SECOND DAY OF CANADIAN CONVENTION.

Life Underwriters Listen to Addresses of Much Practical Interest.

The report of the Association's treasurer, Mr. F. H. Heath, of London, was presented at the opening of the second day's session of the convention, and adopted without discussion. After the transacting of routine business an address was given by Mr. C. W. Pickell, of Detroit, on

THE MAGIC KEY.

"The great business we represent is of sufficient economic value to have back of it, in front of it, an enlightened public conscience—an insistent and persistent function expressed in honesty, purity and a square deal. We have nothing to conceal. Our business *per se* is above criticism," declared Mr. Pickell.

He suggested that a joint Commission from the States and Canada be appointed by the two Executive Committees consisting of members, whose duty shall be to have the very important matter of "straightforward promulgating" in charge.

MAKING ASSOCIATIONS USEFUL.

In a five-minute paper on "Associations, How to make them attractive," Mr. R. H. Haycock, of the Canada Life Assurance Company, of Ottawa, advocated the adoption of by-laws for local Associations that would prohibit rebates. This would strengthen the hand of the agents to refuse rebates when asked for them.

COMPETITION IN LIFE INSURANCE.

Following this was another five-minute talk on "Competition in Life Insurance," by Mr. J. T. Lachance, of Quebec. Mr. Lachance was opposed to "running down" rival companies. Competition must be straightforward. "One of the greatest evils of an agent, who does not understand his business, and it is generally the mistake made by beginners, is to make a indiscriminate onslaught against all other companies."

HON. JAMES BARRY ON PUBLICITY.

One of the most interesting addresses of the convention was given by Hon. James V. Barry, Commissioner of Insurance, Michigan, who spoke in terms of high appreciation of the Canadian insurance companies operating in Michigan, and lauded life insurance as one of the greatest forces for good known. While, he said, recent investigation had revealed conditions which no honest person would seek to palliate, it had conclusively demonstrated that these conditions were local and closely confined and did not obtain in the great body of business. He was firmly of opinion that the great remedy for whatever evils had thus far been found in insurance, or whatever evils might still be discovered, lay in full and complete publicity rather than in legislation which sought to control every detail of company management. Without publicity restrictive legislation could accomplish little.

FIVE MINUTE ADDRESSES.

Mr. C. P. Carreau, Montreal, gave an interesting five-minute address on "Life Insurance—Its Service." The invaluable service rendered to the community as well as the individual was touched upon.

Mr. John R. Reid, Ottawa, next spoke on "The Attributes of a Successful Life Insurance Agent." One of the first needs of the insurance man was inspiration. The truly successful life insurance man was he who felt himself "called" to the business, and whose heart was in the work. Ambition was the second attribute, and supplemented inspiration. Application was the next point, for there was no business which required more attention than insurance work.

MR. E. W. COX ON CO-OPERATION.

Mr. E. W. Cox, general manager of the Canada Life, spoke on "Organized Co-operation." Dealing with the relation of the agents to their company, he expressed the opinion that the agent was the actual source of business, rather than the company. From the viewpoint of the home office, co-operation meant to his mind, ready compliance and loyal concurrence in the rulings of the Executive or other committees, in other words, obedience to the rules of the company framed by its officers after years of experience and study.

It was really as disappointing from a business standpoint for the officers of the company to decline a risk as it was for the agent who secured the application which was rejected. In this regard he mentioned that the medical directors, at least of his own company, laid the strongest stress possible on the necessity of the agent employing only medical men who were appointed for the purpose of making examinations in his district for the company.

With regard to rebating, while he had no sympathy with the suggestion of the Royal Commission, he felt it would be of advantage to all of their companies if some decided action were taken in the matter. His own opinion was that the company employing a rebater should be penalized; that the rebater himself should be penalized, and debarred from further insurance work, and, furthermore, he felt very strongly that the man who accepted a rebate should suffer and that his policy should be voided.

ELECTION OF OFFICERS.

On the recommendation of the Nominating Committee the following officers were elected:—Hon. President, T. G. McConkey, Toronto; President, H. C. Cox, Canada Life, Toronto; Vice-Presidents, John R. Reid, Sun Life, Ottawa; C. P. McQueen, Great West Life, Calgary, Alta.; E. R. Machum, Manufacturers' Life, St. John, N.B.; Chairman of Executive Committee, G. Herbert Simpson, North American Life, Montreal; Treasurer, F. H. Heath, London, Ont., and Secretary, W. S. Milne, Toronto.

President Cox addressed the meeting and was greeted by the singing of "For he's a jolly good fellow."

Quebec was decided upon as the place for next year's convention.

The Climax: The Banquet.

The convention closed with a most successful banquet held at McConkey's restaurant Tuesday night. A company of about 250 attended, and an excellent menu was provided for the guests.

The Hon. President, Mr. T. G. McConkey, occupied the chair.