

**GETTING THE RIGHT PERSPECTIVE.**

"A man taking up the life insurance business expects to sell life insurance," says Mr. J. E. Kavanagh, recently the Canadian Superintendent of Agencies of the Metropolitan, and now a vice-president of that Company. "He starts out to show a good line of policies at a reasonable price. He starts out with the very best intentions; full of enthusiasm; knows his goods are all right; knows the prices are all right; knows his company is all right. Often by noon of the first day his experiences tend to make him feel like 'closing up shop.'"

"Every man found is 'Already insured,' 'Too busy to talk life insurance' or 'Does not believe in life insurance,' etc. He is disposed to say to himself, 'What's the use? The town is over-insured. There are too many insurance agents here now. I should have gotten in this business long ago. It is too late now. I will try something else.'"

"An agent who has experiences of this kind, and who thinks this way, is brought to this frame of mind because he has not had the proper perspective as to the business in which he is about to enter. Let him once thoroughly understand that he must show his policies to many in order to get some to have a look, and that of all those who have a look, only a limited proportion will get so enthusiastic that they will have the policy in their head so firmly that they will want it in their pockets or in their desks.

"If the agent starts out with some such perspective as that, he will not be readily discouraged; he will not start out to do the last thing first. The last thing for him to do is to get the application and deliver the policy. The first thing for him to do is to get a man who will listen to him, and then it will be necessary for him to have something interesting to say to that man; otherwise, he will not listen long."

The policyholder confides in the good faith of the agent who insures him. He places with him his "good money"—often hard earned. All that the agent says of his company and his contract the prospect implicitly believes. Thus the agent places himself under a moral obligation to his client and should not fail to make good.—*Mutual Life of Canada.*

**TRAFFIC RETURNS.**

**CANADIAN PACIFIC RAILWAY.**

Year to date	1915	1916	1917	Increase
June 30	\$41,261,000	\$61,252,000	\$69,575,000	\$8,323,000
Week ending	1915	1916	1917	Increase
July 7,	1,666,000	2,616,000	3,101,000	485,000
14,	1,635,000	2,738,000	2,867,000	129,000

**GRAND TRUNK RAILWAY.**

Year to date	1915	1916	1917	Increase
June 30,	\$23,174,746	\$27,271,848	\$39,501,564	3,229,716
Week ending	1915	1916	1917	Increase
July 7,	990,278	1,155,029	1,297,003	141,974
14,	989,629	1,211,393	1,379,293	167,900

**CANADIAN NORTHERN RAILWAY.**

Year to date	1915	1916	1917	Increase
June 30,	\$10,390,000	\$16,073,400	\$19,613,200	\$3,539,800
Week ending	1915	1916	1917	Increase
July 7,	429,400	885,100	902,300	17,200
14,	449,700	874,900	935,600	60,700

**WHAT UNAUTHORIZED INSURANCE MEANS.**

Accepting insurance through local agents has always been the established policy of insurance companies. The system has many advantages to the patrons of the companies. It is right in principle, as thus the company is represented by a citizen who can assist the assured in many ways. It is a frank and open way of doing business. It is the way the laws of all the States require it to be done. Since no one has yet invented another system that is satisfactory or efficient so far as the general public is concerned, we would as well recognize it as the best that can be done. The fire insurance business can no more be conducted by mail and without local representatives than can commercial banking. The very nature of the business necessitates personal interviews and reciprocal confidence. The reputable companies necessarily appoint local agents. When a citizen takes out insurance in a company that has no local agent he is gambling; and the cards are usually stacked against him. If the company were honest, and could meet the very reasonable requirements of our law, it would have all to gain and nothing to lose by doing business openly and lawfully. Therefore, mail order insurance is often cheap when you get it, but very expensive when you have a loss. As somebody expressed it—"the cheaper it is the more it costs."—*Tennessee Insurance Commissioner.*

**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 5.00 p.m.  
10 " " 5.50 " " 8.00 p.m. | 20 " " 8.00 p.m. to 12.10 a.m.  
10 " " 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. | 12.00 mid.  
15 " " 4.30 p.m. | 7.30 p.m. | Car from Henderson to St. Denis 12.30 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.  
10 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.