

required an organization as they do at this moment. Some of you may ask why I say we need an organization. Because, if you go back over the past few years and compare the conditions as they existed then, and the conditions as they exist to-day, and note the great improvement, there is not a man here but who will admit the great benefit to be derived from this strong organization. But while we have accomplished great things, it is all the more necessary that we should strengthen the association. Not only is an organization of this kind of benefit to the field men as a whole, but it is of great benefit to the companies and to the executive officers of the companies. It brings us in closer touch with the management of these institutions. The stronger our organization, the more respect will the head offices of our companies have for us.

Must Be Bigger Than Individuals.

"We must be careful that we do nothing that is not fair and above board. The organization must be bigger than any individual man or company; we must forget our own personalities or that we represent any individual company. Our aim should be to do the greatest good for the greatest number. We should have no place for the petty jealousies which exist in some organizations to-day. We



JOHN A. TORY.

President, Life Underwriters' Assn. of Toronto, who helped welcome the delegates on Wednesday.

(Mr. Tory was elected Secretary, 1909-10, at the Convention this week.)

must be big enough and broad enough to bury our own personalities, realizing that the movement is bigger than any individual man or individual company. As I look back over the past, I am reminded of the struggles your association has had for its existence, and I want to again congratulate not only the present officers of the association, but the former officers who have given their time and money without complaint. No great reform can be accomplished, or no strong movement can be of value unless you have men who are willing to sacrifice for the good of others.

"The Toronto Association, the strongest association in Canada, and one of the strongest associations on the American continent, not only bids you welcome to the city of Toronto, 'The Queen City of the West,' but they welcome you to their hearts and homes. They want to be of service not only to those who are gathered here, but to those who have been prevented from attending this convention."

PRESIDENT'S ADDRESS.

Mr. John R. Reid then delivered a very interesting presidential address.

"Many years ago" said Mr. Reid, the title of "Toronto the Good" was applied to this city. Its record has justified the title, and as loyal and patriotic Canadians we are justly proud of the splendid part played by this great member of the sisterhood of cities which is doing so much to build up our mighty Dominion. This great centre has been the birthplace of many organizations along different lines of national betterment. Ranking with the best of these, is the one under whose auspices we are gathered in Convention at this time. Although this is but its third birthday, the Life Underwriters' Association of Canada can take a retrospective glance over three years of active and eventful history.

"While during the past year much has been accomplished by reason of tactful, aggressive work carried on in a spirit of harmonious and united action, we must keep in mind that we have been simply building upon the foundation laid under the regime of Presidents Allen and Cox. These men and the Executive Committees by whom they were surrounded built better than they knew, and lest we forget, I want to pay this tribute to the work and worth of those who performed what we may call the pioneer labors of our Association.

Thanks to Useful Helpers.

"If you will pardon a personal reference, I desire to say that it was with many misgivings that I assumed office and began to face the duties of the honorable and responsible position to which you were good enough to elect me one year ago. No one has been more conscious of limitations than myself, but I have been inspired and encouraged by the knowledge that the membership were prepared to hold up my hands. This has been done, and I take this opportunity of expressing my hearty appreciation of the cheerful support and cordial co-operation which I have received. This treatment has been general, but I would be lacking in gratitude did I not make special reference to the efficient and self-sacrificing efforts of our esteemed Secretary, Mr. J. F. Weston. He has been instant in season and out of season, and has proven himself the strongest kind of right hand supporter to your President. Now, I am not conceited enough to work any personal regard into this official relationship. I know that all this service was rendered in a spirit of loyalty to the Association and for the good of our common cause, but, at the same time, I want to say to all who in any way exercised a helpful ministry—I am sincerely grateful.

A Word as to Stewardship.

"When I accepted office I realized fully that if I would follow in the footsteps of my distinguished predecessors, I would require to give time and thought to the onerous duties that are inseparable from such a station in life. A glance at the files of correspondence and the well-filled pages of a large letter book tell their own story of the increasing administrative duties, which means that the practical life of the Association is being widened and strengthened and that the organization is fast becoming a force for the benefit of the great army of fieldmen in Canada. I further realized that by the force of circumstances the year would be a strenuous one. I think we all had that feeling, and possibly it nerved us on to greater efforts for the good of our calling and the credit of our country.

"By the force of circumstances in an institution like ours, a vast amount of work of a detailed character, but still very important, devolves upon the immediate Executive officers and in this connection much depends upon the Chairman of the Executive Committee. By his attention or inattention to details he can either make things run smoothly or the reverse. Your President was fortunate in having as his Executive Chairman his immediate predecessor, Mr. H. C. Cox, who, in addition to his business training, brought his experience as President to bear in the discharge of his duties. The Association was fortunate, also, in having the valuable assistance, in a clerical way, of Mr. F. T. Stanford. No mistake would be made by securing the services of this able and devoted Association worker for another year.

May Yet Get Reduced Railroad Rates.

"As usual, Honorary President T. G. McConkey made use of his opportunities and gave what moral support he could to the Association and for which he is entitled to our warmest thanks.

"In compliance with instructions from last annual meeting, efforts in the direction of better transportation terms for our members were continued. Owing to the inability to attend of the other members of the Committee, the work devolved upon Messrs. J. F. Weston, Secretary, and T. B.