

ket the right to others to use these sprinklers, but not carrying with it the responsibility of the proper installation and maintenance that has always been the war cry of the big companies.

"What is the remedy? It lies mainly with the underwriters. They must not and cannot pass upon a sprinkler merely because it is a sprinkler, no matter how installed, but must support such companies of good repute as watch over their installations and the maintenance of their work."

LIFE UNDERWRITERS CONVENTIONS.

Programmes of Vital Interest and Importance at Toronto Gatherings.

On Monday and Tuesday, August 19 and 20, the annual convention of the Life Underwriters Association of Canada assembles in Toronto. The executive committee will meet at 9.30 a.m. on the opening day in Room G. King Edward Hotel. In the afternoon the general sessions will open at 2 o'clock in the Convocation Hall of Toronto University, Mr. Geo. H. Allen, of Montreal, president, in the chair.

On Wednesday morning the annual meeting of the National Association of Life Underwriters of the United States will convene in the same hall with Mr. Frank T. McMullen, president, Rochester, N.Y., in the chair.

The complete five-day programme is given below:

I.—THE CANADIAN ASSOCIATION

MONDAY, 9.30 A. M.

Executive Meeting of Canadian Life Underwriters Ass'n.

AFTERNOON SESSION, 2 P. M.

Invocation.

Addresses of Welcome:—

The Mayor.

J. O. McCarthy, President Toronto Association.

Roll Call of Delegates.

President's Address.

Election of Delegates to National Convention.

Address:—

B. Hal Brown.

General Manager, London & Lancashire Life, "Motives and Ideals."

Five Minute Papers:—

A. S. McGregor, London.

"The Dignity of Life Insurance."

A. H. Vipond, Montreal.

"Field Ethics."

W. J. Bell, Guelph.

"Life Insurance vs. Banks."

Report of Executive Committee.

Treasurer's Report.

Address:—

Mr. Gerome Edwards, of the Equitable Assurance Society, of New York.

TUESDAY, 9.30 A. M.

Discussion of Report of Executive Committee of Canadian Life Underwriters Association.

Address:—

C. W. Pickell, Detroit.

"The Magic Key."

Five Minute Papers:—

R. H. Haycock, Ottawa.

"Associations and how to make them attractive."

J. O. McCarthy, Toronto.

"Life Insurance Brokers."

J. T. Lachance, Quebec.

"Competition in Life Insurance."

AFTERNOON SESSION, 2 P. M.

Address:—

Hon. James V. Barry,

Commissioner of Insurance, Michigan.

"Insurance from the Examiners Viewpoint."

Five Minute Papers:—

Jno. R. Reid, Ottawa.

"The Attributes of a Successful Life Ins. Agent."

C. P. Carreau, Montreal.

"Life Insurance—Its service."

Address.

E. W. Cox, Vice-Pres. & Gen. Manager Canada Life.

"Organized Co-operation."

Selection of next place of meeting.

Report of Nominating Committee.

Election of Officers.

EVENING: BANQUET.

T. G. McConkey,

Hon.-pres., of the Life Underwriters Ass'n. of Canada, Toronto.

F. E. McMullen,

President of the National Ass'n of Life Underwriters of U. S., Rochester, N. Y.

"The Association and its Work."

G. H. Allen, President of the Life Underwriters Ass'n. of Canada and 3rd Vice-President of the National Association of Life Underwriters of U. S.

"The Association in Canada."

J. S. Willison, Journalist, Toronto.

"Life Insurance and the Press."

W. D. Wyman, Chicago, Ill.

"The Life Insurance Agent."

Hon. W. A. Weir, of Montreal, Minister of Public Works Department, Province of Quebec.

"Public Opinion."

II.—THE NATIONAL CONVENTION

WEDNESDAY, 9.30 A. M.

Invocation:—

Rev. John Potts, D.D., of Toronto.

Addresses of Welcome:—

Hon. Emerson Coatsworth, Mayor of Toronto.

David Burke, A.I.A., F.S.S., President Life Officers Association of Canada, Montreal.

L. Goldman, A.I.A., F.C.A., Managing Director North American Life Insurance Co., Toronto.

New President of the Life Underwriters Association, of Canada.

Roll Call of Delegates.

Reading Minutes of Previous Convention.

President's Address.

Secretary's Report.

Report and Recommendations of the Executive Committee.

Treasurer's Report.

Announcements of Local Committee.

AFTERNOON SESSION, 2 P. M.

Address.

Hon. E. E. Rittenhouse, Insurance Commissioner of Colorado.

"Fooling the Public, the Penalty."

Discussion of Five Minute Topics:—

"The Future of Life Insurance, if Existing Conditions Continue."

Henry H. Putnam, Secretary of the National Ass'n. of Fire Insurance Agents.

"Agents' Organization in Insurance."

THURSDAY, 9.30 A. M.

Address.

T. B. Macauley, F.I.A., Vice-Pres. Fifth International Congress of Actuaries, Secretary and Actuary of the Sun Life Ass'n. Co., of Canada.

"Insurance Legislation and its results, British, American and Canadian."

Continuation of Discussion of Five Minute Topics:—

"Reflections and Observations on Section 97 of the New York Laws."

"How to pick good men for Sub-Agents."