WHAT THE LIFE UNDERWRITERS' ASSOCIATION IS DOING
"TO ADVANCE THE BEST INTERESTS OF TRUE LIFE INSURANCE"

GOVERNMENT INDORSEMENT
DOMINION OF CANADA.

Such a movement cannot be productive of anything but good to the life insurance interests of Canada.

Legislation can grapple with evil tendencies, but legislation must be supplemented by the development in the individual underwriter of a professional pride, and in the Association of a standard of fair dealing, which have in other professions proved to be such powerful agencies in eliminating questionable practices. This is the aim of your Association.

D. FINLAYSON, Superintendent of Insurance.

INTEGRITY IS BASIS OF LIFE INSURANCE, SAYS WARREN PICKELL

Whole Aim Is To Protect Business Credit, Old Age and the Home — Highest Ideals Are Essential to Success of Agents.

The gospel of life insurance was eloquently and convincingly preached last evening in the Y. M. C. A. auditorium by Charles Warren Pickell, of Detroit, the first honorary life member to be enrolled in the Life Underwriters' Association of Canada at the time of organization, a number of years ago. The occasion of his coming to London was educational night of the Life Underwriters' Association of London, for which a large audience of both men and women gathered to hear the distinguished American visitor. While reading his address, in order to keep himself to the text and well within time limits, such is Mr. Pickell's dramatic power that it imparted to his presentation of the subject the vividness, colorfulness and enthusiasm-inspiring qualities of an oration.

Dealing with "Some Interesting Phases of Life Insurance Business," the speaker included among these the awakening and enlightening of the public conscience in regard to life insurance by means of the press, the solicitors and school of events; the getting of new business and the essential characteristics of field men; and finally, the economic value of life insurance as protection to business credit, old age and the home.

Sketches Development.

Associated with the discussion of the interesting phases was a graphic sketch of the development of insurance as a protection to the helpless, dating back 2,000 years.

Setting a high standard for the life insurance business, Mr. Pickell declared, "It is essential that the business be conducted within and without so that we need not be ashamed of our own household."

Concerning the first phase, the enlightening of public conscience. "The great business which we represent," he said, "is of sufficient economic value to have back of it, in front of it, over it and under it an enlightened public conscience, an insistent and persistent function, expressed in honesty, purity and square deal. We have nothing to conceal. Our business is above criticism. No one can disprove its mathematics, impugn its great beneficences, or assail its solvency. The public conscience, educated through the press, solicitors and school of events, has done as much to purify life insurance business and elevate its standards as any other single factor."

Success Essentials.

To be a successful solicitor, he declared it is necessary to have "brains, big heart, strong body, a character above reproach, an ambition to work and a lofty conception of the destiny of the great business he is in."

T. B. Parkinson, president of the L.W.A., presided, and in addition to the address by the guest-of-honor, T. H. Purdom, K.C., president of the Northern Life Insurance Company, spoke briefly, appropriately and wittily, taking the place on brief notice of H. C. Cox, president of the Canada Life, who was unable to be present.

A telegram from Mr. Cox, expressing his regret at being unable to attend, and his appreciation of what the Underwriters' Association is doing to elevate the business of life insurance was read by Mr. Purdom.

Learned Profession.

Commenting on this, the president of the Northern Life said: "The Life Underwriters' Association is making of the business of life insurance one of the learned professions, and, as a result, the life insurance agent is taking his place beside the lawyer, the teacher and preacher. The aim of the association is to advance the true interests of life insurance. It is nothing if not educational."

A laugh was created when Mr. Purdom stated that it is frequently necessary to appoint twenty agents before obtaining one good one. "You don't have to pick twenty men before you get a good preacher."

"Think of the good work insurance does in its efforts toward the sound building up of the nation and home. Education began with the agent and the results are seen in the stability of the business.

Taught in Schools.

