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Fire Marshals' Convention in Toronto

Originally Established to Prosecute Cases of Arson, Office has
Now Taken Leadership in Preventive Work — Ontario Marshal
Wants Co-operation here Similar to That in United States

ABOUT forty-five fire marshals and insurance commissioners from United States and Canada assembled in Toronto on August 26th for a four day convention. This is the fourteenth annual convention of the Fire Marshals' Association of North America, an organization which now has 26 members and 29 associates, practically all of the latter having been added during the past year with a view to widening the interest in the work. Many of the states in the Union have no fire marshal, but in practically all there is some officer, such as a fire commissioner, whose duties are similar. In Canada, Ontario has a fire marshal, while the other provinces delegate the pursuit of arson, organization of prevention work, etc., to some other officer.

Considering the limited field, the membership of the association is good, and the attendance at the convention in Toronto was exceptionally large. The delegates were welcomed at a reception on Tuesday evening, by Hon. I. B. Lucas, attorney-general, on behalf of the province, and by Controller W. B. Robbins on behalf of the city. Hon. W. N. Van Camp, of South Dakota, vice-president of the association, responded.

President's Address

In his address, the president, Hon. T. A. Fleming, fire marshal of Ohio, said:—

"Never in the history of this organization have its members faced such grave problems as we are facing to-day. With a score of countries seething like molten lava, an eruption is ready, at any time, to break forth, leaving a red trail of fire and a cloud of sulphurous smoke in its wake. The advance horde of the scum of Europe is present in North America, representing the brains of organizations fatal to society, to business and to the peace of our fire-sides. We, as fire marshals, see this danger, and must meet it unflinchingly and with loyalty not only to our governments but to ourselves. North America is trembling in the balance, with an overload of aliens, who seek to spread their nefarious doctrine—by any means in their power—among the clean, strong and virile American and Canadian working men. We have no place in free North America for the spawn of Europe; and there is but one test of citizenship, and that test is loyalty.

"Some one has well said, 'What I am to be: that I am now becoming,' and never in history has that axiom been more thoroughly realized than now. We have never held a convention when the very air was fraught with danger, and when the torch of the alien incendiary was closer to our national powder mills than it is to-day. I stand by a majestic river and watch its resistless, steady flow; I know not whence it rose or whither it is going. I see only the calm, unruffled bosom of the mighty stream as it ebbs past my view. All I know of this mighty stream, is that it is here. So it is with our problems; we do not know whence they rise, or whither they flow, but we do know that they are here, and that we must solve them, if we are to continue to be a free and a peaceful nation. The accumulation of

the present is the inheritance of the past; and the dynamic force thus engendered must burst in the doors, and allow us an unhampered view into the future; if not, how are we, working in the dark, to unravel the skein in which is wound the destinies of nations? The history that is in the making to-day, is unprecedented; has no parallel. We cannot judge the future by the past; the events of the last four years have so muddled the waters, that we cannot see clearly, and events have followed with such bewildering rapidity, that we can form no conception at present of what they really mean. The turmoil of war is over—for the present; but in its stead we see the bubbling of the worst that is in the great melting pot, and must steel ourselves to meet the shock.

"In this most critical period, insurance stands out like the rock of Gibraltar. Without insurance, the backbone of commerce is broken. Without insurance, there can be no credit; without credit, there will be anarchy. Credit cannot exist without adequate insurance and protection; insurance cannot live with anarchy. The credit of North America and insurance in North America depend now, as never before, on a larger vision and on the increased application of fire prevention work.

"I cannot find words adequate to express to you the magnitude and importance of the role that insurance and the insurance agent play in this period of reconstruction and unrest. The insurance agent who does not realize that there is something vastly more important and honorable in the business than his mere premium returns is asleep at the switch, tied to post, and a stumbling block in the march of progression. His work is in the highest degree important, and upon the fidelity, loyalty and thoroughness with which he conducts his business depends the future of this country. This may seem a broad statement; it is not, but it is a plain statement of fact.

"The modern insurance agency is coming into its own, and is employing experts whose duty it is to instruct all the personnel of an office in the proper manner in which to make an inspection that will be fair to the company whose money is involved, and to the assured, the safety of whose business is in question. The insurance agent must make the assured understand that the basis of his insurance rate depends upon himself and not upon agent or company, and the agent's motto should be 'I get the business because I give service.' On that word service depends the success or failure of the business. Failure means ruin to our country. The agents, who in friendly competition strive to educate the assured so that he may be able to safeguard his plant from fire, are being loyal to their country. The agent who can give the best service will get the business.

"There always will be fire insurance, for, without it, this country would face ruin, and there is an upward trend now toward a better understanding between the company, the agent and the man who pays for the policy. We all know

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