PRACTICAL PATRIOTISM FOR FIRE INSURANCE FIELD MEN.

(Address by T. L. Morrisey, Canadian manager, Union of London, before Quebec Pond of Blue Goose).

At the present time we are all adjured to avoid waste. It has occurred to me that this meeting, and indeed, any discussion on a purely fire insurance topic, unless it can be shown to have some direct connection with the one great fact of to-day—the War—might in itself be considered a waste.

I think it was St. Paul who said: "We must not only avoid evil, but we must do good," or, as applied to the matter in hand, we cannot escape being considered wasters if we content ourselves with doing nothing, but we must devote our energies towards accomplishing something.

You may wonder what this has to do with fire insurance. I will tell you later on.

It is our great privilege to be the witnesses of the most stupendous world convulsion in all history. Events that would be considered of the first magnitude at other times, such as the revolution in Russia, are to-day treated as the merest commonplaces.

SHORTAGE OF FOOD AND MATERIALS.

Although, fortunately for us, we have not actually seen the awful carnage and the actual devastation on the field of battle, yet its meaning is brought home to us by the terrible toll taken of our best and bravest, as recorded in the press day by day; and further by the tremendous financial obligations assumed by our country to carry on our share in the War.

This great expenditure of money, of course, is a matter that affects us all, and not only us, but succeeding generations will have to bear their share of the load. But that is quite as it should be, for is it not for them equally with ourselves we are struggling?

Our leading men, statesmen, bankers and those who have an intimate knowledge of such matters, tell us to meet the strain it is necessary for us to economize in every way. That is undoubtedly true, but as I see it, the great reason for economy is the actual shortage of food and material; there is not enough to go round.

In this country we don't feel it except in higher prices, but in the countries closer to the scene of action, every scrap, every rag is turned to account. Something that can be eaten, something that can be worn or something that can be used to defeat the enemy is as "the pearl without price."

WASTE THROUGH FIRES.

Now this is what brings me to the consideration of the relation of fire insurance to the great War.

In the face of all this tremendous effort on the part of Canada, we burn up about twenty-five million dollars worth of material wealth every year.

In ordinary times it didn't matter so much; we were so beastly well off we didn't notice it. But now we can't afford it. The world can't afford to let us waste what it needs so badly.

The Government through the Conservation Commission is taking note of it. Recently we have had it put before us in a rather striking manner. We were told how many aeroplanes it would buy; how long it would maintain the Canadian Army in the field; how much War debt it would pay interest upon, and so on.

We know $25,000,000 is a lot of money, but what are we doing about it?

THE FIELD MAN'S DUTY.

You gentlemen, fire insurance field men and inspectors, are the Apostles of Conservation. The duty rests upon you to go forth and preach the doctrine of saving, not saving merely in the sense of refraining from spending, but in the sense of saving from destruction by fire, and what is so badly needed at the present time; and perhaps we may hope, once the habit is formed, it may continue, in which case the result will be of incalculable value and go a long way towards repairing the ravages of war.

It may be asked in what way can you contribute to this end. Some of the biggest things are the simplest. I would say: let each and every Inspector resolve to inspect. How many do? How many Inspectors consider their duty begins and ends by calling upon the local agent, swapping a few stories with him, or perchance trying to get ahead of the other fellow in the agency, and waiting for the next train out?

A recent spectacular fire in Montreal has been attributed to the steam heating. I wonder how many Inspectors inspected that steam heating system and can say whether the pipes were properly installed; whether they were kept clear of wood and protected, especially where they passed through partitions or ceiling.

PREVENTION BETTER THAN CURE.

In discussing the probability of a fire occurring from such a cause, or from rubbish in a cellar, or ashes carelessly kept, before the event, it may seem a small matter; but when the fire is raging, and while listening to the throbbing engines and the hoarse cries of the firemen, with $400,000 going up in smoke, a good chunk of that $25,000,000, it assumes an importance it did not before possess. In homely language: "An ounce of prevention is worth a pound of cure." That is the principle upon which the automatic sprinkler works, and explains how it is that

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