

SERVICE AND THE POLICYHOLDER.

(Continued from page 847)

company made to him a long time ago? Show him what a risk he is running, and what a hardship the incumbrance upon his policy may ultimately prove to be to those dependent upon him. Urge him to free the policy from liens, even if he has to sacrifice on something else.

DIVIDEND ADDITIONS.

Is the policyholder using his dividends to pay premiums, or does he apply them to the purchase of additional insurance? If he is following the former plan, he will be interested to learn anew of the many advantages of the dividend addition plan as compared with any other method. If he seems favorably impressed by your advice, see him again just before his premium comes due and go over the arguments once more if necessary. As in other cases, he will realize that you are advising him in his own interest, not yours, and he will appreciate the service.

NEW INSURANCE.

If the insured is soon to mature an endowment, talk matters over with him and see if you can't interest him in a new policy of that kind, or in some form of life policy. If he is advanced in years, an annuity may be attractive to him. If he is about to pay the last premium on a limited payment, see if he wouldn't like to continue paying the same premium on a new policy. In any event, you may be able to give him some valuable advice as to how, or how not, to invest the proceeds of his endowment.

DISCUSS ANNUAL REPORT.

Another good time to see the old policyholder is when you have a new annual report at hand. By explaining its different features you will renew his confidence in the company and his confidence in you. Perhaps you will in this way nip in the bud the activities of some other agent who, without your knowledge, has been trying to twist one or more of your policies. Tell your old policyholders of claims the company has paid in your vicinity; of cases of financial stress it has alleviated. In the case of policies issued years ago, show the new features that have been automatically extended to their holders the moment they were incorporated in the newer policies.

ADVANTAGE TO YOUR BUSINESS.

The foregoing are some of the ways in which you can render service to policyholders, and by so doing open up avenues of new business. You have not finished with the policyholder the moment the policy is issued; on the contrary, your duty to him is continuous so long as the policy remains in force. Your policyholders will appreciate this display of unselfish interest on your part. They will remember you when ever they are ready for new insurance and will save you the humiliation that always comes when you discover that another agent has written business with your old policyholders that might just as well have been yours. They will talk favorably about you too among their relatives and neighbors, and will provide you with many excellent leads. By effective and faithful service to all of your old policyholders, whether they are, or are not, in a position ever to give you new business themselves, you will soon realize the full significance of the precept, "A satisfied customer is the best asset of any business and its greatest advertisement."

The Mutual Life of Canada will issue no Term Policies for ages up to and including 35, until further notice.

* * *

A correspondent of a London financial journal calculates that a British merchant making a "war profit" of £10,000, after being allowed a normal exemption of £2,500, must surrender £7,081 5s. in taxes, and retains only £418 15s. more than his average profits before the war.

* * *

Major Edson Raymond Pease, a son of Mr. E. L. Pease, managing director of the Royal Bank, has been awarded the Distinguished Service Order. The action for which the award is made is described as follows:—"He consolidated a final objective with great skill and maintained the position under the most difficult conditions."

WANTED.

Experienced FIRE INSURANCE INSPECTOR, knowing Province of Quebec well and having a thorough knowledge of both languages, seeks new connection. Apply to
INSPECTOR,
c/o The Chronicle,
MONTREAL

Montreal Tramways Company

SUBURBAN TIME TABLE, 1916-1917

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 12.00 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—**

15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 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 at 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—

15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
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 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. Maisonneuve.**

15 min. service from 5.15 a.m. to 8.50 p.m.

20 " " 8.50 p.m. to 12.50 a.m.

Extra last car for Blvd. Bernard at 1.30 a.m.