ledge of your goods and infinite patience and skill in presenting the article which fits the case. We are gradually becoming more expert in this fitting process but it behooves us to perfect ourselves. A homely illustration may be found in the work of the tailor. Any third or fourth rate tailor can turn out misfit clothing, but the really good tailor, and he who has the best business, is he who can fit to a nicety the ever varying lines of his customers, tall or short, stout or thin, symmetrical or ill-shapen. So in life insurance. The agent who is most successful, the producer of large applications and satisfied assurers, is he who has most fully developed the faculty of exactly fitting the requirements of each individual customer. Needless to say, in this as in any other business, satisfied customers return and bring others with them so that goods well sold bring you an accumulating recompense in addition to a sense of duty well discharged and of service well-rendered.

INSPECTION OF LIABILITY RISKS.

(Robert H. Pearson, Chief Inspector Globe Indemnity Company, N.Y.)

Most insurance companies doing liability business at the present time recognize the fact that it is better to prevent occurrence of accidents than to pay damages to injured persons and, having this object in view, they find it necessary to maintain a body of trained men to inspect the business which they are offered and also to inspect the various hazards after acceptance of the business. The duty of these inspectors is to eliminate by advice all hazardous conditions which may come to their notice and thus protect the company whom they are serving and also the assured.

DANGEROUS CONDITIONS UNAPPRECIATED.

It is a surprising fact that managers, superintendents, foremen and workmen alike employed in the various lines of manufacture lose to a large extent the power of appreciating danger conditions. The installation of a new kind of machine in a plant would perhaps attract their attention toward its danger points, or old danger points in new surroundings would in all likelihood have a similar effect, but the workroom within which they perform their daily duties and which they are accustomed to ceases in a short time to attract attention to surrounding dangers, their thoughts being given entirely to routine, and the dangers attending operations are entirely forgotten.

These are facts which contention against carrying out the inspector's suggestions or recommendations proves daily, and it is sometimes hard to convert many of the men in charge of plants or the workmen to a sense of the dangers which surround them and the ease by which many of these dangers can be overcome and eliminated. The trained inspector has his thoughts concentrated on the hazards of a plant, his mind being free from the cares appertaining to the business carried on and its many anxieties. It becomes a habit for him to discover danger points and continuous practice creates an intuition which enables him to form a judgment regarding causes which, if not remedied, would more than likely lead to serious disaster. No inspector should venture a remedy for a dangerous condition without giving grave consideration to the effect which his suggestion would have on the output of the manufacturer, as any remedy in the form of a safeguard which he may recommend that will interfere with the quality or quantity of the assured's product will not be accepted.

SPECIALIZATION NECESSARY.

While recognizing the fact that inspection service can be cheapened by utilizing the services of one man for the various lines covered, it is well known that there are very few men in the business who can make a first-class flywheel and boiler inspection, an efficient elevator inspection and at the same time give good service as a factory inspector or do work such as that involved in the carrying out of large contracts of various kinds, it being beyond the mental power of the average man to grasp all of these subjects and render good and trustworthy service, and for this reason I always have been, and am at the present time, a strong advocate for specializing, and believe that the right course to pursue is to engage the very best men that can be found and use them particularly on the line of work for which their past training and experience best adapts them.

It is said that mercantile credit rests upon fire insurance to a large extent and when we consider the enormous damage which an exploding boiler may do, not only to humanity but to property, the thinking man will be impressed with the fact that boiler insurance is just as necessary to the boiler owners' financial standing as fire insurance and that every possible facility should be given the insurers against the excessive risk which non-inspection involves. The law and ordinances of several of the States strictly enforce opportunity for inspection and the insurance companies who handle this class of business have now better opportunities than they formerly had for making inspections, and thus eradicating much of the risk appertaining to this class of business.

RESULTS OF CAREFUL INSPECTION.

The underwriters' theory which I have quoted must of necessity fail to a large extent in actual practice, owing to the fact that full prevention is an impossibility, but this prevention is approached to a degree which would surprise most people were they to study the results attained by careful inspection. Dangerous defects are discovered on an average of one in every seven boilers examined, some of which, if allowed to continue, would surely result in an explosion and it is estimated at the present time, that one boiler in every 1,200 does explode.

The man who undertakes the duties of inspection should not only have a thorough knowledge of the construction of all kinds of steam boilers, but should also be thoroughly familiar with the strength and general make-up of the material of which the boiler is composed. Besides this, he should be capable of giving advice regarding the control and elimination of the many destroying agents, such as feed water containing foreign matter which deteriorates the metal and the necessary cure for same, about eighty per cent. of the water supply of the country containing salts and minerals in solution, the action of which upon the tubes and shells of boilers is most damaging. Condensed steam returned to the boiler as feed water is liable to contain more or less oily matter and if this and other foreign substances are not controlled, the result will be overheating of the metal,