

DANGEROUS USE OF GASOLINE.

Thousands of men and women who use benzine haven't the slightest idea of how serious an explosion or fire may result from the most ordinary combination of circumstances. For instance, let us imagine that a woman wants to clean a pair of gloves. She sends for a pint or a quart of gasoline and it is brought to her in a bottle. She pours the gasoline into an open dish and places the gloves therein. The gasoline throws off a highly explosive vapor. It evaporates very quickly and the vapor is dangerous. If there is a gas jet burning, a stove doing business in the same room or in an adjoining room, if anybody strikes a match, or happens to step on a match, or if any spark is created while this vapor is in the air there will be an explosion. The vapor mixes with the air in the room and produces the combination of gasoline and air which drives an automobile. Automobile power is obtained by a series of explosions, the gasoline being sprayed through a needle-fine opening into the carbureter. In just this manner the room in which gasoline is exposed becomes a large carbureter, and if the house were on wheels and the other engine arrangements were in place the house would become a giant automobile.

But it is not even necessary to have a spark or match or gas jet to cause trouble. If your gloves happen to be silk and you put them on your hands and rub them during the cleaning process, friction produces static sparks which have the same effect. An explosion follows instantly hands are burned and worse happens.

And then, after the gloves have been cleaned, the dirty benzine is generally poured into the kitchen sink. In the sewer, men at work cleaning are subjected to the danger of explosion because they carry lanterns and frequently smoke in the big sewers and use matches. But, aside from the danger to sewer employees, there is always danger, until the kitchen is thoroughly ventilated, of the gasoline vapor being present and an hour or two later some one might light the gas or the gas stove and an explosion may occur.

It is far better not to have any benzine or gasoline in the home. It is safer to have your gloves cleaned somewhere else than in your own home.

It does not pay to save ten cents in the cleaning of a pair of gloves if doing it yourself may cost life and property.

Yet the records show that hundreds of women have been burned to death by the use of gasoline or benzine in homes.—State Fire Marshal of Pa.

THE CREDIT EVIL.

The credit evil is indeed an insurance evil, particularly an agency evil. Collections involve valuable time, impose non-compensated labor and often bring financial loss when collecting does not collect.

Supposing, as most agents do, that credit is a necessity, isn't there carelessness in "sizing up" those to whom credit is extended and too often giving credit to those known to be poor payers—perhaps never paying without some degree of compulsion. It isn't always the poor man who is the poorest pay; those who can pay but don't are the worst.

An agent says, "My largest and wealthiest customers are the hardest to collect from." We suppose the size of their business and fear of offending and losing it, dulls the edge of persistency in collecting—but what we started to say is, the trouble of collecting can be discounted by selecting those to whom credit is given.

Another thing which enlarges the credit evil is the delay in undertaking collections. It is probably the most unpleasant and disagreeable part of the agency business, and for that reason it is put off. The debtor comes to forget his debt and when called upon has not provided for it as perhaps he has for later indebtedness, or for more prompt and insistent collectors, and, with a policy partly or quite expired, considers it a sort of "dead horse" claim. There are many discouraging features about collecting an old debt, and our experience is that the agents who have lost most from giving credit are those who might be called delinquent collectors.

This much to suggest the exercise of selection and rejection in giving credit with prompt and continuous efforts in collecting.

MORTALITY FROM INFLUENZA

As a result of the Epidemic of influenza which swept the country during the past few months, many thousands of the victims of this dire disease carried life insurance, and consequently life insurance Companies of all classes in Canada have been called upon to pay out abnormal sums for death losses, during the past three months with the end not yet, and figures at the end of the year will show a startling increase in the amount of actual death claims, as shown by the established mortality table. These heavy losses have been incurred mainly on young lives under age forty, and a large percentage under age thirty-five. Consequently the average duration of the policies maturing by death due to the Epidemic was comparatively short.

The value of life insurance has been shown to the public in the most forcible manner, through the large sums paid on account of this epidemic, and the Companies should spare no pains in the effort to reap the advantages of this condition by widespread publicity and increased agency effort. The pursuance of this course will naturally be the best means for Companies to recoup themselves.

It is certain that all death losses must and will be met and the life insurance interests will work harmoniously to that end, thereby emphasizing the great benefits of the system, and proving its impregnable position in the economic affairs of the Country.

FAILURE OF STATE HAIL INSURANCE.

Another failure can be charged up against the system of State Insurance. A press report says that the State Hail Insurance Fund of Montana will not be able to pay as much as fifty per cent of sums due loss claimants, who will thereby lose about \$400,000. It would have been far better for the policyholders to have bought real insurance from the stock companies and collected in full for their losses. The losers will be apt to remember this experience for a few years.