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PERSONAL NOTES

Mr. A. S. Wickware, Imperial Life, Ottawa, is chairman of the legislation committee.

Mr. William McBride, familiarly known as Uncle Billy, is chairman of the transportation committee.

Mr. H. C. Cox, president of the Canada Life, received an ovation upon his appearance at the second day's sessions.

Mr. Sydney C. Tweed, assistant superintendent of agencies, Mutual Life of Canada, gave an excellent paper on the training of new life insurance agents.

Mr. Fred. Halstead, superintendent of agencies, Dominion Life, presided at a meeting of 40 agents of that company, at Hamilton last week. The concluding sessions of their conference were held at the company's head office, Waterloo, Ont.

Mr. E. E. Reid, assistant actuary of the London Life, was one of two actuaries who gave interesting addresses at the convention, Mr. M. P. Langstaff of the Dominion Life, Waterloo, being the other.

Messrs. F. T. Stanford, Canada Life, Toronto; George H. Allen, North American Life, Toronto; and W. A. Peace, Imperial Life, Toronto, were appointed board of directors in connection with the publication of The Life Underwriters' News.

Mr. J. B. McKechnie, general manager and actuary of the Manufacturers' Life, was one of the prominent head office officials at the convention. Mr. Harvey, of the actuarial department of the North American Life, was also at the con-

Mr. J. A. Tory, Sun Life, Toronto, together with Messrs. F. T. Stanford, Canada Life, Toronto; J. B. Hall, Dominion Life, Toronto; George Junkin, Manufacturers' Life, Toronto; and George Hunt, Imperial Life, Toronto, were appointed finance committee of the association.

Mr. F. T. Stanford, Canada Life, Toronto, is chairman of the publicity committee. The other members are Messrs. John A. Tory, Sun Life, Toronto; A. J. Meiklejohn, Confederation Life, Ottawa; C. A. Emerson, Manufacturers' Life, Toronto; D. J. Johnston, Ætna Life, Winnipeg; and A. Homer Vipond, New York Life, Montreal.

Mr. J. W. W. Stewart, managing director of the Monarch Life Insurance Company, Winnipeg, attended all the sessions of the insurance convention and acted also as a judge of the competition as to novel ways of selling life insurance. Mr. Stewart spoke optimistically of Western conditions, in discussing them with *The Monetary Times*.

Mr. Wood, of the Wood Milling Company, Hamilton, was one of the generous local business men who placed his car at the disposal of the delegates, in order that they might see Hamilton. He and Mr. W. McKay, a Hamilton representative of the Mutual Life of Canada, piloted several newspapermen around the city. Gasoline ran short but good stories did not.

Mr. Alex. Bissett, Canadian manager of the London & Lancashire Life Assurance Company, Montreal, presided at a gathering of the company's branch managers at Hamilton last week. Mr. Tom Mills, of Kingston, was the veteran at the gathering. Mr. Morris, the Toronto district manager, was among the company's managers participating in an interesting conference.

Mr. W. Lyle Reid, Sun Life, Ottawa, was appointed a member of the executive board of the association, which will meet every two months, the other members of the board being: the officers of the association, together with Messrs. George Williams, North American Life, Montreal; George Goodrow, Dominion Life, Hamilton; and George H. Allen, North American Life, Toronto.

Mr. W. J. Graham, manager of the group insurance department of the Equitable Life, New York, and Mr. Warren M. Horner, of Minneapolis, responded to the toast of "Our American Co-workers," at the insurance banquet. Mr. Graham conveyed fraternal greetings from the neighboring republic, while Mr. Horner urged a measure of reform in the employment of "part-time" insurance agents.

Hon. James V. Barry, assistant secretary of the Metropolitan Life of New York, and formerly insurance commissioner of Michigan State, addressed the underwriters at the banquet on Thursday, in a speech of oratory and anecdote. An interesting reference to policy loans was his opinion that policyholders should not be encouraged to borrow on their policies and loans should be only the last resource.

Mr. J. L. Purdy, Canada Life, Toronto, was the winner of the essay competition, the subject being "Present-day problems of the life insurance field man." Mr. D. L. Kennedy, Sun Life, Toronto, was second, and Mr. A. E. Dawson, Imperial Life, Peterborough, was third. The association cup and ten dollars in gold for the best essay was presented by Mr. W. Lyle Reid, Sun Life, Ottawa, Mr. Reid donating the cash prizes.

Mr. J. A. Johnson, Great-West Life, Vancouver, in his usual humorous style, made a caustic reference to the insurance column of a paper published in Toronto. "The man who runs that column," said Mr. Johnson, "has a fad for nonparticipating insurance. We should send him a delegation from this convention to teach him a few things, because if ever there was an ass in this world who pretended to teach people insurance, this particular one deserves the leather medal."

Mr. M. P. Langstaff's paper on facts, fallacies and figures of life insurance, printed at some length on other pages of this issue, was voted one of the treats of the convention. Mr. Langstaff is one of the actuaries of the Dominion Life. He is thoroughly at home in the subject of life insurance, and has the knack of happily expressing his ideas in type. Mr. Langstaff distributed at the convention an interesting pamphlet, being a reprint of an article from *The Monetary Times Annual*, 1916.

Mr. Warren M. Horner, of Minneapolis, gave an instructive address on institutional advertising, the immediate result of which was the passing of a resolution that the executive confer with the Life Officers' Association to plan and put into force an educative advertising campaign. In answer to the objection that some of the insurance companies might not agree to the scheme, Mr. Horner replied :---"There was never any good done in this world without a few paying the price and doing the work." The proposal had the hearty support of the convention.

Mr. C. C. Ferguson, general manager and actuary of the Great-West Life, Winnipeg, thanked the association on behalf of his company for the honour conferred, by the election of Mr. Morgan as president of the association. The Great-West Life, he said, would do all it could as a company to make Mr. Morgan's tenure of office successful. Discussing Western conditions with *The Monetary Times*, Mr. Ferguson stated that the outlook was good. Mr. Ferguson attended also the sessions of the Great-West Life's \$100,000 club, the members of which to the number of about 40, held their gatherings at Hamilton.

Mr. George H. Allen, North American Life, Toronto, a past president of the Dominion Association, who has always taken an active part in association work, suggested that something should be done by the organization to help win the war. He proposed a generous monetary contribution by the members. Each member had been doing his bit, just as had the life insurance business generally, but he thought it would be a happy celebration of the tenth convention. He suggested a committee composed of Messrs. T. J. Parkes, A. J. Meiklejohn, E. R. Machum and A. Homer Vipond be appointed to consider the matter.

Mr. J. Castle Graham, the general secretary of the Dominion Life Underwriters' Association, an active and capable young officer, presented a report indicating the extent of the work of the past year. The advertising of the Life Underwriters' News had increased 300 per cent., he said, and a card system of 8,000 cards giving a complete list of the agency force of Canada, had been installed. A bulletin service had been inaugurated in order to keep the members posted as to what is going on from time to time within the association. A clipping bureau is also being established as nearly forty insurance papers, all insurance company publications, and *The Monetary Times*, are received regularly. Mr. Graham was appointed general secretary of the association, and managing editor of The Life Underwriters' News.