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LIFE UNDERWRITERS' ASSOCIATIONS.

In less than three years the life underwriters' association movement in Canada has made remarkable progress. That is due to the present energy of a few. But its growth will depend upon the future energy of the many. A string of associations stretch across the continent from coast to coast. Organizations of life insurance men, their members are in the profession to win the daily bread. Their activity is dictated by motives of self-interest and altruism. In other words, they must earn their salt and help to place life insurance upon a high plane, where the public will patronize it freely and respect it much.

While success has attended the efforts of those responsible for organization work, a great deal remains for accomplishment. It is only by co-operation that what ought to be, will be. The individual life association must know it is a vital part of the movement as a whole. Recent years have shown that the life insurance profession in Canada is not in the position it might and can be. Although there are reputable companies of goodly age, life insurance is still young in this country. Many developments may happen in the next few decades. It is imperative, in the interests of the profession; that life insurance men throughout the land, through the medium of the associations, should hold hands of fellowship and work with a common interest.

The address of Mr. Charles Jerome Edwards to the Toronto Association this week was noteworthy from several points of view. He contented himself with but one little story. He dispensed with platitudes. He told life insurance men of their failings and the failings of their colleagues. He indicated where is the remedy. It was a straightforward talk to underwriters which will be productive of good fruit. Life insurance men must learn

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now that a string of funny stories, half a dozen biblical quotations, a few poetical reminiscences will not help the desired end. The heart-to-heart lecture wherein the faults of men are told and the lackings in their profession are chronicled, is what will count. Mr. Edwards struck this keynote. It should be echoed.

Rebating, twisting and misrepresentation were three of the evils upon which he let loose his denunciation. Rebating is a growth of a commission system which unfortunately has flourished on this continent. The average man is looking for what is popularly termed a "rake-off." This pernicious habit is not unknown in insurance. Its elimination can be accomplished only by individual, and later, conjoined effort. Two parties are necessary to a rebate—the insurer and the insured. The acceptance by the latter is equally as reprehensible as the offer by the former. The companies themselves can help. Discovering these malpractices, they should cancel the policies so issued. This will mean temporary loss of revenue but immediate gain of prestige. In due time will come a permanent recognition of a principle signifying that rebates will be tolerated neither by head offices nor by anyone else.

The agent who participates in such corrupt practices is a millstone around the neck of the profession. While he thrives, life insurance will have that smudgy appearance which goes with uncleanness. Individually, the honest agent can accomplish much. He need have no fear or compunction in branding the rebater and holding him forth as an undesirable.

The part-time agent is another problem. One cannot dictate as to how man shall make a living. Some unfortunates are compelled to gather up the shreds of various trades or professions and, by dint of striving manage to keep a wall around themselves and fire within. The part-time agent is an evil for one reason. Were he straight-