

**WANTED**

A Plan Clerk in a large British Fire Office. Apply giving age, experience and salary desired, to,  
Plan Clerk,  
Care The Chronicle,  
Montreal.

**WANTED**

By British Fire Office experienced Clerk, for endorsements and cancellations. Address,  
U. N.,  
Care The Chronicle,  
Montreal.

**WANTED**

A Fire Insurance Office requires a bright young man as Inspector for Ontario. Must have insurance experience and good organization ability. Apply, with full particulars, to,  
P. O. Box 780,  
Montreal.

**WANTED**

For a large Insurance Brokerage Office, young man familiar with the business. Apply, stating age, experience and salary expected to,  
N. A. C.,  
Care The Chronicle,  
Montreal.

**WANTED**

Experienced book-keeper for Casualty Department of old established British Company. Apply, stating age, experience and salary expected to,  
Casualty,  
Care The Chronicle,  
Montreal.

**FOOLING YOURSELF**

*It's easy to find an excuse for your weakness.*

The Northern Assurance daily bulletin writer says:

It's easy to find an excuse for one's weakness. 'System' says, 'You can't fool your wife, or your boss, or your friends, but there is one person you can fool every day in the week, and that one is yourself.'

'You are fooling yourself when you think you need a lot of printed matter and sample policies with which to convince your prospects.

'You are fooling yourself when you think it is necessary to discuss the respective merits of the democratic and republican parties for reconstruction, the goodness or badness of the non-partisan league, so as to get acquainted with your prospect.

'You are fooling yourself when you think you sleep until 8 a. m., so as to keep in good condition.

'You are fooling yourself when you think there's no use trying to sell today because it is raining.

'You are fooling yourself when you think that people have to spend all they make on food, clothing and rent, and have no money left for health and accident insurance.

'If you talk insurance to half a dozen people a day you'll sell some insurance, unless you're such a punk salesman you couldn't make a sale if some one came to your home and said, 'Please sell me a policy.'''

**NEED OF ADEQUATE COVERAGE**

James J. Hoey, vice-president of the Continental, has sent the following interesting letter to the agents of the company, and others, calling their attention to the need of adequate coverage in view of increasing costs: Your attention is called to the constantly increasing cost of labor and materials, and the consequent increase in the value of buildings, machinery, merchandise and household effects, making it imperative that the amount of insurance on property of all kinds be increased to comply with the co-insurance clause of the standard fire insurance policy.

Architects and builders report that building costs are 90 per cent. to 100 per cent. higher at the present time than five years ago, and 15 per cent. to 20 per cent. than one year ago. Other values have increased proportionately.

It is respectfully suggested that you carefully consider the importance of increasing your insurance on a basis of present values and that you consult with your broker regarding the necessary steps to protect your values fully and properly.

Adjustments in case of loss are made on the basis of cost of replacement at the time of the fire, less proper allowance for depreciation, and if the amount of fire insurance carried is insufficient to cover *present values* the assured would be a co-insurer and, therefore, unable in many instances to collect the full amount of the loss.

This matter is important and requires prompt attention.