room on the front of the building for a sign and whether the windows will afford good space for display of gilt and gold. His first move after selecting an office is to figure on the tallest letters that can be used to spell the word "insurance," an then he gives the order for the sign. As this is a part of the business, the stranger need not be uncertain as to his whereabouts when he strikes "the street." It also explains why sign makers all get rich in insurance centers.

"He doesn't look as if he held the largest lines upon his books. He has the income of a prince? You'd never dream it from his looks. But so 'tis said upon *the street.*" —From "Disguised Prosperity." Canto III.

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—M. Cote, furnace grates. F. Cords, cattle guards. C. P. Cox, locomotive driving mechanism. J. Cryderman, vehicle body raisers. W. Rath, smut-mills. T. M. Ramsay, adjustable or removable drivers' seat. J. L. Taylor, combined scoop and weighing apparatus. A. Rawson Leith & T. A. Drummond, automatic weighing apparatus. J. E. W. Currier, purses. P. J. Smyth, display apparatus. J. E. Fortin, thermostatic alarms. C. L. Bustin & J. White, couch exhibitors. F. H. Stuart, fare-boxes. AMERICAN PATENTS—W. W. Baer, typewriter carriage operating mechanism. P. Dansereau, axle-nut. A. R. Leith & T. A. Drummond, automatic weighing apparatus. W. A. Milne, composite peat block. W. S. Pugsley, wire-fence machine, C. E. Stevenson & R. Watson, hoisting apparatus. F. T. Wilkes, saw-mill log turner. E. F. Wilson, game apparatus. B. O. Beland, peg-strip leaher joint.

VACANT OR OCCUPIED PREMISES.—The "Investigator" reports legal decision *re* vacant or occupied premises, as follows: "In Liverpool & London & Globe Insurance Company *v.* Buchstaff, 38 Neb. 146, 56 N. W. 695, 41 Am. St. Rep. 724, it was said "that, where a policy of insurance provided that it should be void if the premises became vacant or unoccupied without the written consent of the Company, and the tenant occupying the insured building partially moved out the day before the fire, leaving in the building a portion of his furniture, in such case the premises were not vacant or unoccupied within the meaning of the policy." In that case the court quoted with approval from Hotchkiss *v.* Phoenix Insurance Company, 76 Wis. 269, 11 N. W. 1106, 20 Am. St. Rep. 69, as follows: "Under certain circumstances permises may be vacant or unoccupied when, under other circumstances, premises in like situation may not be so, within the meaning of that term in insurance policies. Thus, if one insures his dwelling house, described in the policy as occupied by himself as his residence, and moves out of it, leaving no person in the occupation thereof, it thereby becomes vacant or unoccupied. But if he insures it as a tenement house, or as occupied by a tenant, it may fairly be presumed, nothing appearing to the contrary, that the parties to the contract of insurance contemplated that the tenant was liable to leave the premises, and that more or less time might elapse before the owner could procure another tenant to occupy them, and hence that the parties did not understand that they should be considered vacant and the policy forfeited or suspended, according to its terms, immediately upon the tenant's leaving. This distinction is made in some of the cases—in Lockwood *v.* Middlesex Mutual Assurance Co., 47 Conn. 561: Whitney *v.* Black River Insurance Co., 9 Hun. 39. 1 Wood, Ins. § 91, pp. 208-210, and cases cited." In this view of the case, we do not think that there was any error on the part of the court in stating to the jury that the issue they were to try was whether the premises were vacant or not.

UNITED STATES imports last year to 30th June were free of duty $426,159,441, duplicate $599,459,686, total $1,025,619,127. The exports were $1,419,991,290. The imports were $122,300,000 more than in 1902, and the exports exceeded 1902 by $38,270,000.

ELECTRICAL FIRES AND CASUALTIES.

The quarterly fire report of the Electrical Bureau of the National Board of Fire Underwriters just issued reports the following summary of fires and casualties due to electricity during the three months ending July 10:

Twenty-eight fires were caused by the grounding of circuits of which thirteen were on awnings, metal work and roofs of buildings, and ten were on gas pipes.

Reports have been received of twenty fires due to crosses of telephone, telegraph and signal wires with high potential circuits.

Five fires were occasioned by open link fuses not enclosed in cabinets.

Ten fires are reported as due to short circuit in flexible cords.

Ten fires were caused by lighting, in four of which the lightning entered over wires, and in two cases over sprinkler pipes.

Five fires were occasioned by overheated rheostats, two of which were on electric cars.

Three fires were due to overheated pressing irons.

Five fires in show windows are reported.

Reports of one hundred and twenty-eight electrical fires, losses aggregating $471,700, have been received during the last quarter.

Reports have been received of one hundred and forty-four fires, losses aggregating $833,400, supposed to have been due to electricity, but they are not included in this report, as the causes could not be definitely proven as electrical, principally because the fires destroyed the conclusive evidences of their origins.

Forty fires, losses aggregating $146,500, reported as due to electricity, during the last quarter, have upon further and more reliable investigation, been found to have been due to other causes. Of these: A $17,000 loss, a $10,000 loss and a $6,000 loss are attributed to spontaneous ignition; a $4,000 loss was caused by a lighted pipe in a coat pocket; a $10,000 loss was caused by a boy playing with fire. Other fires attributed to electricity were found to have been caused by rats and matches, a gasoline torch, a boiler, charcoal, etc.

CASUALTIES.

During the last quarter four persons were killed and three badly injured by contact with high potential circuits or wires crossed with them.

Officials of electric light companies, contractors and others who receive these reports are requested whenever a fire caused by electricity or its appliances comes to their knowledge, to report the same to this office or to the inspection department having jurisdiction as soon as possible after the occurrence, with all particulars as to the origin and extent of damage.

The next report will be issued October 10, 1903. Detailed accounts of all fires and burnouts should be sent in as they occur, and all are requested for publication not later than October 7.