

**CULTIVATING OLD POLICYHOLDERS.**

The present time affords particularly favorable opportunities for the fresh cultivation by life agents of old policyholders. Folk who have been prudent enough in the past to safeguard their interests by means of life insurance are likely to be among those who are taking heed to the present-day necessity for economy, and restricting their unnecessary expenditures, alike in their own interests and for the advantage of their country. The agent is in a strong position to turn the funds thus saved in the direction of dependable life insurance. He has already established himself as the assured's insurance adviser. In proportion as his previous work has been well done in fitting the policy to the policyholder, and in satisfying the assured regarding the suitability and attractiveness of his policy, his present-day recommendations will carry weight with the policyholder.

While the patriotic call for thrift makes an additional argument for the present-day cultivation of old policyholders, the standard case for their cultivation is strong enough. The circumstances of policyholders change rapidly. Insurance that was adequate for an individual five years ago may to-day, in the light of new circumstances and enlarged responsibilities, be quite inadequate. New and commendable plans have been devised during recent years that many old policyholders do not yet know about. A man who has held a policy for several years with satisfaction to himself, does not need to be converted to the advantages of life insurance as a general proposition. He already knows them in the best possible way—by practical experience. Agents who cultivate systematically old policyholders, and their relatives and friends, will undoubtedly find themselves satisfactorily rewarded for their pains. As some one puts it, "an agent's easiest prospect is his old policyholders," and the present is the best time in years, among many classes of the community, to approach the old policyholder.

**NON-RESIDENT CANNOT CLAIM UNDER WORKMEN'S COMPENSATION LAW.**

In the Montreal courts Mr. Justice Weir has non-suited a claimant under the Quebec Workmen's Compensation Act on the ground of non-residence, in the case of McCarthy vs. Matthews Steamship Co., Ltd. Claimant, a naturalised citizen of the United States, had been a deck-hand on lake steamers for thirteen years. Prior to the accident, he arrived in Montreal on a steamer, missed its sailing and lodged for a few days in Common Street. He was subsequently engaged as a deck-hand on one of defendant's steamers, and during the vessel's passage up the Lachine Canal met with the accident for which he now claimed compensation. In giving judgment, Judge Weir stated that Article 7324 of the Revised Statutes of the province provides that a foreign workman is not entitled to the compensation provided by the Workmen's Compensation Act unless at the time of the accident he resides in Canada. To reside means "to dwell permanently," or "for a considerable time." The fact of plaintiff living temporarily in Montreal while looking for a re-engagement on steamers plying to ports of the Great Lakes does not entitle him to say he was residing in the city of Montreal or in Canada at the time of the accident.

**AGENTS AND THE FIRE WASTE.**

Existing circumstances give fire insurance agents and others a better opportunity of "talking-up" in their communities the matter of fire prevention than they have ever had before. The general public, albeit perhaps somewhat slowly, is gradually coming to a realization of the facts regarding the shortage of foodstuffs and the drain upon other commodities, as a result of the war—the necessity for conservation and the prevention of waste. It is gradually dawning upon the public consciousness that loss of foodstuffs by fire is not a mere inconvenience, involving the making-up to the individual of monetary loss by insurance companies, but an irreparable loss of the world's primary necessities. It is up to the wide-awake fire insurance agent to make this attitude of mind a permanent one, and to develop it into practical action, by his use of every opportunity to insist upon the large part which individual carelessness and poor structural conditions play in Canada's fire waste, the opportunities which are at every hand for the improvement of those conditions, very often by the most modest measures of repair or alteration, and the necessity not merely for the enactment but for the adequate enforcement of restrictive laws passed with a view to the controlling of physical and moral hazards which primarily cause fires. Every agent, by talking fire prevention, can "do his bit" for his country—and a very important "bit"—right in his own home town.

**LIABILITY TO GUEST FOR NEGLIGENCE.**

The English courts, in the case of Karavias vs. Gallinocos, have just given a fresh illustration of the pit-falls besetting the man who runs a car, needing to be guarded against by insurance. One man invited another to have a ride in his car. An accident occurred, by which the guest was injured, in circumstances which a jury held to involve a failure to exercise reasonable care, though not gross negligence, on the part of the driver. Mr. Justice Avory has now held that the motorist is liable to his guest in damages in respect of such injury. The court decided that if a man undertakes to drive another gratuitously, he is bound to take reasonable care, and is liable for any failure to do so and not merely for negligence of a gross degree.

**MOVIE THEATRE FIRE HAZARD.**

According to statistics compiled by the Commission of Conservation, of 856 moving picture theatres in Canada, 224 are of frame construction and 92 have dwellings over them. In the latter case, stairways are the only means of escape in the event of fire. The existence of so large a percentage of frame buildings is startling when the hazards connected with moving picture theatres are considered, but the fact is capable of simple explanation. While the moving picture business was still in the experimental stage, promoters were uncertain as to the profits that might be expected, and hence they were unwilling to risk large sums of money in sound construction. Many theatres were erected hastily and cheaply, and, in some cases, with little consideration for the question of safety.