

A NEW CANDLESTICK MENACE.

The inspection departments of fire underwriters' organisations in both Canada and the United States have lately been on the trail of candle sticks made of pyroxylin plastic, known also under such names of "Celluloid," "Composition," "Ivortur," "Imitation Ivory," "Domestic Ivory," etc. The Canadian Fire Underwriters' Association recently investigated various department stores, and ascertained that in several instances these goods had been under sale or on order. The result of representations was that each store returned what stock they held, and all promised to disallow such goods into their stores in the future.

One Toronto store on being visited informed the investigator that an order for the goods had been placed and delivery was daily expected. It had been represented that these goods had been treated in such a manner as to render them non-inflammable. A sample was secured and tested, with the result that it burned vigorously. The management immediately recognized the danger of distribution of the goods and promised to cancel the order.

Most of the candlesticks have a cup-shaped metal cap placed in the top and used to receive the candle. It was argued by some that this would prevent the candle from igniting the pyroxylin. It was found, however, that such was not the case, for when the candles were lighted and allowed to burn down, the candlestick ignited and burned with the customary violence.

This stoppage of distribution of a dangerous fire-breeder is merely a sample of the excellent work in the reduction of fire risks, which is being done daily by the C. F. U. A., and similar organizations, for which work, generally speaking, they get not an atom of credit from the general public. It is sometimes said rather grudgingly that fire underwriters merely perform such services as these from selfish motives. But, whatever the motive, the community at large gets the benefit of these investigations and of all the energetic and varied efforts made by underwriters in fire prevention, through a reduction of the loss of life and property from fire.

RESTRICTING THE CALENDARS.

By all accounts, the output by the insurance companies of calendars, etc., for 1918 is being considerably restricted, following the precedent of a year ago. The cost of them is way up, and with increased taxation, and heavier expenses in all directions, the companies are not inclined to spend money on a feature of very doubtful value.

The present is a good opportunity for the companies to get clear once and for all of the calendar and stationery supplies business. There is no reason in the world why insurance companies, more than anybody else, should supply the business community with stationery sundries gratis. Moreover, the thing had become so overdone in recent years that any advertising value it had originally has disappeared. If the companies wish to advertise, they can use the money hitherto thrown away on these things, to better advantage in other directions.

The Supreme Court of Ohio has lately decided that the burden of proof regarding a policyholder's bad health at the time of taking out a policy of insurance rests with the company, and not with the insured.

THE PROSPEROUS WEST.

Mr. A. N. Mitchell, Assistant Superintendent of the Canada Life, and Mr. D. E. Kilgour, actuary of the North American Life, acting as representatives of the Canadian Life Officers' Association, have just returned from a journey through to the Pacific Coast in the interests of the Victory Loan. A large part of their mission was to arouse interest in the Victory Loan and assist in persuading the great body of life insurance men in the West to throw themselves heartily into the Campaign. This work was undertaken by them at the request of the Central Committee.

Mr. Mitchell brings back a splendid report of conditions in Western Canada. Business is good; the farmers are generally prosperous and in most districts there appears to be plenty of ready cash both for Victory Bonds and Life Insurance premiums. He states that the life insurance men of all ranks throughout the whole West are taking a most important part in the Campaign. The work being done by them in many of the prairie districts involves such difficulties that they deserve the very highest praise for the self-sacrificing devotion to duty which they are displaying in this work. To them will belong a large share of the credit for the Loan's success.

CONFERENCE OF PROVINCIAL INSURANCE SUPERINTENDENTS.

A conference of the insurance superintendents of the various provinces is to be held at the Fort Garry Hotel, Winnipeg, on December 5th to 8th inclusive for the purpose of discussing the question of uniform insurance laws throughout the various provinces. The principal subjects for discussion will be the standardisation of health and accident contracts and automobile insurance. The movement for this conference, as notified already in THE CHRONICLE, was initiated by Messrs. A. E. Ham and Arthur E. Fisher, superintendents of insurance for the provinces of Manitoba and Saskatchewan respectively, and Mr. Ham is acting secretary of the conference.

ASSOCIATION OF LIFE INSURANCE PRESIDENTS.

There will doubtless be the usual representative attendance of Canadian life insurance executives at the eleventh annual meeting of the Association of Life Insurance Presidents, to be held next Thursday and Friday, December 6th and 7th, at the Hotel Astor, New York. The general subject of the papers to be presented is life insurance and the nation's problems, now and after the war, and a representative list of speakers has been secured, many of the subjects to be discussed being of as much interest to Canadian insurance officials as to those of the United States.

A man who allows a policy to lapse, generally "speaks evil and that continually" of life insurance—he becomes a negative if not a positive obstacle to the development of insurance in his community, and this in addition to the initial waste of time, trouble and money spent on writing his policy. Far better for the company, the prospect and, in the end, for the agent too if the lapsed policy had never been written.—*Mutual Life of Canada.*