The characteristics of temperamental hazard may be defined as follows:

a. Habitual recklessness in the use of machinery, of volatile and combustible substances, of light and heat and in all other conditions which are favorable to the outbreak of fires through lack of care in the cleanliness of premises, unsafe flues and similar things. This recklessness is a national characteristic which shows itself not only in connection with fires but also in every other phase of life, as witnessed by the appalling loss of life on railroads, in mines, on engineering works, manufactories, etc. Such a condition of mind in contact with the element of fire despises protective measures and looks upon fire when it has occurred as a mere incident of life calling for neither excuse nor condemnation. It will take a long process of education, beginning from infancy up, to cure the effects of this national disposition and to produce a fitting respect for the value of both life and property. The full grown generation in this respect seems to be hopeless. The writer saw but a few days ago at a railway station a father who desired to amuse his little son of say two or three years of age. He took a box of matches from his pocket, struck one of them and waved it back and forth in front of the eyes of the child. It was a thoughtless act typical of ten thousand others, and the interest a box of matches will henceforth have upon the mind of that child is evident. The older and more settled communities in the Old World have an inborn instinct of care concerning all that has to do with the cause of fire or with safety to life and limb which is lacking in this country.

b. Nature of construction, the abundance of wood making the quick development of the country largely dependent upon the cheapest material especially dangerous in connection with shingled roofs. This feature will gradually work itself out as lumber becomes relatively more expensive and under the influence of the building codes of good type which are now becoming generally adopted. Reform along these lines must necessarily be a slow process of years, but it is working. Meanwhile people prefer the choice of paying more fire premium and of remaining unhampered as to their use of cheap building material.

c. That temperament which is prepared to sympathize with and support the individual who is visited by fire or invites a visitation. Undoubtedly this is the most serious aspect of all, and can only be intelligently cured when the public mind, as shown in legislation, newspapers, and administration of the courts, really grasps the fact that sympathy with the unscrupulous claimant is a direct damage to the community at large. The insurance business is a public necessity; it is, therefore, a great misfortune that sentiment works not to the protection of the honest man, but aids in the procurement of fraudulent gain. * *

THE SUBTLE TEMPERAMENT OF THE PUBLIC

is one of the most deadly influences producing fire loss, as criminals are assured beforehand of the most indulgent treatment; and until there is a revulsion in this respect bringing about a wholesome and invigorating sentiment there can be no great reduction in the present rate of burning from criminal causes. When men come to soberly consider the question they will find that the temperamental hazard goes far deeper and is of more profound importance than the other two questions of physical and moral hazard put together.

Reverting to our topic, if fire insurance is responsible for motives which largely increase the destruction of property and jeopardize life, it is for the profession to frankly acknowledge it and to reform their methods. If on the other hand the public have, through misunderstanding, held a wrong point of view as to these things, it is for them to lay aside unjust prejudice and to sympathetically support what is for the best interest of the community at large, in which they will find they have no stauncher supporters than the fire insurance companies. The insurance companies have not the power to correct most of the evils; they can and do point them out as well as their remedies; but they have no power to put things into effect which depend on the support of a right public sentiment, when that support is withheld from them.

COMING TO THE QUESTION OF REMEDIES

many suggestions have been advanced in all sincerity by those whose line of occupation has not been that of insurance, and it has been a matter of puzzlement to such oftentimes why the things which have been suggested as remedies could not receive the support of the insurance companies. From this it has been argued that there is an indifference or hostility on the part of the companies. This is an unjust inference. The truth is most of the remedies suggested would prove no remedies at all. Take, for instance, the one most commonly made, and in which there is supposed to be the greatest safeguard, that is, inspection prior to the issuance of a policy. While it is obvious that this would enormously increase the cost of the business, it also becomes evident that to those seeking unlawful gain it would be a help rather than a hindrance. Suppose a man seeks to profit by fire; he lays his plans for it; he has the premises properly inspected so that the certificate of the company's inspector is upon record that all is in good order; the values are there. Subsequently when fire occurs the report of the inspector could be used in evidence to show that the insurable values were actually there, while, as a matter of fact, the goods would have been removed elsewhere. The truth is preinspection to prove value after a fire, except as to building or machinery, can be of but little use. In connection with the vast bulk of small risks inspection really can only be of value to improve conditions existing before a fire.

Again the signing of applications for insurance is supposed to be a panacea. There would seem to be no reason so far as the companies are concerned why they should object to such a requirement; but in the conditions of trade, manufacture, and general business life in this country, there are a score of valid reasons why the requirement is incapable of general application; and if it be not of general application no legislation would stand which is of special application.

These remarks are made to illustrate the point but not to suggest for a moment that there are no remedies. They have already been indicated to a certain extent in the scope of this paper and could be enlarged at any time when the authorities are disposed to sit down in quiet concert with the men who have the practical knowledge, prepared to believe that the recommendations which would be advanced are given in all good faith. These recommendations, however, can