

a better man. Amongst the highest and noblest types of manhood of this age will be found the most liberal patrons and supporters of life insurance. Its influence is helpful and uplifting. It incites ambition and stimulates diligence and activity. It broadens and strengthens the character and brings one in closer touch with his responsibilities. It is the best sort of formative and moral discipline to equip a man for the duties of citizenship. Life insurance agents ought to be listened to with respect and their efforts blessed and encouraged for they are doing more to-day to promote education and civilization than any other force."

Mr. T. J. Parkes pointed out that life insurance has been a great educator of the Press, the Parliaments, the companies themselves, the agents and the public.

"Life Assurance as the educator of Parliaments has felt as a tender parent expresses himself when about to birch his boy, My son, it is going to hurt me a great deal more than it will hurt you. Fortunately for the people of this country, the sanity of our legislators has made the birch's bark worse than its bite. At one time there was such an outcry of seemingly virtuous indignation, that life assurance was justified in repeating the English statesman's doleful lamentation: "That damned morality will be the ruin of everything." But saner counsels prevailed. The cockatrice egg which might have been hatched out in the overheated legislative incubator has gone stone-cold and is added, while the fertile ovum of intelligent enquiry and patient research rests securely in the home nest until the appointed time shall come and reveal it to be a bird worthy of its progenitors and of which all Canada shall be proud. To the consummate generalship, astute and sober sense of a Finance Minister who could not be stampeded we own our present sitting quietly under our own vine and fig-tree none daring to make us afraid."

Two Welcome United States Visitors.

At Friday's morning session the convention was addressed by Mr. Charles Jerome Edwards, president of the National Association of Life Underwriters. Mr. Edwards made passing reference to the type of agent who cares more for what he can get out of an association than for what he puts into it. "A man gets out of life only what he puts into it. We can only get out of this association returns for what energy we have put in it and what sacrifices we have made in its interests."

Regarding the professional standing of a life insurance agent, Mr. Edwards expressed the view that it would soon rank with that of the lawyer, minister and doctor.

With regard to unscrupulous agents Mr. Edwards said that every time a man attacks the honour of a company which has a good standing, he creates a feeling of suspicion in the minds of his own prospect and injures the life insurance business as a whole. In the future he felt that life insurance would be sold on its merits. Too often a man to-day sold his policy because he was John Smith and not because he represented any particular company.

The versatile advertising manager of the Prudential Life of New Jersey, Mr. J. F. Baright, delivered a most interesting address upon the place

that advertising takes in the business of life insurance. Speaking for his own company, he said that fourteen years of persistent, clean-cut publicity had paid—and paid well. Over and above any direct help to the particular company, he gave weight to the important part played by each company's advertising in educating the public to view life insurance generally with increased favour.

The Prize Cups and their Winners.

Two cups, instead of one, were presented in the associational membership competition—there being some ambiguity in the wording of conditions. Belleville took the prize for the largest percentage increase, and Toronto for actual numerical growth.

The cup for the essay "How the Association benefits its Members," donated by Mr. E. E. Boreham, vice-president, was won by Mr. T. B. Parkinson. Senator George A. Cox made the presentation.

Messrs. T. G. McConkey and H. C. Cox donated cups for the best essay on "How best to advance the Association Movement in its Life and Growth, in its Public Influence and Usefulness." Presentation was made by Mr. E. Willans, to Mr. Parkinson who was again the winner of the first cup. The second cup was won by Mr. H. B. Andrews, of Winnipeg, who was absent.

Colonel Macdonald, presented Mr. George McBroom, of London, with the Charles Jerome Edwards cup for the best essay on "True Ethics of Field Work."

Social Enjoyments of Convention.

From start to finish the social aspects of the convention were especially enjoyable. Well merited, indeed, was the vote of thanks to the reception committee and to the Toronto Association, as was also the tribute to the work done by Messrs. H. C. Cox and T. G. McConkey in helping to give the delegates a good time.

Mr. T. G. McConkey in welcoming the guests at Friday evening's banquet, referred to the fact that the attendance at the convention established a new record—some 170 delegates having been present.

Senator G. W. Ross, former Premier of Ontario, and the Hon. George P. Graham, Dominion Minister of Railways and Canals, made notable addresses to the underwriters present at the banquet. Both were of the opinion that Canadian life insurance stands the stronger for the searchlight thrown upon it by Royal Commission.

Mr. Charles Jerome Edwards was again heard from at the banquet, and, as always, his address was a virile one. He conveyed with all heartiness the greetings of the National Association across the border to the Canadian Underwriters. Again he emphasized the "gospel of the square deal," whereby, when an agent got a prospect to the application-point, it should be recognized that he be left alone to close the business for his company as was his right.

A pleasing incident of the evening was the presenting of a scarf pin to the retiring president, Mr. J. O. Reid. In making the presentation on behalf of the association, Mr. J. O. McCarthy referred especially to the "spirit of kindness" which Mr. Reid had injected into the association.