tone of the many letters it receives from them.

We are, indeed, thankful for this aid on the part of our policyholders in advancing the interests of the "old Sun Life."

It is bread cast upon the waters that will return in increased business and increasing profits.

The policyholders are the best advertising medium of any company, and the policyholders of the Sun Life of Canada are fulfilling their duty nobly.

The Convention of 1907.

Among the many things that go to make a successful life company, one of the outstanding features is a loyal and energetic agency staff. A company may have every detail of its business in an ideal condition, but unless there is contact with the public by intelligent representatives the company will undoubtedly meet with failure.

Man is a social being. He will plod along alone and do good work, but to enable him to do his best work continually he should from time to time come in touch with his fellow-workers.

This is the reason conventions are so helpful.

This is the reason the Sun Life of Canada years ago decided that the bringing together of its principal agency men of Canada and the United States would be to the Company's benefit.

That it has accomplished what was intended is evidenced by the *esprit de corps* of the Company's agency staff.

The convention this year was "up the Saguenay," the resting place being Murray Bay at the Manoir Richelieu—that palatial summer palace of the Richelieu and Ontario Navigation Company, with

the prince of hotel managers, Mr. H. M. Patterson in charge.

During the stay at Murray Bay, the business meetings of the Convention were held with Mr. T. B. Macaulay, Secretary and Actuary, in charge, ably assisted by Mr. A. B. Wood, Assistant Actuary, and Mr. F. G. Cope, Superintendent of Agencies. Matters pertinent to the Company's interests were discussed, and much good will result.

In fact the whole trip of the representatives may be said to have been a series of conferences, for the men gravitated into groups on the steamer's deck, comparing notes and exchanging ideas.

One of the principal features of the convention is the agency luncheon.

It is generally conceded that to get the best out of a man he has to be well fed—so the cream of the wisdom of the Agency staff comes to the surface around the luncheon table,

The party were fortunate in having Hon. Jas. V. Barry, the Insurance Commissioner of Michigan, with them. Mr. Barry may be considered to be more of an International than a State Commissioner, for his sound judgment has made him a marked man among the insurance men of America. Mr. Barry is also one of the best after-dinner speakers in the country, and the selection of him as toast-master marked the event at once a success.

As is usual at luncheons of this kind every one has something to say, the different phases of the Company's work received due consideration, but as we were unavoidably absent we regret we cannot give a detailed report. A pleasing event of this occasion was the presentation of a silver tea service from the agency staff to Mr. F. G. Cope, the Company's very able superintendent of agencies. Mr. Macaulay, in making the presentation, said many nice things about

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