INFANTILE MORTALITY AND INDUSTRIAL INSURANCE.—The "Insurance Observer" of London says: "In view of the idiotic attacks on the industrial insurance companies recently made by Mr. Justice Darling, and a host of busybodies who have never paid a moment's serious attention to the study of vital statistics, exceptional interest attaches to the British Registrar-General's returns relative to infantile mortality. What do we find? Why, that the death rate among infants under 1 year of age to each 1,000 registered births was only 133 in 1902. With the single exception of a rate of 130 per 1,000 births in 1881, this was the lowest rate on record, and was 21 per 1,000 below the average for the ten years 1892-1901. Before Mr. Justice Darling again presumes to open his mouth in regard to a subject he has not studied nor understood, he should spend a few weeks in pondering over the voluminous national returns and endeavouring to grasp the true lesson they teach. Were industrial insurance to be done away with the nation would speedily return to an infant death rate of 260 and upward per 1,000 births. Once again the cure for an evil has been mistaken for its cause."

CHANGE OF TITLE CLAUSES IN POLICIES.—A policy of fire insurance, issued by the Traders' Insurance Company of Chicago, on property owned by Solomon Rosenstein, contained a clause that the insured was not to change the title or possession of the property without the company's consent, otherwise than by death. If such a change was brought about by legal process, judgment, or voluntary act, then the policy was to be void. To prevent a judgment recovered against him some ten years ago becoming a lien on the property, Rosenstein, his wife joining, executed a deed of the premises insured to his son. While the instrument recited a consideration, there was in fact none, nor was there any change in the possession of the

house. After a fire occurred the insurance company refused to pay, claiming that the terms of the policy had been violated. In a suit between Rosenstein and the Traders' Company a judgment in the former's favour has been reversed by the Fourth Appellate Division. Justice Hiscock, for the court, held that the Trial Justice erred in deciding that there was no such change in ownership, title, or possession as invalidated the policy. Justice Hiscock's view of the case is that the son became vested with a perfect record title. "He was in position to deal with the subject of his deed by conveyance. A person desiring to negotiate with him upon the faith of his title would have been under no such necessity to investigate the subject of possession as would have at least been natural and prudent in the case of a paper transfer of personal property. Upon the undisputed evidence we believe that he would have been entitled to enforce his conveyance as against his grantor, the insured. Moreover, it was clearly the intention of the parties that there should be a change in the title to this real estate. That was necessary to carry out the plan formulated in their minds of withdrawing the property from any pursuit which the judgment creditor might attempt to make."—"The Times."

PERSONALS.

MR. J. MACKINNON, general manager of the Eastern Townships Bank, was in Montreal yesterday.

MR. A. J. RELTON, manager of the Guardian Assurance Co., London, Eng., accompanied by Mr. E. P. Heaton, manager for Canada, arrived in Montreal yesterday. Mr. Kelton has visited Australia, New Zealand, South Africa and the Pacific coast. His many friends in Montreal were more than pleased to see him looking so hale and hearty, and so like the Mr. Relton who visited Canada some years ago.

He expresses himself as being very well pleased with the new building, which is being erected for the company in Montreal.

His Montreal friends are greatly disappointed at his short stay, as he leaves for home to-morrow evening via New York.

MR. H. N. WALLACE, cashier of the Halifax Banking Company, which institution is about to be merged in the Canadian Bank of Commerce, has been visiting Toronto and Montreal in connection with the amalgamation of the business of the two banks.

Mr. Wallace is a native of County Galway, Ireland. He came to Canada about twenty-eight years ago, in the service of the Bank of British North America. Later he joined the Halifax Banking Company as its Inspector, and succeeded to the general management in 1884. The bank has prospered exceedingly under his control, and the Canadian Bank of Commerce may well be congratulated upon their latest acquisition, and the foothold obtained in the Maritime Provinces.

MR. ROBERT YOUNG, who has been superintendent of the Great West Life for the past seven or eight years, is about to resign his position, to embark in the real estate and financial business in Winnipeg. Mr. Young has been successful as an insurance official, and the Great West Life will be sorry to lose his services.

MR. W. M. RAMSAY, director of the Standard Life, accompanied by Mrs. Ramsay, left Montreal this week, en route to Bermuda, where he intends to remain until the 10th of April next.