ACCIDENT CASES.—Where deceased accidently received a wound on his finger, causing inflammation, which developed into blood poisoning resulting in his death the death held to result from accident within a policy requiring that death must result solely from accident.—Supreme Court of Iowa.

An attempt to board a train running 8 or 10 miles an hour held an exposure to "obvious risk of injury" within the meaning of an acident insurance policy.—Smail v. Travelers' Protective Association of America; Supreme Court of Georgia, Nov. 14, 1903. 45 S. E. Rep. 706.

UNDER-INSURANCE.—A glaring example of the disposition of manufacturers to under-insure items on which they think the fire hazard is small has been furnished by the fire in the plant of the Bullock Electrical Manufacturing Company, near Cincinnati, Ohio, November 26. The adjustment shows that only $24,000 insurance was carried on items with a sound value of $187,500. One machinery item, with $133,000 in value, had but $3,000 insurance. The companies on the risk were caught for nearly a total loss and a number are cancelling, while others are threatening to do so unless the firm accepts the co-insurance clause.—"Exc."

THE HARTFORD FIRE INSURANCE COMPANY has adopted a uniform policy in the matter of titles for the heads of its various general agency departments throughout the country. The ranking officers in these departments, who receive daily reports now all bear the title of general agent. The recent appointees on the Pacific Coast, Palache & Hewitt, have this title, although the former firm. Belden & Palache, were styled managers. At the same time managers of all city departments, including Boston, Philadelphia, Cincinnati, Cleveland, etc., bear the title of manager, which title has recently been conferred upon Howard Hampton, who takes charge of the New York city department of the company.

THE STATE OF WISCONSIN INSURANCE DEPARTMENT has issued a circular addressed to the officials of Casualty and Suretyship Corporations, stating the different classes of business they may do, the amount of paid-up capital they must have, viz., $100,000, which amount must be deposited by any foreign company before being licensed to do business in Wisconsin. No casualty company in that State shall expose itself to a loss on any one accident exceeding 10 per cent. of the capital, and no such corporation issuing a policy of boiler insurance shall expose itself to any loss under one accident to an amount exceeding $50,000. One section requires that employer's liability policies "shall clearly and distinctly state what conditions and requirements are to be complied with by the assured."

MESSRS. 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—J. H. Jones, automatic attachment to gates. F. A. Mansell, spring rollers for screens, curtains and awnings. G. D. Johnson and J. H. Johnson, mowers. W. A. Freeman, valves. L. L. Martin, band guides and forms for neckties. J. Levey, cheese presses. R. F. Miller, racks for drying clothes. G. G. Glenn, tomato peelers. F. T. Myers, sheet metal dumpers. C. C. Swanson, self-propelling. J. H. Coleman, doors for fare boxes. S. E. St. O. Chapleau, refrigerators or cold storage structures. P. Doeling, scrapers and excavating shovels. A. E. Blashill, wire fence weaving machines. J. Mowat, refrigerators. J. Cruickshank, veterinary instruments. A. Elder and W. Schrage, sideboards. G. Bryar, lock-nuts and washers. W. Penniston, agricultural implements. J. H. Jackson, root-pullers. AMERICAN PATENTS—J. W. Bolger printing device for paper rolls. J. N. D'Artois, mowing machine. J. D'Halewyn, rotary engine. A. Douillard, ventilating device for water-closets. E. R. Marshall pool-ball rack register. H. R. Meilicke, snap-hook. R. L. Rickman, compound brake-cylinder. L. N. Soper, piano-action.

THE IROQUOIS THEATRE, where the holocaust occurred at Chicago, is stated by a contemporary, to have been rated as a fire-proof building, with a few defects, by the Chicago Underwriters' Association. Steel beams under stage and roof were not protected, but the cantilever beams supporting the balconies were protected with wire lath, plastered over. The balconies were of fire-proof construction, except for the floors and seat frames. An extra large ventilator had been provided to carry off any smoke.

A new rate was recently promulgated on the theater, the building being rated at 98 cents, the scenery $2.13 and contents $1.85. Insurance was carried to the amount of $200,000 on building and scenery, and $25,000 on the leasehold. The architect of the Iroquois now says that he will never again allow wood to be used in a theatre of his designing. Chief Thompson of the Toronto Fire Brigade. says the brigade has never saved a theatre or lost a church building. "A theatre is a network around the stage of electrical wires. Then the flimsy material from which the wings and flies are composed render the theatre at all times especially susceptible to fires. The stage is full of inflammable material at all times, and with the various lights and mechanical devices, the changing and transferring colours and rays of light, the danger of fire is increased enormously."

TORONTO EXHIBITION.—The managers of the Toronto Exhibition recently paid $31,029 to the City Treasurer, being the surplus of the Exhibition in 1903.

A financial statement was submitted by Manager Orr, showing the receipts this year, as follows:—

Admissions, general..	£119,007.82	
Dog and Cat Shows..	3,873.70	
Exhibitors..	1,647.00	
		$124,528.52
Subscriptions		10,326.09
Ontario Government grant		10,000.00
Dominion Government grant..		46,676,63
Admission fees, special shows..	$12,129.85	
Less percentage to show proprietors..	8.931.29	
		3,198.56
Entry fees and space charges..	$6,023.60	
Entry fees, Dog and Cat Shows..	1,844.00	
		7,867.69
Concessions, etc..		15,469.11
Parcel Office		575.25
Interest..		75.70
Total..		$15,469.11

UNION MUTUAL LIFE TO IMPROVE ITS POLICY FORMS.—The old Union Mutual Life of Portland, Me., is now issuing new and improved forms of its life, limited payment life and endowment policies, in connection with which new literature and manuals will be furnished to agents. The revision has been made after mature consideration and is intended to further safeguard the interests of the company's policyholders. The renewable term, all combination forms and 5 per cent. gold bond contracts are unchanged.

Among the more important changes is a provision in the application for the naming of one person only as the beneficiary, but the applicant may reserve the right to change the beneficiary.