

BLUE GOOSE LUNCHEON.

On the occasion of the meeting of the Western Canada Fire Underwriters Association held in Montreal on Wednesday, the 8th inst., at which were present many delegates from the West, the Quebec Pond of the Ancient and Honorable Order of the Blue Goose had the honor of entertaining at luncheon His Highness Most Loyal Grand Gander E. G. Carlisle of Chicago, together with a number of Managers and members of the Order from Ontario, Manitoba, Saskatchewan and Alberta. In addition to His Highness, the guests were as follows: Past M. L. G. J. R. Stewart of Toronto, Past M. L. G. Lyman Root, Ontario Pond; Past M. L. G. E. G. Sanders, Most Loyal Gander Fest, Ganders C. Richardson and F. W. Heberling, Manitoba Pond; H. W. Allan, Alberta Pond; Managers Wm. Mackay, Royal; T. L. Morrissey, Union of London; Jno. B. Laidlaw, Norwich Union; J. W. Binnie, Globe & Rutgers; Wm. Findlay, Springfield; Jno. MacEwen, Norwich Union, Montreal; Jno. Pickering, Royal, Winnipeg; C. L. Schofield, Manager Sprinklered Risk Dept. C. F. U. A.

The chair was occupied by Most Loyal Gander A. H. Vallance, who in a short address extended a hearty welcome to the guests present, after which the gathering listened to an address delivered by His Highness Most Loyal Grand Gander E. G. Carlisle, on the aims and objects of the Order. He gave a short account of the origin and growth of the Order, until now it can boast of a membership of over 2,200, an increase of about four hundred since October last. The speaker pointed out that the field men had found the Order of much benefit to them in their respective fields, and the business in general had been greatly benefited.

Members of sister ponds gave short talks reporting increases in membership in their respective ponds and the spread of the Blue Goose spirit in each one of the Provinces. The following managers spoke appreciatively of the Order and made application for membership: Wm. Mackay, Royal; T. L. Morrissey, Union of London; Jno. B. Laidlaw, Norwich Union; J. W. Binnie, Globe & Rutgers; Jno. MacEwen, Norwich Union; Wm. Findlay, Springfield; C. L. Schofield, C. F. U. A.; Jno. Pickering, Royal, Winnipeg. At this point, Past M. L. G. G. Stewart, on behalf of the members of the Quebec Pond presented His Highness with a handsome cigar case suitably engraved, after which Most Loyal Gander Vallance reported that the Quebec Pond, is in a very flourishing condition, having added twenty names to its membership roll since last October. It is in hopes of bringing in twenty new members in the very near future, making an increase in membership of one hundred per cent. since the last meeting of the Grand Nest.

WANTED.

The Representation of Fire Office or Management of Fire Department by thoroughly competent Insurance Official. Unquestionable references. Address,

B. R.,
c/o The Chronicle,
MONTREAL.

LIFE INSURANCE A NECESSITY.

A judge only a short time ago handed down a decision in favor of a Canadian life company compelling a minor to pay a premium of \$41.00 on a policy issued to him. The defense was on the grounds that a minor can only be made to pay for actual necessities, and that life insurance is not a necessity, but a luxury. In giving judgment for full amount of the claim the judge said that while he was prepared to agree that life insurance was a luxury there is a clause in the Ontario Act which makes a minor responsible for the payment of an insurance premium.

Now this is an interesting and important ruling, but we cannot in passing refrain from expressing surprise that a judge with the broad-minded views which we attribute to men of that position, should term insurance a luxury. It has none of the psychological elements which would indicate it a luxury. On the contrary, judged from every point of view, it is obviously a necessity. A luxury is something designed to gratify or indulge one's personal desire; it is an appeal to one's selfishness. Now insurance makes its appeal to the unselfishness in one's nature. Those who insure their lives do so because they have suppressed some selfish desires in order that they may perform a duty which they owe to their dependents or perhaps themselves at a period so far removed however as to obliterate any selfish motives.

INSURANCE A DUTY.

Now insurance is acknowledged as a duty. It is proclaimed from the pulpit, in the press, from the platform, as a duty, an obligation under which everyone rests. Can you imagine a duty and a luxury as synonymous? Is it a luxury for a man to indulge in the knowledge that after his death his wife and family will have sufficient to provide not luxuries, but the actual necessities of life? There is no greater necessity than the food, clothes and education of one's family. Well that is what life insurance is. It represents the dire necessities. There is nothing more important than comfort and support in old age. That is life insurance, not a luxury reserved for the rich, but a necessity, an asset, a source of strength and confidence, an inciter of courage, a strong bulwark against adversity, a helpful and inspiring influence in daily life and an absolutely certain foundation on which to build a future competence, which means security and peace for old age. A policy, large or small, is one of the first necessities of life, and one of the first practical administrators after death.—*North American Life.*

A LONE FILIBUSTER.

Can you imagine what would be happening in Europe if Joffre used the methods some of our insurance companies employ? He would drill his men in how to shoot and how to dodge, would serve out some eloquence to stimulate them, and then say "Now, run out and kill the enemy." The men would straggle out, scatter over the country, cross each other's tracks, waste long hours in stalking some German whom a comrade had already killed—overlook others and—how many Germans do you think they would get?

Insurance selling is done too much on the lone filibustering plan, no co-ordination of efforts by central control.—*Norval A. Hawkins.*

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