"Education in insurance is being introduced into our schools in the arithmetic taught, an indication of the value placed upon life insurance. If the public understood life insurance as it does many other things, insurance would be appreciated far more. Referring to the opportunity for saving offered through life insurance and the safeguard it proves to the home and family, Mr. Purdom said: "As life insurance has become so important, we must make the business an honorable business. No business more requires to have honor written large upon it and stretching through all its transactions than the life insurance business."

In the course of his speech, Mr. Purdom referred to the treat in store for the audience in the address to be given by Mr. Pickell and the value of the lecture platform. Paying a glowing tribute to the new minister of education, Ven. Archdeacon Cody, the speaker prophesied the revival of lecturing as a means of public education as one of the results of the acceptance of the appointment by the eminent divine.

Musical Program.

A musical program, arranged by A. D. Jordan, was much appreciated, including solos by Miss Parkinson, soprano, and Carmen Learn, baritone.

Introducing Mr. Pickell, the chairman, Mr. Parkinson, referred to the relationships which have been cemented between the United States and Canada in the allying interests of the war. He predicted that the day will come when the people of this continent will stand as a united people, all "Americans," not "Yankees" and "Canucks," leaders in the new world democracy. A dramatic incident followed. Calling for the singing of "America" as a tribute to the visitor, the audience rose, the large Union Jack hanging above the stage was lowered, as is the custom in singing the National Anthem, but this time revealing entwined with it the Stars and Stripes. At the same time President Parkinson waved two silk flags, the Union Jack and Stars and Stripes, which he held in his hand. With the dying away of the last notes of "America," the audience broke into cheers, which made it impossible for Mr. Pickell to proceed with his address for a minute or two. In the meantime he stood similing happily over the demonstration of comradeship, not only for himself, but for the nation he represents.

Splendid Address.

The following is in part Mr. Pickell's address:

Mr. Chairman,—I have a warm place in my heart for Canada and the Canadians.

Several years ago, upon invitation by one of your leading companies, I was invited to speak to the field and office force, at Queen's Hotel, Niagara-on-the-Lake.

A few years afterwards, I was invited to Toronto to deliver an address before the first convention of the Canadian National Life Underwriters' Association, upon the conclusion of which address I was unanimously elected an honorary member of that body for life —no greater honor could be shown a life insurance man.

These events and others associated with the land of the maple leaf, have warmed the cockles of my heart and given me a love for the Canadians quite exceptional but still all the more delightful.

Proud of Canada.

Tonight, I am very proud of Canada —proud of her patriotism; her loyalty to the cause of democracy and world peace. The sacrifices she has made in money and men, at home and abroad, excite the admiration of the entire world. Perhaps no other portion of the British Empire has responded so greatly and nobly as Canada.

Out of this terrible war against a common foe, there has sprung up between the Canadians and my own countrymen a feeling of respect, confidence and co-operation never so largely realized before. It is easy to predict that, when the war is over, not even an imaginary line will divide the citizens of the States from Canada. We will be as one people bound together in amity and reciprocal commercial relations, so long as time shall last. (Applause.)

I am not authorized to bring you any official greetings from the States, but I must voice my own feelings and that of thousands of my fellow citizens when I extend to Canada and the brave boys and girls who have rallied to the colors—many of them having sacrificed their lives; many of them maimed for life—my sincerest gratitude and heartiest felicitations because of such sublime patriotism and heroic deeds. May God bless them in their further efforts to bring about a world peace! And may we ever revere the memory of Canada's noble sons sleeping under the blood-drenched fields of France!

Saw the Light.

Several years ago I crossed the Atlantic. My destination was somewhere in France. I could afford the trip then, as I secured first cabin accommodation, round trip, for $90. I sailed with Capt. Smith of the Adriatic, who subsequently went down with the Titanic. On the way back I took a slow boat, the Celtic. One evening after ten days of monotonous life on the great sea a bunch of passengers on the forward deck saw what appeared to be heat-lightning close to the horizon, in the west. As it flashed again and again with apparent regularity someone asked the mate, who stood by, what it was. "That," said he, "is the 26,000-candle-power flashlight on Sandy Hook Point lighthouse. You cannot see the lighthouse, as we are 100 miles away, but its strong light is reflected in the sky like heat-lightning." Our hearts burned within us as we approached the homeland. Someone started "America," but I couldn't sing. Something choked me. My soul was not dead. Patriotism blazed within me like the many thousand candle-power electric light so far away. I clenched my fist, and reaffirmed my devotion to my country.

