

Notes and Items.

At Home and Abroad.

MONTREAL CLEARING HOUSE.

	Clearings. \$	Balances. \$
Total for week ending		
4th July..... 1901,	15,184,774	1,427,485
Corresponding week... 1900,	12,663,083	1,767,672
" " 1899,	13,066,003	1,951,849
" " 1898,	14,405,936	2,028,630

A LOCAL AGENT of a fire insurance company has no power to waive a forfeiture of the policy. *Elliott vs. Farmers' Ins. Co.*, 86 N. W. Rep. (Iowa) 224.

THE BUFFALO EXHIBITION is in the care of men who seem very much alive about fire protection. They have added a strong fire patrol force to the staff, one to each building, day and night.

OCCUPATION by one tenant is within a fire policy providing that it shall become void if the premises be occupied by "tenants." *Elliott vs. Farmers' Ins. Co.*, 86 N. W. Rep. (Iowa) 224.

"SHAMROCK" WAS INSURED FOR \$100,000 at 4 1/2 per cent. The fall of the mast caused damage to extent of \$20,000. Sir Thomas Lipton is too shrewd to neglect insurance.

WHERE INSURED applied to an insurance broker to procure a policy as his agent, and such broker agreed to procure such policy, and did so, and paid the premium thereon, he can recover the same from the insured. *Holmes vs. Thomason et al.*, 61 S. W. Rep. (Tex. Civ.) 504.

COLLIDING WITH A SUNKEN SHIP'S ANCHOR is colliding with the ship herself, according to a decision reported in the "Post Magazine." In a trial involving this point the Court held that the anchor is part of the vessel, and collision with the anchor was a collision with the vessel within the meaning of a policy.

WHEN AN UNCLE IS A FATHER.—At the Shore-ditch County Court Helen Foley recovered £6 7s. on a policy of insurance, in respect of the life of her daughter. The defendants disputed the policy on the ground that it contained a false declaration that her uncle was her father, but his Honour held that an uncle who had acted as guardian for twenty years could easily claim to be the father, if not in the legal sense yet morally, for such a policy.

ALLUDING to the arbitrary demand by the Commissioner of Tennessee that the North British and Mercantile should obey his mandate or clear out, which the company did, the *London Review* remarks: "The fire business of the N. B. and M. in Tennessee is not so absolutely essential to the company as Mr. Folk appears to think. If Tennessee can do without the North British and Mercantile, the N. B. and M. can do without Tennessee, without any visible effort."

ENGLISH municipalities are recommended by the "Insurance Guardian" to watch the experiments now being conducted in Paris with automobile fire engines. The Paris Fire Department has just been equipped with a set of electric automobile fire-engines, trucks, ladder trucks, and hose-carts. The new machines, says the "Municipal Journal," are more speedy and more easily manœuvred than horse-drawn machines. They will, moreover, accommodate more men, ladders and life-saving apparatus, and run forty miles without recharging.

ONE OF THE MOST POTENT FACTORS IN FIRE PROTECTION better termed, perhaps, fire prevention, says "The Insurance Press, is the clear comprehension, on the part of the owner or tenant, of the needs, from the underwriter's point of view, of his particular case. When an owner is ordered to instal additions to his sprinkler equipment, replace his wooden electrical devices with porcelain, or make different dispositions of his waste products, the why should be made perfectly plain to him. He should be led to see that the changes are for his benefit, and not because some young "fool engineer" wishes to display recently acquired learning. A general feeling of ill-will and suspicion does not mark the transaction in other branches of business, and should not be a feature of the relations between insured and insurer.

GASOLINE HEATERS used in softening asphalt pavements, seem to have risks. One at Buffalo exploded and set two houses afire. Chicago fire statistics for 11 years give gasoline a bad record. Besides fires this dangerous fluid caused numerous deaths and serious accidents. The Chicago fire record from gasoline reads:

Year	No Gasoline of fires, stove.	Gareless. use gasoline.	Gasoline lamps.	Loss by gasoline.
1890.....	72	42	22	\$14,408
1891.....	130	80	47	3
1892.....	189	149	34	6
1893.....	325	263	56	14
1894.....	332	257	61	3
1895.....	321	202	116	9
1896.....	358	269	80	2
1897.....	497	389	106	3
1898.....	454	341	110	4
1899.....	419	285	130	—
1900.....	373	240	124	—
Total.....	3,470	2,526	886	58

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.—F. G. Gale, mattress frames; E. Cote, machine for scraping snow roads; A. E. Wagner, device for suspending ladies and gentlemen's clothes; H. W. Wilcox, liquid measuring devices; E. J. Washbrood, caster sockets; C. Bates, fire escape chutes; R. Sanderson, rotary engines; S. H. Pock, car brakes; A. H. Canning, weighing machines.

American Patents.—J. R. Arnoldi, exhaust ventilator; A. E. Brown, setting up machine F. F. Dow, car fender; W. A. Firstbrook, machine for jointing lumber; G. Guymier, lamp chimney fastener; D. R. O'Neil, flour sifting machine.