

**WANTED**

Experienced Fire Underwriter and Loss man,  
competent correspondent, desire independent position. Address.

Experience,

Care The Chronicle,

Montreal.

## **THE MONTREAL CITY AND DISTRICT SAVINGS BANK**

Notice is hereby given that a Dividend of Two Dollars and Fifty Cents per share has been declared on the Capital Stock called and paid up of this bank, and will be payable at its Head Office, in this City, in and after Thursday, the First Day of April, next, to shareholders of record. Monday, the 15th of March, at 3 o'clock p.m.

By order of the Board.

A. P. LESPERANCE,

General Manager.

Montreal, 23rd, February, 1920.

## **ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED**

ESTABLISHED 1892

NOTICE is given under clause 27 of The Insurance Act, 1917, that License No. 851 has been issued authorizing this Society to transact in Canada the business of Fire Insurance.

MATTHEW C. HINSHAW,

Chief Agent for the Dominion.

**SELECTION IN LIFE INSURANCE**

Before the Institute of Actuaries in London, England, Mr. L. P. Orr of the Scottish Life read a very important paper on the subject of impaired lives, in the course of which it was pointed out that while we know a great deal about healthy lives, we do not in practice know very much as to those that, though readily accepted by the medical officers, are really to say at least, rather doubtful. Moreover, some welcome light was thrown upon the fact, for fact it is, that present actuarial literature is by no means overstocked with really trustworthy data whereon sound calculations can safely be based. It was shown that a certain percentage of lives passed as healthy are not really sound, and it was also pointed out that medical authority was not always quite trustworthy. In fact local medical advice though often quite honest, failed through simply the want of an adequate experience and the absence of statistics dealing satisfactorily with average cases. Anyhow, it is urged that all local medical reports should be afterwards subjected to further tests. In reality we are now living in such altered times, we have such entirely different modes living and the conditions of employment, whether in ordinary business, in professions or in indeed any departments of active life, that it is dangerous to apply in many cases the old formula of current applications. We are now environed by

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**WANTED**

INSPECTOR. Progressive brokerage firm desires services of competent inspector, having knowledge of rating, for Fire Department. Must be business producer.

P. O. Box No. 1502

## **BUSINESS INSURANCE**

on the lives of the men who run the business is just as important as fire insurance on the property. Fire is a possibility but death is a certainty.

The ready cash from a Canada Life Business Insurance Policy at such a time will readjust matters and carry on the business as nothing else can do. Ask for particulars.

**CANADA LIFE ASSURANCE COMPANY**

Home Office - TORONTO