

might be, and it is therefore suggested they be struck out.

10. *Termination of Insurance.*—The words "at any time before loss" should be struck out. This limits the right of insurer to cancel before loss. It frequently happens the occurrence of a loss is the warning signal and the right of the insurer to cancel at any time before or after a loss should not be abridged in any way.

11. *Salvage*—The original draft required assured to make an inventory, omitted from final draft surely that is not an unreasonable requirement. How can the assured prove his loss without going through some such process. The obligation to prove the loss is on the assured not the insurer. The duty of preparing an inventory should be specifically laid upon the assured.

15. *Requirements After Loss.*—This condition is more remarkable for what it does not contain than for what it contains. The assured is not even required to state his interest in the property destroyed. When the property is destroyed the insurer practically occupies the position of a purchaser and is entitled to full information as to the title of the property for which he is called upon to pay.

17. *Appraisalment*—*Sub-section (E)*—This sub-section which is entirely new seems to invite complications. The general practice is for the companies to act together in the adjustment of the loss, usually as a matter of self interest, but just how this can be enforced is not quite apparent. Suppose one company stands out should the appraisalment be held up? How is an unlicensed company to be reached? Then for the lawyers to impose upon a poor unfortunate carpenter and builder the determination of the amounts to be paid under non-concurrent policies is surely going the limit. Why some of the questions arising in such instances would puzzle their brethren from Philadelphia. The apportionment of costs as between the companies might safely be left to the companies to fight out amongst themselves. This sub-section serves no useful purpose and might safely be omitted.

WANTED

GENERAL AGENCY for Montreal and vicinity (would prefer Province of Quebec) of first class Fire company, by firm of Brokers who are in a position to guarantee immediate income of \$100,000. Also have large Automobile business. First class Underwriters, experienced in Agency business, desire change. Address.

Change,

Care The Chronicle, Montreal.

WANTED

By the Head Office of a Fire Insurance Company, young man about 18, with a couple of years experience. Both languages necessary. Apply, in writing, to

Young Man,

Care The Chronicle, Montreal.

WANTED

A young man with many years experience in Insurance (Casualty), desires a position as Organiser for the Province of Quebec. Can furnish best of references. Both languages. Address

Organiser,

Care The Chronicle, Montreal.

TRAFFIC RETURNS

Canadian Pacific Railway

Year to date	1918	1919	1920	Increase
Oct. 31 . . .	\$123,652,000	\$139,209,000	\$168,810,000	\$29,511,000
Week ending	1918	1919	1920	Increase
Nov. 7 . . .	\$3,437,000	\$3,821,000	\$5,723,000	\$1,902,000
Nov. 14 . . .	3,575,000	4,083,000	5,677,000	1,594,000

Grand Trunk Railway

Year to date	1918	1919	1920	Increase
August 31 . . .	\$34,408,555	\$50,384,474	\$58,814,039	\$8,429,565
Week ending	1918	1919	1920	Increase
Oct. 7 . . .	\$1,460,738			
Oct. 14 . . .	1,433,788	2,148,124	2,557,273	409,149
Oct. 21 . . .	1,296,165	2,101,885	2,666,086	564,201
Oct. 31 . . .	2,157,336			
Nov. 7 . . .	1,342,941	1,931,529	2,385,694	454,084
Nov. 14 . . .	1,471,654	2,003,207	2,523,463	520,176

Canadian National Railways

Year to date	1918	1919	1920	Increase
Oct. 31 . . .	\$63,973,321	\$76,184,956	\$86,558,335	\$10,373,379
Week ending	1918	1919	1920	Increase
Nov. 7 . . .	\$1,717,273	\$1,987,622	\$2,770,758	\$783,136
Nov. 14 . . .	1,719,036	2,000,635	2,880,563	880,528

Guaranteed by Eagle Star and British Dominions Insurance Company, Limited, of London, England.

British Northwestern Fire Insurance Company

HON. EDWARD BROWN
President.

J. H. RIDDEL
Managing Director.

E. C. C. JOHNSON
Secretary.

LEWIS, APEDAILE & HANSON, INC., Lewis Building, MONTREAL
GENERAL AGENTS. PROVINCE OF QUEBEC.