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because he needs all the stimulus you can give him. Rare indeed are the youths who can map out courses of study for themselves, and then turn their newly acquired knowledge to profit in some active employment. For that reason the school of experience, which has been practically the only school in the past, presents a long and thorny road to the average student. On the other hand, he needs must enter that school if he is going to be a real insurance man and not merely a weak, ineffective theorist. Concerning studies, Lord Bacon said very wisely: "They perfect nature, and are perfected by experience; for natural abilities are like natural plants, that need pruning by study; and studies themselves do give forth directions too much at large, except that they be bounded in by experience. Crafty men condemn studies, simple men admire them, and wise men use them." I view with some disfavor the movement to provide insurance education at the universities, on the ground that the courses are usually conducted by theorists who have no actual contact with the things they talk about, and the students who take them have, as a rule, no intention of pursuing an insurance career. I remember from my own early days the election of the Students Council of a medical school, when the battle-cry of one of the contending parties was "More bodies and fewer demonstrators!" But what should we say of a demonstrator who had never made a dissection in his life trying to teach practical anatomy to a group of men who were going to be music teachers or mining engineers? At least, we should say that the course of instruction was—like the old lady's description of a performance of "Hamlet"—funny without being vulgar! This is the kind of education that produces dangerous theorists, of whom we have a surfeit already. I grant that it is a necessary and important object that the public be educated in insurance matters; but the fact remains that the endowment of chairs in the universities for that purpose has not been a success, and so far as our own educational objects are concerned the insurance courses have not been altogether helpful. I regret to say this, because some excellent work has been done by three or four men that would have borne better fruit had the conditions been more favorable. These men are entitled to our gratitude and praise for their devotion to a good cause, and without their unselfish efforts we should be worse off than we are now.

But the questions remains unanswered: Where can the young insurance man go outside of office hours to get the technical training that he needs? And what does the profession offer him as a reward for his assiduity? Well, if he lives in Chicago, New York, Hartford, Boston or Philadelphia

he can attend classes, this coming Winter, at the local Insurance Institutes or Clubs, and can sit next May for the examinations of the Insurance Institute of America. There are study courses in Fire and Casualty insurance covering a period of three years, and students passing the examinations in the required number of subjects are granted diplomas. The subjects are all of a practical nature, and in the Fire course consist of:

1. Principles and History of Fire Insurance;
2. Fire Insurance Contract;
3. Fire Insurance Rating;
4. Fire Prevention and Fire Protection;
5. Building Construction;
6. Common Fire Hazards;
7. Special Fire Hazards;
8. Drafting: Fire Insurance Plans;
9. Fire Loss Settlements;
10. Agency and Agency Law, etc.

A fairly complete bibliography of the different sections has been compiled, so that students having access to one of our insurance libraries may be able to supplement the class work by a course of private reading. The best libraries are in Chicago, New York, Boston, San Francisco and Hartford. That they exist at all is due to a comparatively few men of fine spirit and perception who know the value of the printed record; that they are so little used is a reproach to our profession. For the truth is that we have not yet fully realized that the insurance man has a relation to his calling that is something apart from his particular job. How many men there are in our business who tread a lonely path—not because they wish it, but because they have not been able to get into the right kind of association with their fellows. We should have an insurance institute in every sizable city, that will be our meeting ground and forum; where we can engage in profitable discussions and in social pleasures; and where the young members may graduate and find a professional home. There should be lectures by specialists in all branches; round table conferences; junior debating meetings; addresses by scientific men and leaders in other walks of life, having something to tell us that will throw light upon our own paths. Let the truth be told, we have not been as successful in our educational work as we might be because we have not been able to convince our young associates that there is anything at the end of the arduous road of study and research, either in the way of practical appreciation by their employers or in the way of professional standing. They are mistaken, I do not doubt; but the condition calls for a remedy, and that remedy must be one which will, at the same time, do something to define in the public mind the character and the status of the insurance profession.

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