

A BIRTHDAY GREETING.—March 1 was the birthday of Hon. J. McCall, President New York Life. To honour the occasion, there was the largest number of applications on Monday ever received by the company. We wish President McCall many happy returns of the day.

"MORE THAN A HUNDRED YEARS AGO GEORGIA passed a law condemning to death any officer of the state that would admit the service of papers or aid in serving papers in the effort to collect any claim against it. It went farther and stipulated that when the culprit was "expatiating" his crime, he should be denied the comforting services of a minister of the gospel," so writes "American Investments." Our friends to the south are a little too fond of playing pranks with the English language, but it is going too far to substitute "expatiating" for expiating!

A NEW STYLE OF INSURANCE recently taken up by the Home Insurance Company is the guaranteeing of the safe delivery of packages and valuable letters by the United States mail. We call it a "new" style of insurance, although not strictly so, for the Home undertook this branch of insurance some fifteen years ago, though there did not seem to be great encouragement for it at that time. In reality, the insurance company becomes a competitor of the Government, as the insurance of packages will answer instead of the usual registration.

DOCK FIRE AT GLASGOW.—In view of the recent discussions in this city as to harbour sheds, the following will be interesting:—Glasgow harbour, on January 28, was the scene of a fire in the sheds on the central jetty in Prince's Dock. The workmen became conscious about six o'clock of an overpowering odour of burning sulphur, which forced them to make a hasty retreat into the open air. Almost immediately after the flames broke through the roof at the extreme west end of the shed, which is 1,500 ft. long by 75 ft. wide, and two storeys in height, substantially built of brick and steel. Into the part of the shed where the outbreak occurred two steamers had that afternoon finished discharging their cargoes, one of esparto grass and the other of barrels of oil, sulphur and fruit from the Mediterranean. Owing to the inflammable character of the goods thus stored, the flames spread with extraordinary rapidity, and before the brigades from Glasgow and Govan had arrived, part of the roof had already fallen in and about one-third of the shed was ablaze. The damage is estimated at about £35,000, and is covered by insurance.

THE ANNUAL BANQUET OF MICHIGAN STAFF OF THE SUN LIFE was recently held at Detroit, under the presidency of Mr. John A. Tory, the local manager. About eighty guests were present. Mr. T. B. Macaulay spoke on the subject, "How we keep our Trust." He spoke of life insurance as an organized philanthropy, but said it must be conducted on a sound business basis. It is the grandest system the world has ever conceived of to relieve human distress, and nothing does so much good, except the gospel. He said that the four things required of a life insurance company are, 1st, that it shall be safe and strong; 2nd, that it shall do as much good as possible, in other words, do as much business as it can; 3rd, that it shall do its business as cheaply as possible so as to make all profit possible for its policyholders, and 4th, that it shall do its business in a highly honourable manner. He then went on to show how the Sun Life of Canada had lived up to these requirements, and laid especial stress upon the necessity for life agents being thoroughly honourable in all their representations and dealings. Mr. John A. Tory was presented with a handsome watch by the agency force.

BRITISH MARINE INSURANCE.—A correspondent of the London "Times" gives the following table, showing the position of the British Marine Insurance companies at close of 1902, which is quoted by "The Policyholder":—

UNDERWRITING ACCOUNT FOR 1902.

Company.	Net Pre- miums.	Balance in hand after one year's claims and expenses.		Corresponding Final balance for Profit 1901 account on 1901 after one year, ac- count	
		Amt.	P. c. of Prems.	Amt.	P. c. of Prems.
	£	£	£	£	£
British & Foreign	462,687	287,051	62.0	276,011	58.7
London & Provincial	257,574	175,745	68.2	155,192	67.6
Maritime	257,919	160,306	62.1	141,683	55.4
Merchants	210,313	140,277	66.7	164,665	78.9
Ocean	199,539	111,311	55.8	121,824	61.1
Reliance	130,390	83,296	63.8	72,410	55.7
Sea	265,404	179,631	68.2	167,961	63.7
Standard	112,745	76,183	67.6	74,003	65.8
Thames & Mersey	466,376	271,704	58.5	392,976	84.7
Union	473,182	249,866	52.8	286,975	60.6
World	149,396	109,318	73.2	116,982	78.9
Total	3,028,725	1,844,688	61.0	1,882,110	63.1

"It will be observed that, in spite of the light casualty lists during the early part of 1902, the companies are, as a whole, in a worse position than they were a year ago—that is to say, they have less in hand to meet the heavy claims which are always experienced during the second year of an accident."

In spite of above conditions the shares of marine companies advanced last year, as it is understood that the business was profitable.

MESSERS. FETHERSTONHAUGH & Co., patent solicitors, Canada Life building, furnish us with the following weekly list of patents granted to Canadians in the following countries:—**CANADIAN PATENTS**—S. Irwin, marine screw propellers. C. O. Anthony, turbine water wheels. T. O. Chouinard, electric switches. H. K. Kimpton, devices for holding up the shafts of buggies and vehicles. F. Boas, artificial stones. J. L. Kieffer, take-up mechanism for sewing machines. J. L. Kieffer, pull-off mechanism for sewing machines. J. L. Kieffer, tension mechanism for sewing machines. R. McKay, steam boilers. C. A. Hart, spring beds. B. F. Chapman, horse collars. C. Johnston, cheese hoop and print. J. F. J. Gunning, garment fastening & other holding devices. Z. Gouin, removable door locks. F. J. Ferguson, dough dividing machines. W. McKenzie, automatic railway crossing gates. H. S. Burrell, lubricators. E. A. Lewis, eye glasses. A. Crutten, glass bottles. S. Brown, clothes clamps. E. M. Sharpe, convination girdle and suspenders. S. W. Carter, mourning bands. F. Culham, cattle guards. H. S. Forgie, wool dusters. **AMERICAN PATENTS**—L. E. Cutten, damper for stove-pipes. W. H. McCormick and R. D. Macphail, bicycle coaster-brake. W. J. Witham and J. H. Byrne, fire escapes. R. J. Atkin and M. R. Eagleson, acetylene gas generator. B. E. Bechtel, brick cutter. R. H. Casswell, milk cooler. John Ewing, Jr., marine life preservers. T. Guest, husking rollers. T. N. Huddleston, band cutter. J. L. Kieffer, stitch-forming mechanism for shoe-sewing machines. W. Maloney, grain thresher. W. Maloney, grain threshing machines. J. W. McQuay, steam engine. J. Mills, dental matrix retainer. A. Neilson, stovepipe elbow connection. O. Pike, meat tenderer. M. Vallee, lock latch.

LIFE INSURANCE—MISSTATEMENT OF INSURED AS TO HIS AGE.—In an action by one, Dillon, against the Mutual Reserve Fund Life Association, upon a policy for \$2,000, on the life of John Dillon, deceased, the main defence of the Company, which resisted payment, was that the insured untruthfully stated his age by three years. At the trial the Company proved beyond reasonable doubt, that the insured was nearly forty-four years of age at the date of