THE UNITED OF BALTIMORE has decided to re-insure its outstanding risks with the National of Hartford and to go out of business.

MESSRS. FETHERSTONHAUGH & CO., PATENT SOLICITORS, Canada Life Building furnish us with the following complete weekly list of Patents granted to Canadians in the following countries. Any further information may be readily obtained from them direct.

CANADIAN PATENTS.—B. L. Tanner, Churns; C. W. Vollman, Condensers for refrigerating apparatus; G. C. Ingram, Horse shoer's knives; R. J. Stroud, Fish cleaners; T. C. Dahl, and A. Linner, Spring draft tugs for horses.

A BRONZE STATUE OF THE LATE M. HENRY B. HYDE, founder of the Equitable life, was unveiled on 3rd inst., in the building of which it is erected. The ceremony took place on 2nd anniversary of Mr. Hyde's death. The statue was erected by order of the directors.

THE EXHIBITION BUILDINGS at Buffalo are insured for $1,700,000. The fire protection is reported to be as perfect as possible. A good idea is the placing a red light on each hydrant which lamp burns all night. Fire alarm boxes are found in every building and at a number of places outside.

INSURANCE MEN AT THE PAN-AMERICAN.—The local Fire Insurance Companies and Agents of Buffalo have opened a general Information Bureau and Headquarters for the convenience of those engaged in the insurance business who attend the Pan-American Exposition. It is located at 51 Dun building, corner of Pearl and West Swan streets. The room will be open from 9 a.m. to 5 p.m. and from 8 p.m. to 10 p.m., information as to accommodation, transportation, exposition and city matters will be furnished. The well-known Local Agent, Capt. Frank T. Bloomer, will manage the Bureau, and with his assistance will make all who come welcome. There will be no charge for the services rendered. If any advance information is desired, address Capt. Bloomer as above.

DEFECTIVE DESCRIPTION in a fire policy has given rise to a suit against a well known fire company. The policy was supposed to cover a certain house in rear of another on the same lot. This house was damaged by fire, but the description in the policy applies also to the other house, so the courts will have to decide which dwelling was covered by the policy. The point should be noted by agents.

A WELL-KNOWN MONTREALER was in London when the English census was taken. On the 31st March a schedule was placed in his room at the Russel Hotel with instructions to have it filled up before midnight. This was done with every guest and all the papers collected early next morning. There were only ten or twelve questions, not a word was said about race origin, but the fact had to be stated whether the person was a British subject. Portions of the returns of the British Census have been complete for two or three weeks.

AN AGENCY MANAGER, recently received an application for an agency from a man already representing a large fire company. The New York "Bulletin," remarks, "It shows how little education is required to become an agent and write insurance policies which may become as valuable as a deed." The letter reads as below:

"Dear Sir. Dec. 31st. 1900.

I received a communication from you stating that you would visit me personally consirning the astablishing of an agency at this plase. I hav wated but hav sean nor hird nothing from you to this date. I am no in nead of a good companey at present, and think I could write you som good risks I cannot promes you a big buisness, but what I do will be good. most of the risks will be on Dwellings and Furniture. would be pleased to hav you call and investigate this plase. Hopeing to hear from you soon I remain Yours Truley." The spelling is defective, no doubt, but it is equal to that of Cromwell and others who made quite a stir in the world. "Yours Truley" was probably quite a success in his way.

THE UNDERWRITERS' PROTECTIVE ASSOCIATION, Boston, United States, has sent out a circular stating that it "has operated extensively for more than twenty years. One of the best known branches of its business, and the longest established, is the Fire Record, which practically all of the important fire insurance companies in the United States and Canada use. It has now many different departments of service for insurance companies generally, and maintains a very extensive system. It was deemed that the service for life insurance managers would be more efficiently administered by such a business corporation than by any bureau that might be established within the National Association itself, especially in view of the fact that many of the officers of the National Association change every year." In reference to this the New York "Bulletin" says:

"The fire companies might have saved money if they had attended to their business through the National Board of Fire Underwriters instead of making a gift of a marketable thing to outsiders and then buying it regularly."

LIFE INSURANCE—OCCUPATION AND FURTHER INSURANCE.—The applicant for a life insurance policy when asked his occupation, and if he had more than one, to state it, replied that he was a musician, although he was also a cigar maker; and when asked whether he was insured in another company answered no, which was not true. It has been held in Illinois, that these statements were both important in connection with the risk, and that the falsity of the answers defeated the policy, as the insured died of a disease which might have been promoted by his employment. Des Moines Life Insurance Co. v. Simnacker, 33 Ins. L. J., 378.

PERSONALS.

MR. J. H. BREWSTER, HARTFORD, manager Scottish Union and National, sailed for Europe on 18th inst.

MR. W. D. ROSS has resigned his position as manager of the Bank of Nova Scotia, Charlottetown, to enter the service of the Finance Department at Ottawa.