

Therefore, when an inspector is called upon to enter a plant for the purpose of inspection, he should first seek an audience with the owner or manager, to whom he should exhibit such credentials as will prove him to be authorized by his employer to make such inspection, and in a gentlemanly manner ask the privilege to make the investigation, carefully avoiding even the appearance of demanding an entry as a right, to the end that this preliminary of introduction may place the applicant for favor and the insured, who is to grant it, on mutual grounds of amicable courtesy.

HAVING GAINED PERMISSION

to make inspection, it is always wise to briefly outline to the proprietor the purpose of the visit, and to give assurance that there is no intention to unduly pry into matters which do not affect the hazard, letting it be known that where such hazards are existent in the knowledge of the insured, but not readily discoverable through inspection, the mutual interests of both parties to the contract are best served when each strives to be frank with the other in such matters.

Approaching the insured in this matter usually results in securing his confidence on the start, and this condition may be materially reinforced by personally discussing with the insured conditions discovered which tend to create or to promote the fire hazard, not neglecting to express satisfaction where the management of the plant is to be commended, as a few words of deserved compliment go far to nullify antagonism engendered through criticism, for in some instances the insured may be found disinclined to admit the existence of defects cited by the inspector, basing his doubt upon his assumed knowledge of the conditions of his plant, and in such cases the position of the inspector is materially strengthened by his ability to point out the defect in place, and in the presence of the insured to make plain the reasons for suggesting the proposed betterments, which should be founded on "both the law and gospels" of accepted practice.

With this thought in mind, I desire to caution the inspector against trusting to his memory as to conditions which need to be corrected, and to suggest that a special note be made in each case, indicating the nature of the defect and the locality in which it was discovered, rendering such items prominent by underscoring them with red or blue pencil, and using such points as his "texts" when in conference with the insured after an inspection, when, being sure of his ground, the inspector should have the courage of his convictions and clean up all criticisms while on the premises and in the presence of the insured. Do not run away from an inspection and write to the insured in relation to matters which ought to be disposed of during your presence at the plant.

THE PRACTICE OF "CLEANING UP"

as you go will be found of particular value when, as is sometimes the case, the insured thinks he has a secret process, an unpatented machine or method in production in relation to which is disinclined to permit investigation by an outsider, for in such instances the inspector is confronted with conditions demanding the exercise of consummate tact and diplomacy to overcome the suspicions of the insured that under the cloak of inspection he may be harboring a spy from one of his rivals in trade, but as no two of such cases will be found so alike as to permit the making of a fast and hard rule of approach, the wit of the

inspector must prove his guide in each case, but he should exercise a large measure of patience in attempting to overcome the objections offered by the insured, to whom it should be made plain that in order to make a report of value in the case, the inspector must personally observe and understand the hazards which may be incident to the hidden processes, and while willing to believe as truthful explanations made by the insured, it is impossible to know the conditions without personal investigation, and in order to fortify this position, the inspector should obligate himself not to divulge the information sought, and if then permitted to investigate, he is in duty bound to hold as absolutely inviolable the confidence thus reposed in him by the insured.

IN CASE OF AN ABSOLUTE DENIAL

of opportunity to look into the hazard of any supposed trade secret, the inspector must, perforce, choose between two courses of action in order to make an intelligible report—the easiest and at the same time the most unsatisfactory decision would be to attempt reaching a conclusion as to the gravity of the unknown hazard by analogy predicated upon the nature of the processes and methods already developed by investigation of the risk under view, or from knowledge gained in like plants; but the safe and wiser course is to take the benefit of the doubt and get off the risk, when both argument and appeal fail to convince the insured that it is unwise to face a contingent liability depending upon unknown conditions; in other and more homely words, "never buy a pig in a poke."

Another problem which is difficult of solution to the satisfaction of either the skilled inspector or the insured is the necessity for the correction of improper conditions brought about by the insistence of the tyro in inspection work; such, for instance, as forcing the placing of fire doors on each side of a brick basement division wall when the floors and superstructure above the wall were entirely of wood; insistence upon the hanging of a fire door at an opening between a brick factory building and its shed-roofed boiler house, while leaving the windows immediately above the combustible roof entirely unprotected. These two cases are cited from my personal experience, but many other illy advised conditions might be mentioned, some of which doubtless would be familiar to the experienced inspector.

In cases of this character the insured is more or less justified in claiming that if forced to make changes and improvements in accord with the whim of every so-called inspector visiting his plant, his day of trouble will never end, but if the inspector is properly equipped with knowledge and diplomacy, he will be able not only to suggest the proper remedy, but he skilled enough to demonstrate the correct method of procedure to secure the desired results. A friendly discussion of such matters with the insured often brings satisfaction all around; even if the impression made does not result in immediate action for betterment, it is "seed well planted" and will bear its fruit in the future.

Reflecting upon what has just been said in relation to the difficulty of correcting errors in practice, due to the ignorance or self-sufficiency of the inexperienced inspector, I am led to caution you against that false pride which prevents the open acknowledgment of ignorance in relation to anything coming under observation, and cite for your encouragement