

ENGLISH IGNORANCE OF CANADA has been again shown in the British press. The Liverpool "Mercury" heads a paragraph, "Destructive Prairie Fires in Toronto"! There is no "prairie" within 1,000 miles of that city. Another English paper speaks of the lights on the Thousand Islands, 200 miles off, being seen at Toronto! What would English people think of a newspaper published at York—which is the same distance from London as the Thousand Islands are from Toronto—describing the illuminations in London as seen from the northern city?

THE HOME MAY ENTER CANADA. No little interest attaches to the announcement that the Home is considering the advisability of entering Canada for business, says "Standard" of Boston. Propositions from willing agents in the Dominion have been turned down politely but positively of late by many of the companies, which felt that they had enough troubles on this side, but the Home has been so fortunate in many ways this year, as it was in 1900, that even Canada's recent bad fire record is not an appalling proposition from its standpoint and in view of its giant's strength. Five United States companies—the Aetna, Hartford, Connecticut, Phoenix of Hartford, and Phoenix of Brooklyn—are represented in Canada. While no decision has been reached by the Home, it is quite within the probabilities that policies of the great New York company will be sold across the border before long. Should it conclude to enter the Dominion, the Home, in line with its general policy, will establish direct reporting agencies only, the business being inspected by special agents.

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*.—W. A. Firstbrook, machine for joisting and setting up sections of timber; W. A. Firstbrook, machine for jointing timber; A. Harvey and A. Mitchell, floor raising tools; J. Paterson, hydraulic air compressors; W. A. Cowan, heating drums; W. L. Curry, combined graters and slicers; Wm. Stewart, bottle stoppers; C. Culver, ore separators and classifiers; S. Bottrell, logging boots and shoes; J. Clark, agricultural machines; M. Turnbull, winding machines for elevators; B. J. Short, cooking canned fish; N. Beneteau and W. H. Kauffman, baling presses; L. Patry, compounds of matter for artificial heat; A. E. Brown, setting up machines; H. J. Maughan, sad irons; E. Conway, snow plows; J. L. Peltier, attachment to the heel of boots; H. E. T. Haultain, sampling apparatus; P. Dooling, ditching plows; H. W. Gays, envelopes for repeated use. *American Patents*.—Ben. Broughton, tire for vehicles; A. W. Ewers, trousers former; E. Gold, protecting piles; G. W. Harris, railway signal; A. E. Henderson, roller bearing; D. A. Keizer, brick machine; R. D. McKee, hay or grain stacker; P. E. Ward, acetylene gas generator.

PARTNERSHIP INSURANCE.—The breadwinner in a family insures his life for his family's sake, and it may be truthfully said that there are many businesses

which the loss of a partner affects almost as seriously, in a pecuniary sense, as the loss of the head of the family affects his household. The need of protection to a firm for the loss of an important partner is therefore evident, but no such protection is thought of unless in most exceptional cases. Many public undertakings could be named which depend for a prosperous existence on a partner or partners, but in which no adequate arrangement has been made for the inevitable change which will come in a short period at the longest. And yet a remedy is at hand, which can be applied without inconvenience, and in most businesses, without appreciable cost. The lives of valuable partners, or of those whose death would dislocate business through the withdrawal of funds, can be insured for such an amount as would afford the necessary compensation. Some firms take the precaution of insuring every partner's life as part of the firm's business, not only to be prepared for loss of services and funds, but in order to maintain credit unimpaired.—"Scottish Critic."

**Exposure**, eks po'zhur, n. 1. (From Rough Notes). An adjoining or neighbouring structure. 2. Buildings, like people, are known by the company they keep and a fire-proof sky-scraper that associate with a flock of old-fashioned fire-traps has to pay for it in its insurance rate. 3. If it were not for exposures there would be no conflagrations. 4. The exposure hazard diminishes inversely as the cube root of the distance from the risk in question to the exposure divided by the railroad fare to the home office raised to the nth power. 5. The hazard from exposure is lessened by protecting all openings with iron shutters and sometimes by a sheet of water which can be unfolded like a curtain when needed. 6. A sufficient number of exposures taken together makes a congested district.

See Universal Mercantile Schedule et al.

1. In life insurance phraseology—the laying bare to public scorn of the outrageous mal-practices of some other company. 2. A circus for all except the company exposed.

"I'll meet your exposures  
With blacker disclosures  
Of reckless expenses,  
Retates and sharp dealing,  
And other offences  
That savor of stealing."

—Golden Rule Ballads.

**POLICY—NON-PAYMENT OF PREMIUM—FORFEITURE CLAUSE—CONSTRUCTION.**—A life policy provided that, if any premium was not paid when due, the policy should determine, except that it should continue in force for such length of time as the net reserve then accrued thereon would pay for, after payment of any loan made by the company to the insured. The insured afterwards borrowed from the company, and executed a receipt for the loan, which provided that, if the interest thereon was not paid, should be added to the principal, and if, owing to non-payment of interest, the loan should ever equal or exceed the then net reserve value of the policy, the policy should thereupon become null and void. *Held*, That such provision in the receipt for forfeiture of the policy on the contingency therein specified was not a substitute for, and did not abrogate or affect the provision in the policy for forfeiture for non-payment of premiums.