

that trite aphorism which admonishes us that "the realization of ignorance is the foundation of wisdom;" hence, as it is not given to any man to *know* everything, the wise inspector, when confronted with new and novel conditions, will evidence his wisdom by admitting his ignorance, and gain knowledge by asking questions and seeking explanations as to processes, causes and effects which may be new to him.

In my experience I have found a

#### CONFESSION OF IGNORANCE

of almost inestimable value under such conditions, and have learned such by throwing myself upon the generosity of the insured for enlightenment, finding them in almost every instance both willing and competent instructors when properly approached.

Unless the inspector is skilled enough to comprehend all of the hazards incident to the risk to be inspected without assistance from those familiar with the plant, he should seek to be accompanied by the proprietor, manager or other person in authority during his tour or inspection, in order to be enabled to point out defects as developed and to secure information as to hazards and conditions, the nature of which is not self-evident; when so accompanied, the inspector should realize that the absence of his guide from regular duties must entail expense upon the insured, but at the same time should not permit himself to be unduly hurried in his work, as the value of the "formal report" to be made depends upon the fullest comprehension of the matters investigated; take time enough to make the fullest notes of all conditions affecting the risk and influencing your conclusions at the time such matters come under your observation.

While there has here been given you the merest outline on some of the more important features which should be considered under a proper treatment of this important subject, let me in closing again impress upon you the fact that the inspector, because of his calling has no inherent right or authority to enter a plant for the purpose of inspection except by permission from its owner, nor has he power to enforce compliance in matters calling for changes, improvements or betterments, and should therefore confine his criticisms to such features as materially affect the hazards, and the amendment of which are essential to approval of the risk.

#### ALL NECESSARY CRITICISMS.

should be carefully considered by the inspector before submitting them to the insured, and should be presented in the nature of "suggestions" based upon accepted good practice, and in such manner as to convince the insured that compliance therewith will serve his best interests in the prevention or control of fire, making the argument "an appeal to reason." When the conditions criticised are such as to seriously jeopardize the safety of the plant, and immediate compliance with the suggestions cannot be secured, the only recourse is to get off from the risk, and the insured should be so advised, for while he is privileged to "take the chances" in such cases, the insurance company is not obligated to do so, and it is an evidence of sound underwriting to avoid any risk when it becomes necessary to threaten cancellation in order to secure promise of reform by the insured.

While the majority of men resent a demand to do anything which appears to reflect upon their method of business practice, almost every man will welcome friendly suggestions in criticism when so presented

as to carry conviction of their feasibility and value in relation to the betterment of his own plant, and through this method the skilled inspector will many times succeed in securing needed reforms, even if he represent only a single company holding liability.

## POINTS ABOUT FIRE PREVENTION

Cities and towns throughout Canada are constantly purchasing new fire apparatus. Why not spend a portion of the amount for fire prevention?

Shingle roofs are one of the most expensive causes of fires, and cost an enormous amount of money that might be saved by using fireproof material for roofing.

Defective flues at this time of year are another destructive element. Prevent this by close inspection and correcting defects.

#### FIRES ARE PREVENTABLE.

Fires can be prevented. A good many people believe that fires are inevitable, like floods and cyclones, and that they are natural occurrences. But if people would give to their premises the same care with insurance in force that they would give were there no insurance, the number of buildings burned each year would decline wonderfully. Insurance rates would also fall.

#### CARE OF PROPERTY NECESSARY.

If the care of property was more thoroughly gone into and repairs made when needed and buildings not allowed to become dilapidated and ready to fall down, they would not become fire-traps and a place for the accumulation of trash. Trash thrown around invites fires. Matches improperly used or left lying around, where rats and mice can nibble them, are another source from which innumerable fires are traced.

Oily rags just put down for a moment, then forgotten, have caused thousands of dollars in fire loss. Hot ashes, burning brush or leaves, gasoline, or oils left exposed will take money out of your pocket about as quickly as it can be done—and the money loss is not all. Think of the lives that have been sacrificed to carelessness. You can't replace life like property, and no insurance you may obtain will make your mind easy, if your dear ones are taken from you through your own failing to protect them by keeping your property free from fire caused by rubbish.

#### BANK OF VANCOUVER.

It is stated that the Bank of Vancouver has cut its capital from \$875,000 to \$500,000, and that a loan of \$500,000 is being made to it by some of the larger eastern banks. At the adjourned annual meeting held at Vancouver this week, the former board of directors was re-elected.

#### BRITISH AMERICA ASSURANCE COMPANY.

Mr. Thomas F. Dobbin, resident manager of the British America Assurance Company, at Montreal, informs us that the Company is now located in its new offices in the Lewis Building, at the corner of St. John and Hospital Streets.