

PREVENT FIRES IN THE HOME.

Fires in the home are easier to prevent than to extinguish.

Practically every fire originating in a dwelling house is due to *carelessness or neglect*.

The attic, cellar and all clothes closets should be cleaned at least once a year and all useless material and rubbish removed and burned.

In storing clothing, remove all matches and other material from the pockets. Do not hang clothes near hot chimneys.

Do not go into clothes closets with lighted matches or candles.

Use only safety matches and keep them away from the children. Never throw burned matches on the floor or into waste baskets.

Do not use inflammable shades on lamps, candles or electric light bulbs.

Coal oil lamps should always be filled by daylight. They should be kept clean and properly trimmed. A dirty lamp is unsafe.

Never allow little children to carry lamps, and never set lamps on a table cover. Children may pull them over.

A fuse is the "safety valve" of an electric system, and should never be replaced by one of larger size or of any other material.

Do not allow paper or rubbish to accumulate behind steam coils or radiators.

Gas stoves should never be connected up with rubber tubing. Gas pipe, rigid and secure, is the only safe connection.

Rags and cloths saturated with cleaning and polishing oils may ignite spontaneously in a few hours. Burn them at once.

Be careful of ashes. Do not deposit them against wooden buildings or fences. See that there are no live coals. Far better to pour a pail of water over them than to take the risk of a strong wind carrying live coals and starting fires.

Especial care should be taken in the home to prevent fires from starting, because when they do start there is seldom a man about to extinguish them. Where women and children are housed, the utmost vigilance is necessary on the part of those responsible for their welfare.

FIRE PREMIUMS AS PROFITS.

The Sun Fire Office has recently had an interesting experience of the idiosyncracies of the British income tax authorities. An income tax surveyor attempted to enforce the opinion that all fire premiums were profits from the moment of receipt and that no allowance need or should be made for accruing risks. The case was taken to the Courts, and the House of Lords finally decided in favor of the Sun. But that such a claim should be put forward seriously does not suggest much for the intelligence of the British income tax authorities.

Some people in England with apparently considerable time on their hands are running what is called a Policyholders' Protection League, the present reason for it being the alleged possibility that some British life offices may in the future find it difficult to maintain their present ratio of bonus or may consider an "undesirable" amalgamation. How under those circumstances the League is going to protect policyholders, goodness knows. But meantime it is pleasing its promoters by fussing.

INSURANCE COMPANY BOUND BY ACTS OF ITS AGENTS.

A Niagara Falls correspondent addresses the New York Journal of Commerce as follows:—"Please advise if an insurance company is responsible for the acts of its agents, also can the company be held responsible for the acts of a broker. The case in point refers to a party giving an order to an agent for insuring his auto against fire and liability. This party was a duly authorized agent for a fire insurance company, but had no agency for a liability company. He issued the fire policy, and brokered the liability policy. Assured paid him in full both premiums. In a few weeks notice was sent assured that the premiums were not paid, and the companies forwarded notice of cancellation. Has assured any redress in this matter? Assured states that he will not give up the policies, as both are paid for. Is not payment to the broker or agent sufficient to hold the policies good?"

The reply states:—"These policies could be cancelled even if the premiums had been paid to the companies themselves. In that case the assured would be entitled to a return of part of his premium. The policies make provision for such cancellation and return of premium in express terms. It is also provided in the policy that "in any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this company." Payment to a person not authorized by the company to collect in its behalf is not payment to the company unless it finally comes into its possession. If the money does reach the company, through any channel, then the premium is paid. If it is given to a person not authorized by the company to receive it in its behalf then the policyholder can only look to the person to whom he gave the money for a return of it in case the latter does not pay it to the company. In that case the premium is still unpaid. An insurance company, like any other corporation or individual, is bound by all the acts of its agents done within the scope of the authority conferred upon them by the principal."

THE ONLY MEANS.

In these days of prices too high and salaries too low it is practically impossible for the average family man to save money. To do so means that many of the decencies of life must be sacrificed and the family can have only bare necessities. Only by pursuing such a policy can money be accumulated by the every-day Canadian. But the average Canadian is not willing to forego all the comforts of life in order to acquire a big bank balance, and so he does not save money except in negligible amounts. In the event of the father's death the members of the family are thrown upon their own resources or upon the good will of relatives. Life insurance is this man's only means of providing a substantial bank balance for his family, and his name is Legion.—Mutual Life of Canada's Agents' Bulletin.

Another member of the Montreal insurance community going overseas with General Meighen's new 87th battalion Grenadier Guards, is Mr. H. LeRoy Shaw, provincial manager of the Imperial Life, who has been given a commission.