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"OVER THE TOP," TOGETHER.

In the course of a very able address delivered last week in Chicago before the meeting of the Association of Life Agencies officers, Mr. J. F. Weston, Managing Director, Imperial Life Assurance Company, Toronto, spoke in part, as follows:

"Over the Top" has come to be the most pregnant phrase in the English language. It stirs our blood by the memories which it arouses of heroic deeds performed through these four dark, frightful years of war. It breathes of courage, consecration, action and sacrifice on the parts of individuals, armies and nations, which has made this the heroic age beyond all others in the history of man. We have seen the dominant nations of the earth arrayed in two great groups engaged in a life and death struggle, upon the issue of which was to depend the decision as to whether democracy or autocracy should be the future principle or world government. Courage has not been lacking on either side, but on that of democracy we find innumerable examples of individual daring and initiative, in a strange contrast to its absence amongst the forces of autocracy. Some one has said it was the man against the machine and the man has conquered the machine. We have seen a whole generation of the world's best manhood drawn into the conflict — over forty millions of them. We have seen the havoc wrought by the hellish application of modern science to destructive purposes and war, stripped of all the pride and circumstance with which dynastic interest and romance have invested it, stand exposed in all its naked ugliness. To-day we see democracy triumphant, brushing aside the last remaining forces of oppression. Victory is assured and humanity left free to re-establish its relations and work out its destiny on lines which it may determine. It is here that we face new problems no less important than those which confronted us in the carrying on of the war, and the question arises as to whether we are big enough and broad enough to discharge our responsibilities in connection with them in such a way as to prove worthy of the sacrifices which have been made for us. Can we learn the lessons of this war and apply them as citizens in a world democracy in such a way as to prevent this scourge ever again falling on mankind?

Strong as are the ties which bind the countries of the British Empire, stronger today than ever before, because of the stress and strain of these years of war. I am of that school which believes

that they could not withstand the friction and discontent which would follow any attempt to unite them under a central power, with authority tax or interfere with the arrangement of their tariffs.

The day war broke on an astonished world, there was not a man in Canada that did not recognize that his country was involved. You know the sequel. A few months after, watching a march of one of our battalions on its departure to the front, I noticed a little group of about forty men in a peculiar uniform marching in the rear. They were men from the islands of the South Sea, who were passing through Canada on the way to join the colours in England. They were answering the call of the Empire. And so it was from all parts of the earth, wherever this flexible, elastic, liberty-protecting tie had touched the imagination and fired the souls of a people. You can fire the loyalty of the Anglo-Saxon, and he will act, you cannot coerce him.

And is it not possible for us to reach some sort of an understanding under a league of nations, or call it what you will, whereby we can exercise the beneficence which the good genius of our race can inspire and work together for the good of man? Is there not an opportunity for us citizens of these two friendly nations, between which the idea of war is unthinkable, to work toward the consummation of some such desirable end? While respecting nationality, let us remember that there are many other nationalities whose interests must be protected and let it be the prerogative of the Anglo-Saxon, and France, if you will—glorious France—and our allies, who have stood so faithfully by us in this time of stress and storm, to see to it that small nations have the right to live and their people to enjoy the God-given air of freedom.

I am not here to talk of heroes or of heroism, or to boast of what Canada has done. So far as our boys at the front are concerned, they have written their deeds on history, and with all the pride which we at home take in their reflected glory, we feel that we have done no more than our share in contributing what we could to the general strength and will continue to, till the victory has been won. We are chastened by the sacrifices we have made and there is gratitude in our hearts to the people of this great sister nation for the magnitude of the service they have rendered to our common cause. It is a proud memory for the people of this new world that the men of Canada, in their thin, unsupported line, should have withstood the surprise of the first gas attack and blocked the road to Calais, against the German horde. Having been great in war, can we be great in peace and work together in the cause of human happiness?

Amongst the financial institutions, none have rendered greater service than the life insurance organizations. The support which they have rendered the State in connection with Government loans and in many other directions is something in which we should take just pride. It should stimulate us to greater effort to keep our methods abreast of the needs of society as it de-

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