

WANTED

Plan Clerk by a British Fire office. A young man having some knowledge of plan work. Address

PLANS,
c/o The Chronicle,
Montreal

WANTED

By a Fire Insurance Inspector of ten years' experience, position as such, for Quebec or Ontario, with a good Company. Age 44, both languages equally well, and able to adjust losses also. Address

INSPECTOR,
P. O. Box 2655,
Montreal

CONVICTION UNDER NEW ARSON LAW IN MASSACHUSETTS.

(Continued From Page 869)

action was prosecuted under the revised laws of Massachusetts governing felonies, which provide equal punishment for principal and accessories before the fact. As an indication of the moral effect of his conviction upon the community, the records show that since Costa's arrest there have been no fires in Fairhaven, although just prior to his indictment a number had occurred in the town. It is not known, however, that Costa was connected with any of these earlier fires.

Arson was dealt with as a capital offence in Canada some years ago, and large rewards were offered for the conviction of the criminal; a return to this custom would no doubt have a salutary effect in dealing with a most heinous crime.

SOLICITING USE AND OCCUPANCY.

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Many times, the profits are lost in simply meeting the demands of the government. Therefore, agents should ascertain very thoroughly the wishes of their companies as to new risks.

Points Underwriters Consider

More conservative underwriters say that a concern is not a use and occupancy prospect until it has an established record, is getting out a staple product, has created a market for its products and has proved its ability to succeed. It should have a good financial rating. The men back of it should be reliable and able to command resources. A concern must establish a reputation of profit earning capacity before it is entitled to use and occupancy cover. I should say that, until a concern has been in business a year at least, it would be impossible to predict its future.

If a concern is a non-sprinklered risk it should be above the average from a physical standpoint.

An agent should ascertain from the assured just how long he figures it would take him to replace any of the machinery or equipment. If it is a special form of machinery that has been manufactured abroad or requires considerable time to make, this might be a poor risk at this particular time, especially if the assured is not engaged in producing a line of goods that the government regards as essential.

Companies are more rigid in their underwriting on unequipped risks. Use and occupancy is much more sought for on sprinklered property.

An agent should not attempt to get a valued form through. All companies agree that it is a dangerous and speculative form of contract to write. It simply creates moral hazard and is contrary to the fundamental principles of insurance.

(Continued on our Next issue.)

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