

LIFE REPRESENTATIVES FRATERNIZE

New York Convention Illustrates Friendly Feeling between Companies and their Representatives on Both Sides of the Border—Topics of Interest Discussed by Leading Men

AT the insurance convention in New York on September 4th, 5th and 6th, members of the Life Underwriters' Association of Canada and of the National Association of Life Underwriters of the United States met in joint session. On the evening of the 3rd instant executive meetings were held and on Wednesday morning, the 4th instant, the convention proper began. Mention was made in *The Monetary Times* last week of the opening addresses, and the speeches of Mr. H. C. Cox, president of the Canada Life, and of Mr. T. B. Macaulay, president of the Sun Life, were given.

It was expected that Mr. Woodrow Wilson, President of the United States, would address the meeting, but he was unable to do so. Mr. C. Owsley, assistant secretary of the United States Department of Agriculture, spoke in his place.

Address by Clarence Owsley.

Mr. Owsley made a most eloquent and patriotic address, in the course of which the audience was brought to its feet many times to cheer his utterances. He said that the word international meant more to-day than ever before, and that, so far as life insurance agents were concerned, no body of men had been more useful and effective than it in the lines of work which the government had been forced into on account of the war. The United States could not and would not forget the debt it owed to the nations abroad which had fought the fight while we were prospering and profiting. Belgium would always be first for the way in which it had stood up against the invader; Great Britain, with Kitchener's army going forth to certain destruction with indomitable courage, and that country's navy, which had patrolled the seas from the icy north to the tropic south; France, which had sacrificed its thousands at Verdun, and Italy, which, through insidious propaganda and treachery, had been driven back. The debt to these nations which the United States owed could never be forgotten.

The speaker went on to say that in the primaries of the past thirty days every Congressman, with less than a dozen exceptions, had been endorsed on a platform which represented the enlightened opinion of the public at large on the real reasons for carrying on the contest now being waged and the righteousness of the cause. It is the duty of every citizen, he urged, to give to the utmost in the way of subscribing to loan issues, war savings certificates and all forms which will contribute to the winning of the war.

The speaker then referred to the problem which had been put before the United States of feeding the world, and pointed out that, while there were abundant crops, there was a danger that the loss of man-power, due to the practical cessation of immigration and the call for military service, might nullify all the increased acreage. Every person should work to increase his own efficiency, and in these days, he felt, it was almost treason for a person to employ someone to do things which he could do himself. Mr. Owsley concluded his talk with a ringing tribute to the valiant deeds of the French and British armies, and expressed the belief that within a short time a great advance would be made by the American forces, whose deeds, he felt sure, would equal—they could hardly excel—those of the Allied forces.

Hon. Hugh Guthrie's Remarks.

The next speaker was the Hon. Hugh Guthrie, solicitor-general of Canada, who delivered a wonderful speech in relation to the connection between the United States and Canada. Part of his remarks was as follows:—

Democracy is a term much used and much abused at the present time. It does not mean any particular form of government. The term expresses merely a man's right to think, to act, to choose and to decide for himself. Democracy is no vain or idle boast; it is no mere political theory, as Germany has long since found out, but it is to-day the vital living force which is binding the allied nations firmly upon the western front.

Peace will never come through German diplomacy. German diplomacy cannot be trusted. German diplomacy has proved itself to be nothing but a tissue of falsehoods and

diplomatic treachery. Recently Secretary Lansing enumerated a long list of diplomatic treacheries. German deception has not always deceived its opponents; sometimes it has deceived Germany itself; and while the allied nations have committed many mistakes, many costly blunders, since hostilities first broke out, Germany herself has been the victim of many of her miscalculations. Germany never believed that Great Britain would take up arms to support the claim of Belgium, under her treaty rights. Yet no sooner did the violation of Belgian neutrality take place than Great Britain came to the front with all her might in men, money and ships.

Germany never believed that the United States would or could send an army of men to Europe in time to become an important factor in the great conflict. Yet to-day we find over a million and a half of the bravest of the brave standing shoulder to shoulder with other brave men from France, England and from Belgium, and thousands and tens of thousands are on the way.

Let Germany maintain her stand in Europe as it is marked to-day, by the lines of her army, and well may it be said that Anglo-Saxon ideals are trembling in the balance. It was the Kaiser himself, on his recent birthday, who said, when addressing his generals, "This war has become a war between the two ideals; it is a war between the Prussian ideal and the Anglo-Saxon ideal," and he said the question for us to decide is which one shall survive.

The Russian situation has been the gravest disappointment to the Allies. But the East is by no means all dark. India has proved steadfast—India, that has 400,000,000 British subjects that have withstood the blandishments, the offers and the threats of German propaganda, and has remained firm and loyal to the British crown. (Applause.) Egypt is secure. Great successes have been won in Mesopotamia and Palestine. So far their enemies have made no impression at Salonica, which is the key to the Eastern Mediterranean.

Afternoon Session.

The session was presided over by T. Wilson, president of the Life Underwriters' Association of Canada. George E. Vincent, president of the Rockefeller Foundation, was then introduced, and made a very fluent address on the topic, "The Health of Each the Concern of All." "At our entrance into the war," he said, "fifty years of individualism ended. There was a new era beginning requiring team-work and co-operation. In these days the individual is a negligible quantity as compared to the common cause of the people of the nation."

Health should not only be guarded against, but should also be aggressively encouraged and amplified. Stimulation of vigor and energy should be instilled in the healthy as well as those not so healthy. Insurance, by various scientifically prepared tables and statistics, has contributed valuable literature which has done a great deal to prevent sickness and promote and prolong health. It is time for us to think about our reconstruction after the war, such as problems of public health and life insurance. Health has to do with everything, having a vital effect on our country. We have made plans for our soldiers and sailors, but how about the members of our industrial army? We should make provisions for their future. It is up to every individual to do what he can to promote public health and safety conditions throughout the country.

A twenty-minute discussion on Mr. Vincent's speech was led by W. Lyle Reid of Ottawa, Canada, who stated that it is a fitting thing that the forces of Canada and the United States are joined in the common cause of making the world a decent place to live in.

Herbert C. Cox, president Canada Life, then read his paper on "Shortcomings Within and Without," printed in last week's issue of *The Monetary Times*.

Following Mr. Cox, the president introduced Harry L. Seay, president of the Southland Life of Dallas, Texas, and president of the American Life Convention for the current year. His address was received with a marked degree of attention, and was warmly applauded, not only for the serious