SELECTING A FIRE OFFICE.

Before the actual selection of a fire office is made it is well that the intending policyholder should acquaint himself with the reputation of that office. So says Mr. J. C. McCleery in "How to Insure." By "reputation" I do not altogether mean its position from a balance-sheet point of view. That the office should be solvent, and perfectly capable of paying all just claims, goes without saying. But, after all, a fire insurance contract is, in most cases, an annual one, and the question of solvency is by no means of the paramount importance which is the first essential in the case of an office issuing life policies, though it is one which should be considered none the less.

In using the word "reputation" I refer rather to the character which the office bears for taking broad or narrow views of claims. An office whose dealings with clients are characterized by illiberality is an office to be looked upon as the Levite looked upon the man who went down from Jerusalem to Jericho and fell among thieves—only in this case it would be the thief and not the victim from whom the passer-by would stand aloof.

It is not to be expected that the man who has paid his premium regularly for years to some one office and, when a fire occurs—if one ever should occur—has his claim shaved to vanishing point, will ever afterwards be an enthusiastic advocate of fire insurance. If, on the other hand, his claim has been met promptly and liberally he himself will probably develop into an active agent for the office which has carried out its contract in a broad-minded spirit."