

MONTREAL FIRE BRIGADE.

The double shift for the firemen of the Montreal Fire Brigade went into operation on the 1st instant. The men will be divided into two groups and will have twelve hours work instead of being on duty the entire twenty-four hours as previously. The men have been looking forward to this move since the strike was settled and all will be on hand tomorrow at the specified time to be picked for the shifts.

The Administrative Commission has authorized Chief Chevalier to bring the force up to 600 men, and several men have already been taken on as temporary firemen, and will be medically examined later and weeded out as time goes on. The chief stated last night that the double shift would mean that there would be fewer men on the apparatus but that the service would be about the same. The force will have 300 fire fighters on duty night and day.

At the present time there are from ten to twelve men who go out on the apparatus from each station in response to a fire. With the double shift there will be only seven or eight men. Instead of being allowed to go home for their meals, however, the men on duty will have to remain in the stations, and eat their meals there to be ready in the event of an alarm.

District Chiefs Affected.

The district chiefs will also be divided into a day and night shift. In the case of a large fire which calls for a double alarm, however, they will have to respond with the chief and his deputy.

The change in the platoon system in no way affects the apparatus. The machines will be kept in good order and will be disposed in the various stations as under the old system. It is understood that the fire alarm service department will also be divided into two shifts. The shifts will be allowed to change about from day to night duty and vice-versa at intervals.

No changes in the executive staff of the department have yet been made. Chief Chevalier has not yet heard from the Administrative Commission regarding this matter. There will probably be a vacancy or two to fill soon, and it is expected there will be the usual promotions to be made.

LETTER FROM HON. JOHN WANAMAKER TO ASSOCIATION OF LIFE INSURANCE PRESIDENTS

Philadelphia, Pa., November 29, 1918.

To the Association of Life Insurance Presidents assembled in twelfth annual session:

Dear Sirs,—I thank you for the urgent invitation to attend the twelfth annual convention of Life Insurance Presidents, and regret that other engagements prevent me from meeting the officers and workers of the life insurance profession, whose work of educating the public deserves to be well paid and is sure to be much more beneficial in more ways than one to all who buy insurance in any of the many responsible insurance corporations.

I am not an owner of stock, or in any way connected with any insurance company, except as a policyholder under its usual terms. I write this letter only from a sense of good-will and good-fellowship with my fellow-men who represent others of the past who benefited me in opening my eyes to the value of life insurance.

Though in my boyhood I commenced to save by

laying away a few big cartwheel copper pennies, I never got on far until I found a distinct and pleasing object for which to save in making ready to pay for life insurance. Unconsciously, I fell into a constricting habit that has been continuously and highly beneficial to me all my life.

I can never be grateful enough to those who so ingeniously taught me and influenced me in taking out endowment policies which terminated to aid me in carrying out new plans in my business.

When this happened I felt as if a gold mine had opened at my hand.

May I add further that from my own experience, observation and belief that life insurance knowledge and its improved methods based upon ascertained facts during the past twenty years is no longer an experiment or a speculation.

Life insurance as conducted now by the well regulated companies which have passed beyond the years of organization and proved their integrity are Banking Companies which cannot be losers.

Their annual audits by properly qualified certified public accountants will show this to be a fact.

Their mortality tables of losses and their interest gains on annual cash receipts and the compounding of same can be calculated to a certainty removing all risks.

Therefore, insurance is no longer an association of investors joined by agreement in an undertaking with possible risks, but it is distinctly an absolute contract that insures and at the same time becomes an assurance of actuality in results.

The life insurance companies have learned much in the past twenty years and now that banking and all kinds of business have been raised to a higher and safer plane, life insurance must likewise rise in improved systems.

The life insurance companies are naturally the most practical of savings banks for the people of the United States, and a Thrift stamp such as the United States Government used in accommodating the people to save may be considered to advantage in preparing future enlargements of plans.

A startling revelation of insurance from the angle of the people is to be found in the fact that when war was declared the Government announced it would assume all marine risks and issue insurance to every soldier and sailor who would apply for it and pay a very low premium based upon actuarial estimates. Our sudden entry into the war made it impossible for the insurance companies to meet the crisis. This would have involved the change of all contracts.

These millions of soldiers and sailors, having learned the value of insurance, will apply to the insurance world for continued protection. Many of them have lived on farms and in small villages, remote from the beaten tracks of insurance agents. All this will open up a new field of insurance endeavor and furnish a new encomium for your work.

I have only reached the margin of this great theme, but the public will trust your splendidly organized companies to whom they have given their confidence to keep the faith and go forward in this new era of our history, to find the way to "simplify your baggage" and give to your policyholders a service of increasing value.

Very truly yours,

(Signed) JOHN WANAMAKER