

Notes and Items.

At Home and Abroad.

OTTAWA CLEARING HOUSE.—Total for the week ending 21st August, 1902; clearings, \$2,109,238; balances, \$551,098.

THE TRAVELLERS, on 7th July, paid its 375 thousandth accident claim, the aggregate of which claims is \$27,199,718.

THE LONDON OFFICE OF THE MUTUAL LIFE OF NEW YORK, was brilliantly illuminated in honour of the Coronation. A festoon of electric lights was hung across each storey, with these were shields and flags, stars, and over the main entrance an electric ornament with the words, "God save the King and Queen."

THE ILLINOIS ATTORNEY-GENERAL seems to have taken another start. He has served 100 warrants on managers of insurance companies to appear in suits instituted for alleged violation of the anti-trust laws. This wholesale summoning is quite needless, though no doubt profitable to officials. Let the attorney-general select some one company and proceed against it, then a verdict one way or the other would answer for the other 99 companies.

AN ENGLISH PAPER gives the amount of taxation on a number of articles, as follows:—On \$16 worth of beer, \$1.75 taxes; on same value in spirits, \$7.40; on wine, \$2.25; on tea, \$6; on coffee, \$2.25; on sugar, \$3.50; on cheap tobacco, \$15. "Free Trade as they have it in England," imposes heavy taxation on such necessities of life as tea and sugar. Beer, which, however, some thing to be "necessary," is very lightly taxed, while tobacco, which also is classed by some as a "necessary," is taxed most heavily.

THE U. S. CENSUS RETURNS show that the death rate of infants, since 1890, has decreased by 40 per 1,000, that 5 to 60 the reduction has been trifling, about 1 per 1,000, but after 60 years the death rate is now higher than 10 years ago, that is, there are more deaths at advanced ages than formerly. This proves that there are more who reached an advanced age than 10 years ago. The figures are as follows:

Age.	Death rate per 1,000.		
	1900.	1890.	Increase.
60 to 64 years	35.1	32.8	2.3
65 to 69 years	52.2	49.0	3.2
70 to 74 years	75.2	64.5	10.7
75 to 79 years	110.5	103.2	7.3
80 to 84 years	165.8	144.6	21.2
85 to 89 years	241.3	215.5	25.8
90 to 94 years	339.2	269.0	79.2
95 years and over.....	418.9	347.1	71.8

PITHY NOTES ON LIFE INSURANCE have been published by The Clark Co., Lock Haven, of which the following are specimens:

You may rightfully indulge in to-day's luxuries if you have provided to-morrow's necessities.

Approaching death may give you many weary weeks in which to wish for a life policy, but no possible chance to get one.

A mortgage on an air castle, and a dead man's good intentions, are equally worthless to a widow.

Life insurance is a mere matter of dollars and sense.

Every consideration—cost, profit, duty, opportunity—each and all advocate insurance to-day.

Two lines may announce your death and funeral, while a

whole newspaper could not record the battle with poverty and want waged by the widow of the uninsured.

Duty done to-day brightens many a to-morrow.

Suppose your income were to cease entirely and permanently, could you support your family? Foolish question! Very true; if you could not do it, how could your widow?

Put it in the power of your family to say that, in the warfare of life, you won—won them comfort while you lived, and left them plenty when you died.

A man's assets are sometimes like a kite—keep up nicely so long as he holds onto the string of control. But let death cut the string asunder, and what a tumble sometimes follows! The more quiet the business atmosphere, the swifter the fall! And it is amazing sometimes how little the widow finds worth picking up.

"Whom are you going to marry, Maud?" "A man, of course." "That depends; is his life insured?"

Lives of great men all remind us, not in time or tide to trust; but, insuring, leave behind us, something more than debts and dust.

How much better to look ahead and prepare than to look back and regret.

"Once insured, always insured. Once rejected, always"—regretting what might have been.

Ante-mortem comment—"Yes, he is a good provider; they live well and dress nicely."

Post-mortem comment—"Isn't it a pity! He lived up to his income, carried no insurance and left his family destitute."

Income, \$3,000. Insurance, \$10,000. Think of your widow living on 5 per cent. of \$10,000, less your debts.

You may chase for a life time after a competence and only find it when your long term endowment matures—if you have one.

WHAT IS LIFE INSURANCE?

Death may lay low the household head; creditors may quarrel over the financial remains; the sheriff may step in and settle disputes; riches may take to themselves wings and fly away, but life insurance, suspended on the brittle thread of human life, like a benison of blessing above the heads of the helpless, suddenly loosed by the snapping asunder of the silver cord, drops into the lap of the widow as surely and as certainly as the point of the needle swings to the pole. Such is life insurance, if you have it.

MESSRS. FETHERSTONHAUGH & Co., patent solicitors, Canada Life Bldg., 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—W. Pratt, implements for cutting corn by hand. A. B. Bryant, carriage gears. A. Charron, process for preparing bog peat for fuel purposes. P. J. Smyth and T. Colleran, woven wire fabric for spring mattresses. A. N. Cameron, apparatus for forging car wheels. Marie O. Noiseux, composition of matter to be used as a tonic for the hair.

(See page 1132.)

PERSONAL.

MR. GEORGE ANDERSON, general manager, Bank of Scotland, Edinburgh, was in the city this week. He reported Scotland to be exceedingly prosperous and growing in wealth. He thought the greater proportion of American railway securities are held in Great Britain and on the continent of Europe, which receives annually hundreds of millions from this side for interest on securities. He is very hopeful in regard to British trade with South Africa, and thought the idea that, the financial centre of the world was elsewhere, or likely to be elsewhere than London, was absurd.