

Notes and Items.

At Home and Abroad.

WE HEAR THAT MR. G. G. BURNETT, insurance broker, of Toronto, has placed a line of £8,000 stg. (\$40,000) on the King's life until the end of June next at a rate of 5 p.c. for account of some London tradesman.

INSURANCE TOPICS represents the new year by a picture of a bottle of champagne just opened, of which it says: "May it bring you Health, Wealth and Good Cheer." The sentiment is pleasant, but champagne is not usually a source of health, or wealth!

AN AMERICAN BANKERS' MAGAZINE has remarks on the work of a bank messenger in which it speaks of his "profession." If acting as a bank messenger is a "profession," why should insurance managers and agents be ambitious of their calling being styled a profession?

MARINE UNDERWRITERS report a disastrous season on the American lakes last year, says "The Insurance Observer." The heaviest single loss was on the Hudson, of the Western Transit Company, which went down in deep water on Lake Superior. She was valued at \$160,000, and had a cargo worth \$100,000. But the losses have been principally from the numerous and expensive partial losses. For instance, the Mary Elphicke scraped over an unknown and uncharted rock in Parry Sound, and the companies paid \$26,000 for repairs.

AN INGENIOUS LIFE AGENT met one Kinney, a stockman of Rock Springs, Wyo., at a recent convention. He approached Mr. Kinney on the subject of life insurance, but that gentleman was deaf to his pleadings. The agent went about the hotel and overheard that Mr. Kinney's daughter was also there and that her birthday would occur before the close of the convention. Seizing this cue he again looked up Mr. Kinney and told him that the proper thing was to present his daughter with a nice life insurance policy—say \$20,000. Mr. Kinney surveyed the young man, and, after a few moments' silence, told the agent to write him up for \$100,000. Pluck wins, says "The Argus." We say "Go and do thou likewise" when the chance occurs.

MESSRS. FETHERSTONHAUGH & CO., patent solicitors, Canada Life bldg., 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*—A. S. Sterborg, cream separators; J. C. Steele, combined bag holders and trucks; F. A. Breeze, spinning frames; G. B. Dowsell, washing machines; R. Washburn, safety horse tie; J. D. Pennington, refrigerators; R. Smith, floors for stalls for live stock; M. C. Nixon, mechanism for converting rotary motion into reciprocating motion particularly suitable for wind mills. *American Patents*—A. Denis, bag seal; F. A. Dickson, rail joint fastening; I. P. Doolittle, cover fastening for fruit jars; F. F. Dow, burner; H. A. Fraschi, producing nickel salts; J. D. Gale, neck yoke; G. Partillo, wrench.

"THE MACHINERY OF LLOYD'S" was lectured upon last month in London by Colonel Hozier, C. B., who deprecated the insuring by the Government of wheat-laden vessels in time of war as certain to be unsatisfactory to shippers and to lead to huge frauds. Speaking of Lloyd's system for the collection and diffusion of shipping intelligence—a matter of supreme importance to the marine insurer—he said that Lloyd's had agents on every coast, and casualties which occurred in out-of-the-way places were telegraphed as rapidly as possible to the central offices and distributed among those interested. Lloyd's also had signal stations throughout the world, where vessels were constantly reported and orders given to passing ships. Last year at the signal stations of the United Kingdom alone, there were 50,000 vessels reported, and this year there would be as many.

LOSSES ON THE GREAT LAKES are reported by the "Marine Insurance Bulletin" as below. On grain in transit it is reported that about \$500,000 in premiums have been earned the past season on which loss has been light. The losses to vessels are as follows:

	1899.	1900.	1901.
Number of losses of all kinds.....	389	502	717
" " serious fire losses.....	.....	.....	37
Boats aground and went ashore.....	.....	.....	347
Injured in collisions.....	.....	.....	107
Leaking or waterlogged or disabled.....	.....	.....	214
Foundered with loss of part or all their crews.....	.....	.....	12
Total losses, number of vessels.....	42	45	51
Value of vessels lost.....	\$226,200	\$474,600	\$814,700
Tonnage of vessels, total loss.....	18,198	17,415	23,790
Loss by fire.....	.....	.....	\$287,700

ANTIQUITY AT THE SEASIDE.—Two hundred of the oldest inhabitants, says the "Evening News," were summoned before the Brighton magistrates on Saturday. The charge against them was that all were eighty years old, and that they were leading respectable lives. These things having been duly proved, the magistrates marked their sense of such conduct by presenting each of the old folks with half a sovereign out of the poor-box. The oldest recipient was Charles Green, who, by proxy, pleaded guilty to being 107 years old, and still retains his faculties. He enjoys the distinction of having lived under five Sovereigns. The united ages of seventy-five men came to 6,084 years, and of the 125 women to 10,250 years. This works out at an average of over eighty-one years. The climate of Brighton clears out the weaklings early; it is healthy for the robust, but very hard on the delicate.

SOME ACCIDENT STATISTICS.—The following recently appeared in "Insurance Topics" of Boston:

"On an average one person meets with accidental death every nine minutes in the United States! Ten years ago the average was one every twelve minutes.

In the year 1900 there were no less than 57,513 deaths from accidents and injuries in the United States, subdivided as follows: Suicide, 5,598; burns and scalds, 11,777; drowning, 5,487; exposure and neglect, 922; gunshot wounds, 4,060; homicide, 1,829; infanticide, 47; injuries by machinery, 333; railroad accidents, 6,930; suffocation, 2,448; sunstroke, 751; surgical operations, 705; wounds, 752; all other causes not specified, 21,100. Accidents, some fatal and some not, happen every nine minutes! Get a good sized accident policy.