MONTREAL CLEARING HOUSE.—Total for week ending June 28, 1906—Clearings, $27,637,170; corresponding week, 1905, 24,159,838; corresponding week, 1904,19,262,934.

CIRCULARS NOT NECESSARY IN CANVASSING.—The "Perambulator," the organ of the Preferred Accident, has the following good advice to agents:

To sell accident insurance quickly, and we may add successfully, the use of circular or specimen policy is not necessary. If you get the ear of a prospect "talk" your policy, and he will listen. If you show a descriptive circular it is "buttons to dollars" that he will let you out of the game by saying. "This seems like a good thing; leave this folder and I will let you know later." Or if you show a policy he will present a similar remark as an excuse to end the interview. When asked for a sample policy say you will get him one if he will sign an application; that the company prefers to issue specimen copies in that way, and that there is no liability attached by signing the application unless the policy is satisfactory.