

## OFFICIAL ORGAN OF THE INSURANCE FEDERATION OF BRITISH COLUMBIA

## Important Meeting of Life Underwriters

**Vancouver Association Entertain President J. T. Wilson of the Life Underwriters' Association of Canada.—Importance of organization and Co-operation.**

Mr. J. T. Wilson, manager for Nova Scotia of the Canada Life and president of the Life Underwriters' Association of Canada and Mr. J. H. Castle Graham, secretary of the Association and managing editor of the Life Underwriters' News, was the guest at an enthusiastic luncheon of the Vancouver Association of Life Underwriters' at the Hudson's Bay dining room on Tuesday April 30. The luncheon was attended by a large number of managers and field men of the city who welcomed these prominent members of the Life Insurance business in Canada. Mr. F. W. Marsh, president of the local association presided.

Mr. Wilson whose head quarters are in Halifax has taken this trip in the interests of the Life Underwriters' Association in the company of Mr. Graham to call to the attention of life insurance men everywhere the need for organization and co-operation and the benefits to be derived from the membership in this Association. Mr. Wilson in opening his remarks called attention to the international convention to be held in New York in September which would include the Canadian organization in union with the American organization and urged as many of those who could to make arrangements to attend the convention as it would be not only the largest but perhaps the most profitable that has been planned in the interests of life insurance. Mr. Wilson called attention to the benefits that have accrued from co-operation since the organization of the Life Underwriters' of Canada. He pointed out that from a small beginning of a few men in the city of Quebec, gathered together for the purpose of correcting evils that then existed in the insurance field and the desire to elevate the place of life insurance in the community, the movement had gathered force and spread quickly to Montreal, where in turn it invaded Toronto and spread both east and west. He pointed out that during the investigation of life insurance companies held at Ottawa over ten years ago a bill was presented which would prevent field men from continuing in business such were the rigorous restrictions which were sought to be imposed. When the Life Underwriters' Association presented their case to the Government the bill was withdrawn and an adequate bill both in the interests of the public and the underwriters became law to the great benefit of the companies, the agents and the public generally. In the field of legislation the influence of the Life Association has been a potent factor in shaping legislation for the restrictions of inimical conditions and the general improvement of the business of insurance in Canada. The great aim of the Association at this time is to see effected in all the provinces of Canada uniformity of legislation, in insurance matters particularly in regard to beneficiaries making it possible that wherever the policyholder goes in Canada, the statute law shall be the same wherever the policyholder makes his domicile. Mr. Wilson called on all the superintendents of insurance for the provinces and the dominion superintendent to attest to the influence and value of the Life Underwriters' Association.

The programme of education which the Life Underwriters' had undertaken was pointed to as a great advantage to the business of life insurance. In several colleges in the East and in a large number of academies and high schools the subject of insurance has now been placed in the course of study. This movement Mr. Wilson felt would spread to all the educational institutions in Canada having for its effect the training of the younger generation in the importance of life insurance and also attracting a higher

quality of manhood and ability to the profession of life insurance.

The Life Underwriters' Association has acted on two lines in the matter of education. The first line it has taken is in seeking to stimulate the agent and field men to a deeper knowledge of the business of insurance so that at all times the agent may be able to render that service which is in the best interests of the prospect and policyholder. In the second place the Association has sought in a great number of ways to popularize insurance and emphasize the important place which it holds in the business affairs of the day, being now in the third place and only preceded in volume of business by railroading and banking. Mr. Wilson pointed out that the Life Underwriters' Association of Canada was composed of only field men and managers and did not comprehend head office officials. It therefore held the middle course as between companies and the public and for this reason the Association must stand for all that is best in insurance. Co-operation Mr. Wilson stated was born of two causes; one was the element of danger, and the other was that innate desire for self advancement and the yearning for the higher life. Men co-operate in the face of danger for mutual protection and also for the elevation of their own businesses. In this work the Life Underwriters' Association stands supreme for not only does it seek to protect the business of life insurance but it also seeks to improve the conditions and elevate the tone and ethics of the profession.

The remarks of Mr. Wilson were preceded by a synopsis of the work of the Association by the secretary Mr. J. H. Castle Graham which was thoroughly enjoyed by the entire gathering. Mr. Graham has made a name for himself as the editor of the official organ of the Association, "The Life Underwriters' News" which is acknowledged to be the best life insurance publication in Canada. He has not however often played the role of speaker at banquets and other meetings of life insurance men. The new place which Mr. Graham is filling is receiving very favourable comment. The meeting closed with a vote of thanks proposed by Mr. J. H. Campbell, British Columbia manager of the Equitable Life and western vice president of the Association.

## OCEAN ACCIDENT OFFICIAL A VISITOR

Mr. W. E. Fudger, manager for Canada of the fire insurance department of the Ocean Accident & Guarantee Corporation, was a visitor to Vancouver during the week. On Tuesday he was entertained at luncheon by the Order of the Blue Goose, he being a chartered member of the Ontario Pond. Mr. Fudger was very pleased to meet such a large number of insurance men who were his former associates in the East in addition to meeting a large number of men with whom he has been doing business in British Columbia for a number of years although not having the opportunity recently of coming as far west as British Columbia. Mr. Fudger reports good business in the East and was pleased to note that the fire experience in British Columbia was so favourable in the face of heavy losses sustained east of the Rocky Mountains since the turn of the present year.

Mr. Charles Dickens, financial editor of the Daily Province, Vancouver, has severed his connection with that journal to take up insurance work. He has joined the staff of Mills, Ross, Limited, Winch Building, Vancouver, and will specialize on fire, automobile and motor boat insurance. We extend to Mr. Dickens our best wishes in his new line.