

THE ROYAL AND LIVERPOOL & LONDON & GLOBE have come out victorious from their dispute with the Birkenhead Corporation. About a year ago, says "The Insurance News," a fire occurred in the Birkenhead Town Hall, and for the damages then sustained the Corporation put in a claim of \$111,365. Of this the sum of \$30,875 was not in dispute, and was paid soon after the fire. The main question was as to whether it was necessary to pull down, and entirely rebuild the tower, the claim under this head amounting to \$80,500. Eventually, the matter went to arbitration, and a costly business it must have been. The umpire has awarded \$40,805, a little more than one-half the sum demanded. He disallows the Corporation's claim for interest, directs that each side shall pay its own costs, and orders that the fees and costs of the award shall be equally divided between the two contending parties.

THE NORTH BRITISH & MERCANTILE has erected a very handsome building in Dublin, mainly for its own offices; but a portion for renting. The structure is reported to be the finest in the city. It is lighted throughout by electricity, which is good evidence of what underwriters think of that mode of illumination. The business of the North British & Mercantile in Ireland, has advanced considerably under the management of Mr. E. Tenison Collins, resident secretary. The new building was erected on the site formerly occupied by Morrison's hotel.

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—J. Seymour, machines for mixing gases and air. N. Kirkpatrick, portable heaters for cooking feed. W. J. Coulter, clothes drying reels. E. DeLisle, kindling block. J. P. Malette, stone lifters. E. C. Mount, radiators. L. Gauvin, stone lifters. E. Currie, pocket or belt suspending grips for umbrellas, walking sticks and the like.

AMERICAN PATENTS—V. Berford, sod-line-cutter mechanism for railway track appliances. F. A. Breeze, spinning-head. J. A. Cowan, automatic feeder for straw-burning furnaces. A. Dobson, apparatus for harvesting peat. J. L. Kieffer, pull-off mechanism for sewing machines. J. E. Lawrence, tempering bath. G. Lund, gas burner. E. W. Phelps, incandescent gas burner.

AT PUBLIC TESTS OF FIRES prepared at Boston, Professor Woolson, of Columbia University, said the tests had not caused him to change his mind with regard to the fire retarding properties of fire-proof wood. He did not believe it was incombustible, but it had value as a fire retardant. Mr. Stewart, of the New York Building Department, endorsed this view. The Insurance Press says:—

"The experiments at Boston were as much a test of testing methods as of fire-proof wood. It is doubtful whether any satisfactory demonstration of the qualities of fire-proof wood, good or bad, can be furnished by laboratory tests. Underwriters learned long ago that laboratory experiments, while interesting, are not as trustworthy as tests which reproduce, as nearly as may be, the conditions found in actual fires. For that reason, in most of the underwriters' tests, in the United States and abroad, upon which reliance is placed, an attempt has been made to reproduce actual conditions. Seemingly, the one proper way to test fire-proof wood is to build a house, put the wood in in a manner similar to that in which it is being used every day for windows, doors and interior trim, and then to build a fire, resembling the sort of fire to be expected from the burning of the ordinary contents of a room."

THE OFFICE BUILDINGS OF THE BRITISH INSURANCE COMPANIES, in London, were brilliantly illuminated on Coronation night, as also were those of foreign companies.

PERSONALS BOTH WITTY AND WISE appeared in a recent "Colonial News." The following are specimens:—

Information wanted of A. Skinner, who in 1887, was Chief Shearer of the Golden Fleece Fraternity. He induced me to join and take out a \$3,000 certificate. After paying \$1,200 in assessments in fifteen years, I now learn that the concern has failed. Any one locating Mr. Skinner for me will be well rewarded by being permitted to attend our first interview. Address, "Shorn Lamb."

Widow, thirty years of age, attractive in appearance, amiable in disposition, with no property except three small children, seeks a husband or some other honourable means of support, as she was left unprovided for by her first husband. Address, "Poor but Honest."

Gentleman 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."

Man of advanced years, once wealthy, now financially ruined, desires to meet men who think they can invest their money better than in life insurance; object, to relate his own bitter experience and to convince them of their folly. Address, "Got Wise."

Gentleman, afflicted with rheumatism and heart disease, wishes to correspond with young party in sound health; object, to urge him to profit by his mistake in putting off making application for insurance until he was physically unfit to pass the examination. Address, "Old Fool."

THE CANADA LIFE ASSURANCE COMPANY

requires the services of a gentleman as
INSPECTOR OF AGENCIES

for the English Department.

ADDRESS:

THE MANAGER,

Company's Building,

MONTREAL.

WANTED:—By a British Fire Insurance Company, a Bookkeeper. Must be quick at figures and a neat writer. Salary to begin with not over \$600.

Address: MANAGER, P.O. Box 2294, City.

The undersigned, having well established and responsible agents in the towns of British Columbia, is now open to accept a General Agency for a first class Fire Company, and to arrange for the transfer to it of the entire business written by him for the Imperial Insurance Co. Ltd. in Victoria and other parts of the Province. **ROBERT S. DAY,**
Victoria, B.C.