

important centre the Company controls its fire and life business throughout Lancashire and Cheshire (except Liverpool district), the West Riding of Yorkshire, and Derbyshire.

INSURANCE ON ELECTRIC SLEEPING CARS.—The first sleeping cars installed on any inter-urban electric line in the country are to be running between Indianapolis and Columbus, within a few weeks. The Holland Palace Sleeping Car Company, which own the cars, was unable to get insurance on them in any of the Indianapolis agencies and finally insured them with the Western Railway Underwriters' at 2 per cent. a year, \$20,000 being carried on each car.

DISTRIBUTION OF SEED.—The Director of the Experimental Farm, Ottawa, announces that he has seed for distribution, which is of the very best quality. The samples consist of oats, spring wheat, barley, Indian corn, and potatoes. These will be sent free, through the mails to applicants who write for them before 1st March next.

THE DIRECTORS OF THE SEA AND LAKE INSURANCE CO. have decided to liquidate it and retire from business. The company was doing a good business and its retirement has caused no end of surprise. Is it not a strange, indeed an inexplicable thing, that men withdraw their capital when it is engaged in "a good business?" One suspects the goodness in such cases.

ABSDUR BUSINESS MEN.—The merchants of Lansing, Michigan, have been complaining of the excessive profits of insurance companies, which they arrived at by stating that as the companies received so much for premiums and paid so much for losses, the balance was net profit. On this basis their net profits are the surplus amounts between the cost of goods and what they sell, for which as Euclid says, "is absurd."

THE CALEDONIAN INSURANCE COMPANY has decided to extend its operations in the United States, and after January 1 will re-enter Virginia, North Carolina, Georgia, Louisiana, Texas, Arkansas, Kentucky and Missouri, operating in the larger cities and important towns. It may also enter several other States.

According to report the above decision on the part of the company is one of the results of the recent visit of Manager Post to the home office. Southern underwriters will welcome the return of this fine old company to the South, in which section it formerly operated for many years.

A GREAT ALLEGED SUICIDE CASE. The companies interested in the Wayne case at Louisville have lost, the jury decided that the claim of suicide had not been proven, and returning a verdict against the Provident Savings Life for \$76,000. The trial has lasted nearly two weeks, and attracted much attention because of the testimony given admitting rebating. The Provident Savings and Equitable Life were interested in the case and attempted to show that Wayne not only made false representations in the application for insurance but that he committed suicide. The Equitable has compromised with the estate for \$90,000 under its policy for \$130,000.

THROAT LOZENGES. The payment in Boston of an unusual claim, points to the dangerous nature of the chlorate of potash tablets used for throat affections. A person was dressing, and having adjusted his neck wear, put on his waistcoat, and taking hold of the lower, part gave it

a vigorous pull to straighten out the front. This usually harmless action was followed by a mild explosion and a quick flash of flame in the vicinity of his vest pocket appendix. There had been several potash tablets and some parlor matches in one of the lower vest pockets, and the combination was exploded by friction. The man was in his own home and the damage, \$15, was settled by the fire insurance companies. Chlorate of potash tablets should be handled with great care.

A REBUKE TO OVERDONE GRAVITY.—In a touching obituary of the late W. R. Plunkett, president of the Berkshire Life, the "Springfield Republican"—which is one of the most ably edited of American journals—says:—"Suddenly called out of life, Pittsfield acclaims him the citizen of all who could least be spared, so widely and so helpfully had he touched the community life. Mr. Plunkett was far from being a 'goody, goody' person. No candidate for sainthood is here, but a human man, subject to weaknesses like most of us, but of the large, responsible order of manhood in the summing up, doing things in a strong way. It was a life shot through with a keen sense of fun that graced it well. Not his the solemn earnestness that lies on the nerves of others in the daily contract, like a sodden buckwheat cake upon the ill treated stomach, to make the outlook gloomy and distressful. Mr. Plunkett never took himself too seriously—the earnestness was of action rather than "demeanor" or "utterance."

ORIGIN OF ACCIDENT INSURANCE.—From a recent publication of the "Maryland Casualty" Company, regarding the origin of accident insurance we learn that the first mention of any form of insurance falling within the scope of accident insurance dates back to 1541, where, in the ancient sea laws of Wisby, mention is made of the practice of the owners of ships insuring the lives of the masters against the perils of the sea. We also learn that in 1605 the Republic of the Netherlands insured its soldiers engaged in service for their country against loss of one or both eyes, one or both arms, etc. So we can trace accident insurance in some form or another from 1541 to 1845. In its present form, the history of accident insurance can be confined to the last half century, for it was in 1845 that the first companies were organized in England, and in 1850 this form of insurance was introduced into the United States and later into Canada where the business is rapidly extending.

MESRS. 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**—C. W. Vollmann, freezing tanks. H. W. Smith pneumatic straw stackers. W. Maloney, shocking attachment for binders. C. Morin, tombstone and process of maging same. M. Power, convertible cars. J. J. McLaughlin, apparatus for dispensing aerated liquid. A. McRae, pump valves. M. G. Bristow, paper files. A. G. Ronah, raw liquid fuel measurers for explosive engines. M. McKellar, cloth measuring machines. **AMERICAN PATENTS**—S. Bauregard, tack-driver. F. K. Bell, oil-can. R. J. Chown, warping-reel. F. B. Corey, time-limit device for motor-controllers. J. Frye, eyelet for boots and shoes. J. Frye, sieve or strainer. G. Graham, device for shifting threshing machine bodies. W. J. Milne, bobbin-winder. J. A. Proulx, linotype-leader. R. N. Ribet, bucket-grip for rope tramways. C. Stecher, machine for connecting car-heads with the bodies thereof. J. Waldbrook, drive or