

FOREIGN INSURANCE COMPANIES IN U. S. TO BE LICENSED.

Under an order made by President Wilson, all foreign insurance companies doing business in the United States must obtain licenses from the Secretary of the Treasury before February 1st next. This order applies, *inter alia*, to British and Canadian companies. The Washington authorities have requested the National Board of Fire Underwriters, the American Institute of Marine Underwriters and the National Workmen's Compensation Service Bureau for suggestions to be adopted by American insurance companies for the purpose of preventing any important information from becoming available to disloyal persons and for regulations to be embodied in the license to be issued to the foreign companies.

LOCAL FIRE AGENTS' ADVERTISING.

Some local fire agents who advertise in their local papers have been able to arrange for a specially worded advertisement to be run immediately under any reports of local fires. This is taking advantage of the well-known fact that quite a small event near at hand makes a much more intense impression on the mind of the average person, than a greater event taking place some distance away in an unknown locality. The practise has been followed for many years in England, and is one which many local fire agents in Canada might find well worth trying, in place instead of the ordinary stereotyped announcement in their local paper.

WANTED.

INSPECTOR for Quebec Province, both languages, for a strong Non-Board Fire Insurance Company. Applications treated confidentially. Address

INSPECTOR,
c/o The Chronicle,
MONTREAL.

WANTED

Position in a FIRE INSURANCE OFFICE. Seven years underwriting experience. Age 27. Rejected for Overseas before and after M. S. Act.

Address
V.,
c/o The Chronicle,
MONTREAL

WANTED.

A competent MAPPING and CORRESPONDENCE CLERK. Apply in applicant's hand writing to,

FIRE BRANCH, PHENIX ASSURANCE
CO. LIMITED OF LONDON,
100 St. Francois Xavier Street,
MONTREAL

THE AGENT A POLICYHOLDER HIMSELF.

There is a distinct advantage in a life insurance man carrying a policy in his own company; first, for the usual protection it will give his family; and, secondly, for the additional moral weight which the known fact that he is practicing what he preaches gives to his preaching. No doubt an agent can use his policy in his own company to great advantage in his regular canvass. He can fortify his own arguments by this document. The agent speaks of his belief in life insurance, but he should back up that belief by showing the policies that he carries.

Be a policyholder, therefore, and use the fact liberally in your canvass. But suppose you are uninsurable! The uninsurable man can speak as feelingly about the merits of the protection that he is debarred from enjoying as can the insured man about the protection which he does enjoy. Both have the true note of sincerity. But the uninsured yet insurable man who seeks to insure others has not the true note of sincerity. He sings flat. His voice is from the head, not from the heart, and he fails to move his audience. Therefore, Mr. Fieldman, get your policy, carry it about with you, and by that sign you will conquer.—*Prudential Weekly Record.*

Look at it from any angle, life insurance is indispensable to the man who is striving to establish a home for those who are dear to him.—*Peter McArthur.*

Montreal Tramways Company

SUBURBAN TIME TABLE, 1916-1917

Lachine:

From Post Office—
10 min. service 6.40 a.m. to 8.00 a.m. 10 min. service 4 p.m. to 7.10 p.m.
20 " " 8.00 " 4 p.m. 20 " " 7.10 p.m. to 12.00 mid.

From Lachine—
20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 8.00 p.m.
10 " " 5.50 " 9.00 " 20 " " 8.00 p.m. to 12.10 a.m.
20 " " 9.00 " 4 p.m. Extra last car at 12.50 a.m.

Sault au Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent de Paul—
15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.00 p.m. Car to Henderson only 12.00 mid.
15 " " 4.00 " 7.00 p.m. Car to St. Vincent at 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—
15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 p.m. 12.20 a.m.
20 " " 7.30 " 8.30 p.m. Car from St. Vincent to St. Denis 1.10 a.m.

Cartierville:

From Snowdon Junction—20 min. service 5.20 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.
From Cartierville—20 " " 5.40 a.m. to 9.00 p.m.
40 " " 9.00 p.m. to 12.20 a.m.

Mountain:

From Park Avenue and Mount Royal Ave.—
20 min. service from 5.40 a.m. to 12.30 a.m.
From Victoria Avenue—
20 min. service from 5.50 a.m. to 12.30 a.m.
From Victoria Avenue to Snowdon,
10 minutes service 5.50 a.m. to 8.30 p.m.

Bout de l'Île:

From Lasalle and Notre Dame—
60 min. service from 5.00 a.m. to 12.00 midnight.

Tetraulville:

From Lasalle and Notre Dame—
15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 5.30 p.m. to 7.00 p.m.
30 min. service 9.00 a.m. to 5.30 p.m. 30 min. service 7.00 p.m. to 12 mid.

Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Maisonneuve.
15 min. service from 5.15 a.m. to 8.30 p.m.
20 " " " 8.30 p.m. to 12.30 a.m.
Extra last car for Blvd. Bernard at 1.30 a.m.