HOME FIRE PREVENTION.

A Psychological Experiment.

Children are naturally interested in fire; can they also be interested in fire prevention? The United States Bureau of Education believes that they can, and to this end is sending to State and county superintendents and to local boards of education throughout the nation copies of a 91-page illustrated manual upon the subject that has just been prepared by The National Board of Fire Underwriters, with the suggestion that it be made a regular text book for use in the first half of the seventh grade work. This idea has been endorsed by many National and State officials. The booklet in question is entitled "Safeguarding the Home Against Fire," with a sub-title, "A Fire Prevention Manual for the School Children of America." It has been in preparation by the National Board for more than a year, and may be said to represent the concensus of opinion of the highest authorities as to practical methods by which the fire peril may be greatly reduced in millions of homes.

However, the real purpose goes much deeper than that of mere instruction. It is psychological. Fire prevention has of late years been coming to the fore with growing recognition of the preventability of most fires, and is now undergoing an interesting development. Heretofore the subject has been largely one of engineering—properly so—but engineering alone will not make people careful. Even good construction, with careless occupants, will still present a menace and authorities have reached the conclusion that nearly all fires are directly or indirectly traceable to human carelessness.

Carelessness is a psychological problem. Can it be entirely eliminated? Probably not. Can it be greatly reduced? Most certainly it can. Will its reduction be accompanied by a corresponding reduction in fire loss? Undoubtedly. How, then, shall this psychological problem be dealt with?

It is hard to change the habits of grown people. A thing which the child quickly perceives and assimilates often produces slight effect upon the person of middle age. Therefore, there has long been a growing conviction that in order to strike at the base of American carelessness, which in turn is at the base of American fire waste, it will be necessary to educate the forming mind of the child.

Now, most people conceive of education as the giving of instruction. The word "educate," however, is derived from a directly opposite idea—that of drawing out or developing from within—and the best teachers accomplish results by giving no instruction apart from an attempt to awaken the child's natural interest in the subject under discussion. For these reasons it can be seen that a manual of even the most practical fire prevention rules might still miss the mark. With this thought in mind, the authorities of the National Board of Fire Underwriters have sought to make the subjects of fire prevention and of carefulness of genuine interest to children.

The booklet named contains eighteen illustrated lessons, with thumb-nail marginal sketches. It is designed to impress children with the frequency and destructiveness of fires and how to prevent them; deals with Matches, Lights, Stoves and Furnaces, Open Fires, Cooking and Cleaning, Rubbish, Kerosene, Gasoline, Electricity, Acetylene, Smoking, Miscellaneous Materials, Holidays, and various familiar hazards and their appropriate precautions.

From start to finish, the manual has been kept within the understanding and interest of the child reader. In addition to its many pictures, it contains numerous illustrative incidents and anecdotes and each of the lessons closes with a practical summary of rules fitting it for text-book use.

The potential future of America lies, of course, in the millions of children within its schools. Their adaptability, their enthusiasm, and their energy are forces which can be used to almost incalculable advantage, if wisely guided. Perhaps no experiment has ever been undertaken upon so large a scale for the purpose of creating habits of carefulness and conservation. If reasonably successful it should result in the saving of life and property beyond calculation.—The Spectator.

LIFE INSURANCE A BANK ACCOUNT.

The purchasing of life insurance is opening a bank account. You may already have a good bank account that you are drawing upon from time to time. Investment in life insurance gives you a second bank account. It not only adds to your credit standing with out banker, but if your policy is a deferred dividend one, it becomes an earning and saving account in addition to its full protective features. It is a bank account that builds for the future. It is money in the bank to be checked out in future; for protection of the home if you are called hence, for protection of your estate in later years, and protection that can come to you in old age.

Life insurance gives to a man who carries it, not only larger confidence in his every day work, but it gives him assurance that if before he has accumulated what, in his opinion he expects to accumulate, that if his earning days end, life insurance steps in and protects those who otherwise would be unprotected.—Bankers Life Bulletin.

IMPERIAL LIFE ASSURANCE CO.

Mr. J. F. Weston, Managing Director, Imperial Life, states that the month of May constituted a record month in the history of the company in regard to new business issued. A gratifying feature about this record being that it has been contributed to from all sections of Canada. Mr. Weston impresses upon agents the importance of writing business that will stick. The Imperial Life is a progressive company, and the gain in assurance in force has been most satisfactory.

We notice by the "Honor Roll" published, that the Metropolitan City very properly continues to head the list. This most important Agency is under the management of Mr. E. J. L'Esperance, who has by his industry and application succeeded in making many of the most influential citizens of Montreal policyholders of the Imperial Life.