

**LIFE UNDERWRITERS' CONVENTION.**

The tenth annual convention of the Life Underwriters' Association of Canada, to be held at Hamilton, Wednesday to Saturday, July 19th to 22nd inclusive, promises exceptionally attractive arrangements for those attending. The executive of the Association has succeeded in arranging a practical programme of events and the local life underwriters are actively engaged in providing for the comfort and entertainment of the large throng of expected guests. Reduced railway rates for the convention will be in force. Headquarters will be at the newly-opened Royal Connaught Hotel, and the following is a synopsis of the programme and the speakers:—

Salesmanship—Edward A. Woods, Pittsburg, Pa.  
Business Insurance and How to Sell it—Wm. J. Graham, New York, N.Y.

Advantages of Institutional Advertising—Warren M. Horner, Minneapolis, Minn.

Business Man's Viewpoint of Insurance—F. L. Frost, President Frost Wire Fence Company, Hamilton, Ont.

Address—Kenneth Bethune, General Manager, American Can Company, Hamilton.

Facts, Figures and Fallacies of Life Insurance Canvassing—M. P. Langstaff, A.I.A., F.A.S., Dominion Life, Waterloo.

The Patriotism of Life Insurance—J. F. Weston, Imperial Life, Toronto.

The Making of a Premium—E. E. Reid, London Life, London.

The Ethics of Competition, J. T. Lachance, Manufacturers' Life, Quebec.

Economic Value of Life Insurance—

(1) To the Individual—Geo. E. Archibald, Canada Life, Sydney.

(2) To the Family—Chas. D. Devlin, Confederation Life, North Bay.

(3) To the State—J. B. Hall, Dominion Life, Toronto.

Fitting the Policy to the Prospect's Need—R. G. McCuish, Canada Life, Regina.

The Woman in the Life Insurance Field—Mrs. G. R. Baker, North American Life, Toronto.

Minimizing the Loan Evil—J. C. Stredder, Metropolitan Life, Halifax.

The Training of Agents—S. C. Tweed, Northern Life, London.

Keeping Business on the Books—John A. Tory, Sun Life, Toronto.

Special Contracts—E. R. Machum, Manufacturers Life, St. John, N.B.

Passing of Old Head Office Viewpoint—J. G. Taylor, Mutual Life of Canada, Toronto.

The To-day of Unprecedented Opportunity—Ernest W. Owen, Sun Life, Detroit.

Debate: Resolved, that the Rate Book contains Too Many Plans.

Affirmative—Geo. J. Alexander, Manufacturers Life, Richmond, Que.

Negative—Ed. Morwick, Mutual Life of Canada, Hamilton, Ont.

Some Aspects of the Company's Case—Alex. Bissett, President, Life Officers' Association, Montreal.

Higher Values of Life Insurance—Rev. Mr. Sedgewick, Hamilton.

Association Work and its Advancement—To be taken up by local presidents. Each president will

give a three-minute report on special activities and features of his Association.

Novel Suggestions for Selling Life Insurance—Open competition. Prize of \$25.00 in gold given by Past President Wm. A. McBride, M.A., Winnipeg.

The speakers at the banquet will include Sir Arthur Meighen, Solicitor-General, Hon. James V. Barry, of the Metropolitan Life Insurance Company, and Mr. W. J. Graham.

**MUTUAL LIFE OF CANADA'S SOLDIERS.**

The Mutual Life of Canada publishes the following list of members of its staff now with the Canadian Army:—

Ewart Adamson, North Vancouver, B.C.; S. Guy Ashley, Barrington Passage, N.S.; Lieut.-Col. P. E. Bowen, Edmonton, Alta.; W. C. Bowser, Dorchester, N.B.; C. R. Burrows, Belleville, Ont.; J. J. Bennet, Trenton, Ont.; Capt. J. C. Bowen, Edmonton, Alta.; A. C. Bowles, Toronto, Ont.; Major E. D. Cunningham, Waterloo, Ont.; C. A. Cornell, Westmount, P.Q.; Capt. J. H. Comire, Montreal, P.Q.; Lieut. W. R. Cox, Upper Stewiacke, N.S.; T. F. Churchill, Toronto, Ont.; G. T. Coles, Vancouver, B.C.; John DeFoe, Edmonton, Alta.; Capt. Fred Fawcett, Sackville, N.B.; R. M. Gorsline, M.D., Ottawa, Ont.; J. R. Giroux, Montreal, P.Q.; Horace Holmes, B.A., Waterloo, Ont.; Alfred Hooper, Vancouver, B.C.; Corp. W. E. Haddon, Grand Forks, B.C.; Quarter-Master T. L. Lawrason, Hamilton, Ont.; Lieut.-Col. W. M. O. Lochead, Berlin, Ont.; Lieut. Ed. Legge, Winnipeg, Man.; Capt. H. W. Linton, Hamilton, Ont.; J. S. Livingstone, Toronto, Ont.; A. Lighter, Sydney, N.S.; W. T. Matthews, Edmonton, Alta.; Major G. H. Musgrove, Hanover, Ont.; H. A. Macdonald, Vancouver, B.C.; N. F. MacNeill, Montreal, P.Q.; Alex. McIntyre, Tillsonburg, Ont.; S. W. Munsey, Prince Albert, Sask.; Lieut. A. G. Nisbet, Goderich, Ont.; Lieut. R. R. Reid, Moose Jaw, Sask.; Lieut. Wishart MacL. Robertson, Sydney, N.S.; A. L. Saunders, Winnipeg, Man.; W. B. Scott, Edmonton, Alta.; F. A. Skuce, Rockland, Ont.; M. M. Treleven, Toronto, Ont.; Capt. W. E. Trueman, Exshaw, Alta.; Hugh Van-Every, Waterloo, Ont.; Sgt. Arthur Woods, M.A., Waterloo, Ont.; Sgt. L. C. Wainwright, Vancouver, B.C.; Major Hugh C. Walkem, Montreal, P.Q.; Corp. R. J. Zwicker, La Have, N.S.

**MORAL HAZARD OF SUDDEN PEACE.**

Large lines of use and occupancy insurance have been written on some of the plants having contracts for war munitions and supplies. Underwriters are fearing a series of moral hazard under these policies in case peace should be declared unexpectedly. Investigation has shown that in some cases the destruction of a single small building might have entailed the loss of a million dollars or so under the use and occupancy policy. A large print manufacturing concern was found to be dependent upon its stock of dyes which were contained in an unprotected frame warehouse, while another concern carried in a frame shed a supply of machine parts made in Germany essential to its product, which could not be duplicated within a year.—*Insurance Press.*