

PARAGRAPHS.

Will somebody kindly put a large extinguisher on Mr. Henry Ford? He's getting tedious.

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We are still waiting for the announcement of the I. O. F.'s subscription to the war loan.

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There must be mighty few pro-German fire insurance companies in the United States these days.—*Toronto Globe.*

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Drastic and far-reaching measures for enforcing thrift and economy in England, in line with plans for higher taxation, are foreshadowed.

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Inadequate fire protection has been discovered in 35 public schools in New York. Old-fashioned wooden stairways are still in use in these buildings.

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Several prominent British insurance companies, it is stated, have received applications for policies of indemnification against the risk of loss of income by conscription.

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An accident company received notice that one of its policyholders had fallen out of an old apple tree and broken a limb. The notice was promptly endorsed, "Accident to trees not covered."—"Glens Falls."

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"It is of course self-evident," says an American Insurance Commissioner, "that the insurance company must collect enough from its policyholders to pay expenses and losses." Well, it doesn't seem to be self-evident to some politicians we know.

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The total number of fires and explosions in American munition plants, charged to pro-German activities is now 30 with a property loss estimated at \$10 millions. Nevertheless, says the Insurance Press, there is scarcely an insurance company that has put war supplies or supply houses on the prohibited list. It is felt that to draw a sharp line would exclude a vast amount of desirable business on which the war hazard is inconsiderable in comparison with the amounts involved.

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It is conservatively estimated that at least 100,000 applicants for life insurance were rejected by the old-line companies during a single twelve-month period. In all probability, the greater proportion of those whose applications were declined last year could have secured the protection sought if they had applied for it earlier in life. In this statement of facts, the life agent has an unanswerable argument why his "prospect" should not defer making application for a policy while he is yet acceptable.—*Insurance Post.*

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The companies are suffering at present not merely from war claims arising directly from casualties in the field, but also, I am convinced, from the indirect effects of the war on the general body of assured lives. Grief, anxiety, and the general uneasiness and discomfort of mind arising from such a calamity, to say nothing of business and financial worries, all tend to re-act on the bodily health and to render people more accessible to attacks of illness and more ready to succumb to them.—Mr. G. M. Low, president Scottish Faculty of Actuaries.

FIRE PREVENTION SUGGESTIONS.

(*Alfred E. Meek, President N. F. P. A.*)

Use your influence with the officials of your city toward securing the enforcement of the existing laws.

Help to secure the enactment of additional legislation and local ordinances when their absolute necessity is proved.

If you are contemplating the erection of a business building or a residence, secure the services of an architect who understands fire prevention or submit your plans to a fire prevention engineer.

Advocate the use of firemen for inspection service. Firemen might better be employed in this way than at playing checkers. The men of each company should rotate at doing inspection work for a designated period. By taking turns, every man in the company will become familiar with the physical character of his district and can report violations and if he is of the right temperament, suggestions by him will be welcomed by the business man and the householder.

Inspect your premises at regular intervals, on what is called the "self-inspection system."

Keep your cellars, attics and closets free from rubbish. A majority of all fires originate in the rubbish heap.

Beware of the defective flue or chimney, the overheated stove or furnace, and of oily waste and rags which may take fire by spontaneous combustion.

Don't be careless in the use of matches; keep them in a metal receptacle and teach your children and employes how to use them.

Remember that bonfires have been the cause of much property damage. If you must start one, have it far removed from any buildings and don't leave it without first making sure that it is entirely out.

Don't monkey with highly inflammable oils, like gasoline and other products and compounds used for cleaning.

Forbid smoking on your business premises. A machine without proper safeguards might cause the injury or death of the person operating it; a fire might cause the injury or death of scores, or even hundreds. Cigarette and cigar butts, and pipe ashes, are responsible for many fires.

Keep a fire extinguisher handy in the home as well as at your place of business.

WANTED

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