The true patriot is not self-centred—does not live for himself alone. He does care what happens to the other fellow. He will not forfeit friends—he will not break his word—he will not trample under foot the helpless and dependent—he will not desecrate sacred things. He is broad enough, big enough, generous enough, noble enough, Christian enough, to accord every man the rights and benefits he himself so richly enjoys.

But this has nothing to do with my subject.

Life Incomprehensible.

Life is a strange, mysterious something. I refer to the opening chapter of a textbook published by the Massachusetts Life Insurance Company. From whence it sprung—whither bound—its immortal destiny—the questions beyond our finite minds to comprehend. Most wonderful as it is in every form—cleverly elusive to those who try to grasp it, it is still the most consuming and most valued possession of the human race.

From the creation of the world mankind has treasured life. Every means known to primitive as well as civilized man has been employed to preserve and prolong it. Science, nature, art, have done their part, but to no avail.

Death is certain. The exact hour when our earthly pilgrimage will end and our spirits go hence is not known. Perhaps it is just as well. But death means loss, waste, damage. These should be minimized, replenished, repaired. Order should be re-established, values perpetuated, the adequacy of society maintained, the purity and cohesion of the home prolonged, the state safeguarded and the nation preserved. These and more have been the aim of the race for many centuries.

We insurance men believe that a plan has been discovered—a blanket device—born of life's uncertainty and the union of many that will replace every waste, cover every want, supply every human need. Something which indemnifies the loss of life's products. We call it life insurance.

It is no new expedient. The principles upon which it is rearer are not new. They have been known for centuries. For over two thousand years protection in some form has been furnished dependents against the untimely death of the breadwinner. Of course, at first it was crude and unscientific, but the principles were there—love of wife and children, individual care at the expense of the many, and life's uncertainty.

It is the province of life insurance to protect all mankind against the inroads and consequences of death and, since the individual is the unit of society, to protect each individual against such a day of need.

Concerning the first phase of life insurance to which Mr. Picknell drew attention, public conscience, educated by the press, solicitors and the school of events, he said:

Immeasurable Average.

Out of a mass of humanity, educated and unlettered, trained and untrained, with and without moral character, irrespective of nationality, environment or wealth, there obtains an indescribable, immeasurable average reason employed about questions of right and wrong accompanied with the sentiments of approbation or condemnation, which we have called the public conscience.

Such a moral obligation stands sponsor for the public welfare. It is a monitor against wickedness in high places; a mighty fortress at the entrance to the harbor of the common good; a sunken mine exploding unexpectedly upon all public enemies; a cry in the night to warn all citizens. Once led to believe a thing is wrong or right, the reason constantly reverts to it.

This public conscience, educated by the public press, thousands of solicitors and the school of events, has done as much to purify the life insurance business and elevate its standards as any other single factor.

In connection with the second phase of insurance, "business-getting," surprise was expressed by the lecturer that, left to themselves, so few men and women seek insurance, in view of its obvious benefits.

Found Wanting.

"Unless solicited, and in many cases importuned," he continued, "the protection which should be accorded their families is found wanting." In this connection reference was made to the fact that though the United States Government is offering insurance to enlisted

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GOVERNMENT INDORSEMENT
PROVINCE OF ONTARIO.

I have had many opportunities of watching the effect of the business transacted at the various meetings of your Association. It is only by a combination such as yours that any good results can be achieved.

If the life underwriters obey the true principles that should actuate every life insurance agent, and carry out the principles inculcated from time to time by the members of the Association, you will not only raise a better class of citizens, but better husbands and fathers.

WILL J. VALE, Deputy Superintendent of Insurance.