

## ONTARIO FIRE MARSHAL'S REPORT FOR DECEMBER, 1918.

The number of fires reported as having occurred in Ontario by the Fire Marshal for December, 1918, are 666 as compared with 895 for December, 1917. The insurance loss is given as amounting to 982,782 as against \$900,943 for the same month in 1917. In the classification of properties destroyed or damaged by fire, no less than 427 fires occurred in dwellings and apartment houses combined in December, 1918, out of a total of 666 fires reported for that month entailing an insurance loss of over \$55,000. The insurance loss entailed in 30 fires which occurred during the month in manufacturing and special hazards totalled \$249,486. The total insurance loss for the year 1918 is given as \$9,612,305 in Ontario as compared with \$10,365,539.

### TO PREVENT LAPSES

To prevent lapses every Cashier should look upon the business and the collections for which he is responsible as his or her own personal capital, and should regard every lapse from that business as so much personal loss of capital. Lapses often result from misunderstanding or dissatisfaction of policyholders without any real cause. Dissatisfied clients are a menace to the success of any business. Take pains to correct any misunderstanding a policyholder may have about his policy. Make sure that your dealings with policyholders are dignified and straight-forward in every respect. A policyholder's idea of the Company and of the insurance business is largely influenced by you and the service you give him.

Policyholders often forget how good and how necessary life insurance is, and sometimes begin to think of it as an expense which they might drop. Or, they sometimes find themselves in need of funds, and the borrowing of the loan value of the policy or its surrender for the cash value look to them like an easy and quick way to get the ready cash.

The Cashier who takes every opportunity to impress upon such policyholders the benefits of life insurance and the dangers of lapsing and surrendering the policies will be doing a real service to the policyholder, to the Branch office, and to the Company he represents.

"Bring down the lapses and surrenders" is again our slogan for 1919. The fight against this evil requires the constant watchfulness and the best efforts of all of us throughout the whole year, and particularly of our Cashiers who are so largely responsible for the successful collection of premiums.

CANADA LIFE.

### PROPORTION OF INCENDIARY FIRES

Some years ago a speaker at a convention declared that 40 per cent. of American fires are of incendiary origin.

This speaker was Adjuster W. L. Chalmers.

The "convention" was the annual meeting of the Fire Underwriters' Association of the Pacific.

"Insurance" of New York thereupon said that if this was near the true percentage, fire insurance should be abolished by law.

At a Fire Prevention Day meeting in New York, William B. Ellison, lawyer, addressed "the multitude." He said he had asked a number of underwriters, "What are the chief causes of fire waste?"

Responses by underwriters to questions as to the probable percentage of incendiary fires varied from 5 per cent. to 40. As Davis of "Insurance" wrote many years ago when Chalmers said the proportion was about 40 per cent., if this high estimate is anywhere near true it may be the part of prudence and wisdom for the government to prohibit fire insurance.

### WANTED

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