The healths of the King and President of the United States were enthusiastically honored.

Hon. President McConkey gave a short preliminary address in which he described the convention as one of the most successful gatherings of insurance men ever held in Canada.

HON. W. A. WEIR'S ADDRESS.

Hon. W. A. Weir, of Montreal, Minister of Public Works in the Province of Quebec, gave an address on "Public Opinion." It might be well to consider for a moment the policy that the country should adopt towards life insurance. He was glad to see so many able representatives of life insurance agents from the States, but it seemed to him they didn't always need to look to the South for the best examples.

PUBLICITY.

If they went back to the old mother country what did they find was the policy there in regard to insurance? Was it a policy of restriction of repression, or oppression? No; in Great Britain they found the fullest freedom allowed to insurance companies as to the form of policy, and investments, and they made it the subject of only one restriction, namely, that the utmost publicity should be given. In spite of all the rigid investigation which had aken place no single sign of corruption was found amongst the insurance companies of Canada. Never in the history of Canada had any one single insurance company gone into insolvency. "In this fair land of ours," he said, "we shall not have, and we do not want, government by yellow newspapers and by panic legislation." Let them trust to good Canadian ideals, and to the manhood of its citizens.

THE ASSOCIATION'S WORK.

Mr. F. E. McMullen, of Rochester, N.Y., president of the National Association, addressed the meeting on "The Association and Its Work." He outlined the work of the association and criticized the recent legislation passed in the States of New York. He impressed upon his hearers the importance of seeing that their members of Parliament had proper information on insurance questions.

PRESS AND LIFE INSURANCE.

"Life Insurance and the Press" was a toast proposed by Mr. J. S. Willison, Toronto, who, while disclaiming pretension on the part of the press to infallibility in the discussion of insurance problems or of any other of the great problems which engaged attention, thought that in the main the press aimed to advance the public welfare and to improve rather than to destroy existing interests. He considered that the lesson for insurance men was to use the press rather than to abuse it. Its function was to inform the people in order that abuses might not continue, and also that mischief might not be done by unwise and revolutionary legislation.

THE LIFE AGENT.

Mr. W. D. Wyman, Chicago, in proposing "The Life Insurance Agent," thought there had been too much adverse criticism of insurance officers, but that the situation was not so alarming as might appear. He claimed that there were fewer defalcations among insurance agents than among any other class of men.

AN ENJOYABLE ENDING.

Mr. G. H. Allen, ex-president of the Canadian Association of Underwriters, speaking for the association movement in Canada, paid a high tribute to Senator Cox, and predicted that before long the life insurance interests of the world would be organized.

The health of the new President of the Canadian Association, Mr. H. C. Cox, was proposed by the Chairman.

In reply Mr. Cox declared that the association had come to stay, but that to be of service they must use it, and enlist the active support of every legitimate agent.

The toast of the Chairman was proposed by Hon. W. A. Weir.

Songs by Messrs. Arthur Blight, Bert Harvey and E. H. Bisset added greatly to the enjoyment of the guests, and an interesting incident was the presentation of an address on behalf of the Canadian Association to Mr. G. H. Allen in appreciation of his services as first president. The address was presented by Mr. G. H. Simpson, Montreal, and Mr. Allen suitably replied.

THE ROYAL'S ACTIVITY.

As reported in a previous issue, the management of the Royal Insurance Company Limited is taking steps to develop its life business to larger proportions. The Royal is one of the largest life offices in Great Britain and in the sixty years of its existence has built up a life policy-holders' fund of over $43,000,000. With a reserve computed upon the stringent basis of 3 p.c., and a record of maintaining the same rate of bonus to policy-holders for the past 40 years, this company is in a strong position to attract the patronage of the Canadian public. Moreover, the company holds the advantage of an extensive organization for the transaction of its large fire business in Canada, which is a considerable advantage to it in the acquisition of a life business. In Canada, branch life offices are to be maintained under inspectors at various advantageous points. In addition to the already existing branches at Montreal and Toronto, a new branch is being opened at Winnipeg under Mr. J. S. G. Williams, inspector for Manitoba, lately with the Head Office in Montreal, and another branch at Calgary under Mr. T. C Douglas, inspector for Alberta. The Ontario staff, under Mr. Leacock, inspector at Toronto, has been strengthened by the appointment of Mr. W. E. L. Coleman and Mr. E. R. Dromgole, sub-inspectors at Toronto and London, respectively. With such additions to the life staff of the Royal, a substantial increase to the Dominion business of the company may be expected.

Mr. P. C. H. Papps, A.I.A., actuary of the Manufacturers' Life Insurance Company, Toronto, has received the important appointment of Actuary of the Mutual Benefit Life Insurance Company of Newark, N.J. That Mr. Papps' work has attracted favourable attention to his high talents as a mathematician and executive officer is not surprising, and the Dominion's reputation for exceptional actuarial ability is not likely to suffer at his hands.