PERSONALS.

Mr. Pemberton Smith, agency superintendent Guardian Assurance Co., Montreal, has resigned, and been appointed by the Canada Life to the position of Inspector of agencies, in connection with the Montreal branch, under Mr. J. W. Marling. Mr. Smith has been connected with the Guardian for past twelve years, and was much esteemed by the management. We understand the move is a good one for him, and we wish him every success.

Notes and Items.

At Home and Abroad.

The Molsons Bank has declared a dividend of 4½ per cent., now payable.

The Provincial Bank is about to open a branch at Valleyfield.

The Annual Meeting of the Canadian Fire Underwriters' Association took place at Quebec yesterday.

Drivers of Automobiles in France are compelled to undergo an examination before being granted a licence to operate a machine.

Ottawa Clearing House.—Total for the week ending September 25, 1902—Clearings, $1,680,223; balances, $452,-588. Corresponding week last year, clearings, $1,817,354; balances, $461,547.

Fire Insurance Companies in New York, in 1871, numbered 105; there are now only 46, although 69 have been organized since that date. The pasture was not rich enough to feed so many grazers.

A Very Interesting Football Match took place at the M. A. A. A. grounds this week. The opposing teams were the Northern and Commercial Union, against the Royol The latter team beat the Northern and Commercial Union combined.

The Mortality of Young Children is expected to be lowered in the future, as the result of an investigation conducted at the Johns Hopkin's University, which has resulted in the discovery of the microbe which causes the summer disease so fatal to infants and young children.

The London County Council has a retiring and superannuation fund for its officials, to which they contribute, and the Council supplements the monthly grants. If an official retires before his 65th year the grant of the Council is not added to his allowance, after that age it is part of the superannuation. The fund now amounts to $350,000.

The British Journalists who are on their way home for Canada have, we hope, learnt a few elementary lessons on the geography of this continent, and a few also as to the personalities of our public men. Lately, Vanity Fair announced "Mr. George Keppel, postmaster general of Canada, has sailed for America," and the "Daily News" spoke of a Mrs. Diggs, as "the State librarian of Canada!" Where do English editors pick up such absurdities, and why don't they do something to protect themselves from being laughed at?

Canadian Munificence has again been shown by Lord Strathcona and Mount Stephen, having given a sum to King Edward's Hospital Fund, that will produce $80,000 per annum. The helpfulness of Canada is financially much in evidence these days, she has given assistance to New York, and the two Canadian noblemen have contributed to the King's Hospital Fund more than the rest of the House of Lords.

The Plan of the Cleveland Fire Insurance Exchange for a salvage corps in that city has been abandoned, the companies objecting to standing the expenses of the organiation. So reports "The Insurance Press." The companies have done rightly; it is not their duty to provide the proper equipments of a well governed city. They might as reasonably be required to support the police service, or lay the city's water mains.

The Worth of an Eight-Cent Cigar.—My friend, you smoke three or four cigars a day and enjoy them. They cost you from 25 to 35 cents, which you find it no hardship to pay. The price of one of these cigars each day would provide you with a combination accident policy for $6,000, paying $12,000 for certain accidents and from $30 to $12 a week indemnity for disability. Do you think your family would be as much benefited by that sum as you are by a single cigar daily? Do you think you would be able to receive as much satisfaction in case of disability from it as from one cigar each day? Do you think the pleasure of and knowledge that your life and labour were protected by that amount for your family and yourself equal to one of those three or four cigars? Just come down to cool reasoning and reckon if you can subscribe the price of one cigar a day for such a policy, and if the value and enjoyment of that policy is equal to the half-hour enjoyment that the cigar affords.—Travellers' Record.

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—G. J. Crean, magnetic separators. P. Larcher, shoes. S. D. Robinson, sheet iron stoves. W. Russell, machine for shocking grain. H. A. Fraser, heaters for buildings. A. Bolduc, bread slicers. A. Dobson, method of drying peat. Félix Mesnard, vehicle wheels. A. G. Campbell, drier for ores, etc. H. E. T. Haultain and H. R. Stovel, concentration of ores. J. Leonius alias N. Leclerc, window openers. D. Chartrand, covers for sidewalk valves. W. H. Morden, letter files. W. L. McLean, steam engines for curd-cutting machines. R. L. Stewart suspenders. G. G. Glenn, mops. American Patents—A. Charron, preparing bog-peat for fuel purposes. A. M. Craig, tug and trace coupling. H. Ditchburn, carlock guard. H. Mann, railway track laying machine. H. Maynard, cinder sifter. R. McLaughlin, axle bearing. J. Meek, mechanism for removing salvage from box or cartoon blanks. A. Mitchell, churn. J. T. Slough, adhesive cement.

A Peculiar Spectacle.—The Standard Life and Accident Insurance Company of Detroit has recently and in its own way disposed of a peculiar claim arising out of the New York tunnel disaster. One of its policy-holders lost a leg in the wreck, for which he was entitled to one-half the face of the policy. Under the double-benefit clause this amounted to $5,000, and the company offered him a cheque for that amount. The assured refused to accept it, as he said he might die within ninety days, in which case his family would be entitled to $10,000, and he preferred to wait developments. The company, however, indorsed the cheque