

**PRUDENTIAL'S NEW CANADIAN WAR CLAUSE.**

The field force in Canada of the Prudential of America have been notified as follows:—

In view of the present international war situation, it has been decided that all new Ordinary and Intermediate policies issued on applications received after this date written on the lives of males not more than 45 years of age, and on the lives of all those engaged in military or naval service, regardless of age, residing in Canada, will contain a clause reading as follows:

**"LIMITATION OF LIABILITY IN EVENT OF DEATH FROM WARFARE.**

"If the Insured within three years from the date hereof shall engage in the present European war he shall at or within ninety days after his departure from the Dominion of Canada for service in such war pay to the Company an extra premium of One Hundred Dollars (\$100) per \$1,000 of the amount of insurance under this Policy, and shall continue to pay a like extra premium annually thereafter during the continuance of such service; the obligation to pay such extra premium to cease, however, after three years' extra premiums shall have been paid or when the Insured's service in such war ceases and evidence of his insurability satisfactory to the Company is furnished. In event of failure to pay any such extra premium the liability of the Company under this Policy, if the Policy shall become a claim by the death of the Insured during such service or within six months thereafter, shall be limited to the net reserve of the Policy according to the reserve standard specified in the Policy.

"In event of such service, the provisions in the Policy as to total and permanent disability shall be null and void, provided, however, that if the Insured after the termination of such service shall furnish evidence satisfactory to the Company that he is physically and mentally unimpaired and in sound health, they shall again become operative."

**NORTHERN ASSURANCE COMPANY.**

We learn that Mr. E. P. Pearson of Toronto, has retired from the business of fire insurance. He has been well known as agent of the Northern Assurance Company in the Queen city for the long period of thirty-eight years, which position he has filled with credit to himself and advantage to this fine institution. His retirement is much regretted, and his many friends in the insurance profession will wish for him many years' enjoyment of well earned leisure. Mr. Pearson has always been popular and highly respected by every one connected with him in business.

We understand that arrangements have been made by the Northern to have the important and valuable business transferred to the well known firm of Messrs. Reed, Shaw & McNaught, Toronto. In view of the high standing of Messrs. Shaw & McNaught, it may well be assumed the appointment is a first rate one in every respect.

The most radical pacifist would not think to voice a protest against the sort of "Preparedness" offered by the modern life insurance policy.—*Mutual Life of N.Y.*

**ROYAL ARCANUM'S TROUBLES.**

Canadian members of the Royal Arcanum were put in a flutter this week by news that a federal judge sitting at Boston had appointed a receiver for the Society. Officials stated that the appointment was without notice to the Order, is without justification and that the Order is both commercially and actuarially solvent, with all death claims promptly paid and with a cash surplus of \$4,000,000 over and above all known obligations. On Wednesday, the action was quashed, and the Society restored to its original status, without submission of proof on the Society's part.

The Order has 169,500 members, as against 250,000 in 1912, the Royal Arcanum's banner year. It lost many thousands last autumn as a result of an increase in assessment rates, following a valuation in 1915 which showed a deficiency of over \$30,000,000. The Order has a considerable number of members in Montreal and other centres.

The National Board of Fire Underwriters has placed all its information concerning American resources and industrial capabilities and the services of its employes at the disposal of the United States Government, which has accepted the offer. One of the chief things to be undertaken by the underwriters, in conjunction with the Government is the protection of all warehouses used for the storage of grain and other foodstuffs.

**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 12.10 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—

15 min. service 5.15 a.m. to 8.00 a.m. | 30 min. service 8.00 p.m. to 11.30 p.m.  
15 " " 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 12.20 a.m.  
15 " " 4.30 p.m. 7.30 p.m. | Car from St. Vincent to St. Denis 1.10 a.m.  
20 " " 7.30 " 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.

**Tetrautville:**

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