

THE FEBRUARY FIRE LOSS.

The losses by fire in the United States and Canada during the month of February, as compiled from the carefully kept records of the New York Journal of Commerce, aggregate \$24,770,770, as compared with \$13,081,250 in February, 1915, and \$21,744,200 charged against the same month in 1914. The losses for the first two months of this year were \$46,194,120, as against \$33,141,850 for the same two months last year. The following table gives a comparison of the losses for the first two months of this year with those of 1915 and 1914, together with the monthly losses for the balance of those years:

	1914.	1915.	1916.
January	\$23,204,700	\$20,060,600	\$21,423,350
February	21,744,200	13,081,250	24,770,770
Total, 2 months ..	\$44,948,900	\$33,141,850	\$46,194,120
March	25,512,750	18,786,400	
April	17,700,800	18,180,350	
May	15,507,800	11,388,450	
June	29,348,000	10,893,950	
July	17,539,800	9,006,800	
August	11,765,650	10,067,100	
September	14,383,050	14,823,500	
October	14,004,700	14,465,850	
November	21,372,750	21,204,850	
December	23,507,150	20,877,100	
Total for year	\$235,591,350	\$182,836,200	

There was no insurance involved in the Ottawa, Ont., Parliament buildings fire and the marine underwriters had nearly all of the insurance interested in the Brooklyn waterfront loss, so that taken from a fire underwriting viewpoint, the month just closed was quite good. For some reason, says the New York Journal of Commerce, the fire insurance men seem confident that 1916 will be a profitable year.

KEEPING DOWN TELEGRAPH BILLS.

Some expenses are overhead and some are underhand. That is, they keep nibbling persistently and defy capture without concerted effort. One of these is the waste in payment for mere verbiage in telegraph tolls. Every agent is asked to help reduce this outgo. Wire whenever it's necessary, but don't waste words. If its possible, use night letters.

Writing a good telegram is not as easy as rolling off a log, but with a bit of attention it can be done.

Here is an object lesson in waste—one of many: "Property damaged to the extent of twenty per cent. Insured under policy number 801,976. James W. Jones insured. Risk located eight miles southeast of town. What shall I do. John Jones, agent."

There are 35 words, each figure in the policy number counting as a word. Edit it, and you will see it can all be told within the ten-word limit, thus:

"Partial damage twenty per cent. terminal number 976. Jones."

The main office will know who Jones is; he needn't specify himself as agent. The records will show a good many details about the risk that need not be mentioned in the wire. And every unnecessary word is waste.—*Fireman's Fund Record.*

A little thrift exercised in the daily life would enable practically every individual to carry at least such protection as to ensure him a decent burial and pay the immediate costs of death, and possible savings by thousands of persons from resisting ordinary extravagances will purchase a substantial life insurance policy for each of their families.—*N. Y. Spectator.*

WANTED

By leading Fire Insurance Company, a competent EXAMINER for Eastern Canada. One with some field experience in Ontario, Quebec and Maritime Provinces preferred. Excellent opening for one looking for advancement. Address.

EXAMINER,

c/o The Chronicle, MONTREAL

WANTED.

Insurance CLERK, capable of taking entire charge of re-insurance, renewals, etc., desires to improve his position. Modern and accurate methods. Write to

A. E. C.

c/o The Chronicle, MONTREAL

Montreal Tramways Company

SUBURBAN TIME TABLE, 1915-1916

Lachine :

From Post Office—
10 min. service 5.40 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 aux Recollet and St. Vincent de Paul :

From St. Denis to St. Vincent—
15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 12.00 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 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent to St. Denis—
15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 11.30 p.m.
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's 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 12.30 a.m.

Mountain :

From Park Avenue and Mount Royal—
20 min. service from 5.40 a.m. to 12.20 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 :

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 3.30 p.m. to 7.00 p.m.
30 min. service 9.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 12 p.m.

Pointe aux Trembles via Notre Dame :

From Notre Dame and 1st Ave. Malsonneuve.
15 min service from 5.15 a.m. to 7.30 p.m.
20 " " 7.30 p.m. to 12.30 a.m.