

PERSONALS.

Mr. John P. P. Oliver, A. A. S. has assumed the duties of secretary and actuary of the Security Life of Toronto.

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Mr. C. W. Frazee, manager of the Royal Bank at Halifax, N.S., has been appointed supervisor of British Columbia branches.

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It is understood that Mr. Henry Ross, assistant deputy Minister of Finance, will shortly assume the position of secretary of the Canada Bankers' Association in succession to Mr. G. W. Morley, who is taking up military duties.

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Lieutenant Douglas L. Macaulay of the Royal Flying Corps, son of Mr. T. B. Macaulay, president of the Sun Life of Canada, is reported wounded but doing well. Many friends will hope that the expectation of early ability to return to duty will be realised.

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Mr. B. H. Waud, of the Molsons Bank, has been elected a member of the committee of the Montreal Clearing House, in succession to Mr. D. C. Macarow, who retired on appointment as general manager of the Merchants Bank.

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Mr. Peter Clinch, the popular secretary of the C. F. U. A. at St. John, N.B. spent a few days in Montreal this week on his return from Toronto. Mr. Clinch represents the Northern Assurance Company of London, England.

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Dr. J. P. Munn, president of the United States Life Insurance Company, this year will complete the fortieth year of his connection with the Company. It is interesting to note that Dr. Munn's mother, Mrs. Aristine Munn, who is now in her hundredth year, is yet in the fullest possession of her faculties and leads an active life.

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Following upon the promotion of Mr. John Robertson, the resident manager at the Aberdeen Head Office of the Northern Assurance Company, to be joint general manager of the Company as from the 1st prox., Mr. Robert Mackay, F.F.A., secretary of the Aberdeen Board since 1905, will act as the Company's chief officer at Aberdeen until further notice. Mr. Mackay has been in the service of the Northern for twenty-five years and was admitted a Fellow of the Faculty of Actuaries in Scotland in 1903.—*Post Magazine*.

THE MONTREAL CITY and DISTRICT SAVINGS BANK

The ANNUAL GENERAL MEETING OF the Shareholders of this Bank will be held at its Head Office, St. James Street on Monday, the Twelfth day of February next, at 12 o'clock noon for the reception of the Annual Reports and Statements, and the election of Directors.

By order of the Board,

A. P. LESPERANCE, Manager.

Montreal, January 8th, 1917.

Recent military honors to English insurance men include the Military Cross to Lieutenant James Crafter, of the London Regiment, formerly on the head office staff of the London Guarantee and Accident, and the D. C. M. to Sergeant E. J. Rindle, Gloucester Regiment, formerly of the Bristol office, General Accident, Fire and Life.

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The casualty lists continue to indicate great sacrifices on the part of the British insurance companies. The latest English exchanges to hand contain the following names:—Second-Lieut. A. J. B. Pearson, British Crown, killed; Second-Lieut. D. F. Upton, British Crown, prisoner in Germany; Captain Chaplin, Ocean Accident & Guarantee, missing; Lieutenant A. B. Francis, Alliance, killed; A. P. Higgins, Atlas, killed.

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Further deaths, while serving in France are those of Lance-Corporal A. L. Apted, London Regiment (Royal Insurance Company); Lance-Corporal C. E. Francis, London Regiment, (Royal); Private J. J. Hering, Royal Warwicks (Caledonian); Private Norman Spafford, Gloucester Regiment (Commercial Union); Private A. J. Weeks, Gloucester Regiment (General Accident, Fire and Life.)

The Bank of England yesterday reduced its official rate of discount to 5½ per cent. per annum.

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 au Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent de Paul—
10 min. service 5.20 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.20 p.m. Car to Henderson only 12.00 mid.
10 " " 4.20 " 6.40 p.m. Car to St. Vincent at 12.40 a.m.
20 " " 6.40 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—
10 min. service 5.50 a.m. to 8.20 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.10 " 4.50 p.m. Car from Henderson to St. Denis 12.20 a.m.
10 " " 4.50 p.m. 7.10 p.m. Car from St. Vincent to St. Denis 1.10 a.m.
20 " " 7.10 " 8.30 p.m.

Cartierville:

From Snowdon 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 12.20 a.m.

Mountain:

From Park Avenue and Mount Royal Ave.—
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:

From Lasalle and Notre Dame—
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 mid.

Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Malsonneuve.
15 min. service from 5.15 a.m. to 8.00 p.m.
20 " " " 8.00 p.m. to 12.20 a.m.
Extra last car for Blvd. Bernard at 1.20 a.m.