

PARAGRAPHS.

Robert Lynn Cox, vice-president of the Metropolitan Life of New York, and former general counsel of the Life Presidents' Association, estimates that \$3,000,000,000 of the total life insurance of \$25,000,000,000 in force in the United States is held by persons subject to the selective draft. Heavy lapses are reported on the war business that was written early in the year, and these are expected to increase in view of the coming into force of the United States Government's scheme of low rate insurance for all men in the army and navy.

To be of some temporary material aid to its Home Office and Field forces in meeting the advanced cost of living, the Prudential Insurance Company of America has allowed a ten per cent. increase in all salaries not exceeding \$2,400 a year. About 4,000 clerks in the Newark Home Office of the Company and in the neighborhood of 12,000 agents scattered throughout the United States and Canada will be benefited.

An actuarial investigation has shown that unless a change is made in the basis of the certificates of the Ancient Order of Foresters, its funds would be badly depleted in a few years. It has, therefore, reduced its sick benefit payments.

The fire insurance line of the General Motors Corporation, amounting to \$40,000,000, most of which has been with the New England Mutuals for years, has been transferred to the stock companies.

Lumber losses in the United States have been record-breaking during the past month, and many companies are seriously concerned over the situation. Some of the lumber inter-insurers have been very hard hit by these fires.

Insurance companies urge their agents to collect their premiums, but the Chicago agent who killed a man because he wouldn't pay \$9, giving the company a death claim of \$5,000, was carrying the idea a little too far.—*Insurance Post*.

Opportunities and responsibilities of life insurance in the solution of after-war problems of the nation will be the theme of the Eleventh Annual Convention of the Association of Life Insurance Presidents to be held at the Hotel Astor, New York, on Thursday and Friday, December sixth and seventh.

RESPONSIBILITY FOR FIRE LOSS.

The responsibility of a property-owner for the results of a fire which is allowed to spread from his property to that of a neighbor, thereby causing loss to the latter, is to be tested in Ohio. Several fire insurance companies are availing of their subrogation rights to sue the owner of property where a brush fire was started which caused a loss on adjoining property upon which such companies were obliged to pay insurance.

EQUITABLE
ADVANTAGES

The holder of an Equitable agency contract benefits not only by the impregnable strength and prestige of the Society, but also through being able to offer a variety of policies that meet with precision, the requirements of the insuring public.

Profitable openings at various points in Canada for men of character and ability with or without experience in life insurance.

ADDRESS:

THE EQUITABLE

LIFE ASSURANCE SOCIETY OF THE U.S.

120 BROADWAY, NEW YORK

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 " 8.00 " 8.00 p.m. to 12.10 a.m.
20 " " 8.00 " 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 8.00 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 12.30 a.m.
Extra last car for Blvd. Bernard at 1.30 a.m.