

**LIFE INSURANCE AS A BAROMETER OF CHARACTER.**

There is a feature of life insurance about which I would like to speak, and on which I would lay much emphasis, because I feel that it has not been fully appreciated. I hardly know what to call it, unless it be the psychological significance of life insurance as it should be viewed from a creditor's standpoint.

When it comes to extending credit, the average business man does not, perhaps, have in mind any set of rules or formulae. He does not attempt to analyze and catalogue the qualities the applicants should possess as a basis for the credit they ask. He reaches a conclusion by the short cut to which he is accustomed, viz.: the man's manner, appearance, reputation, financial standing, and somewhat by his words and promises. He should in some way, either general or specific, by inquiry or intuition, seek and obtain answers to a number of questions, such as these: Has the man ability, self-control, prudence and forethought? Is he cautious, frugal and normal in his habits of life? Has he a sense of justice and a proper regard for the rights of others? Is he accustomed to assume responsibility, and does he understand the need for being prepared to meet emergencies? Is he home-loving, industrious and mindful of duty? Is he progressive, and likely, therefore, to keep pace with his competitors? Does he know how to get money's worth for money expended? Is he fickle and erratic, or are his habits fixed and his purposes in life well defined? Has he integrity and reputation and does he cherish his standing among

his fellow-men? Is he selfish and self-centered, or does he think of others, and especially of wife, children and those who may be dependent upon him?

Surely it will require no argument before a group of life insurance experts to prove that a careful and detailed inquiry as to the life insurance a man carries would shed light upon each of the questions I have attempted to formulate and to which many others of similar import might well be added. . . . I doubt if there is any one line of inquiry that could be made of a man who has reached middle age, after having been engaged in business for several years, that would come as near showing both ability and determination to meet obligations and keep promises as is shown by his attitude toward life insurance.— A. Barton Hepburn, president of the Chase National Bank, N.Y.

A laxity with outstanding accounts has brought the downfall of probably the majority of insurance agencies that have failed. — Rough Notes.

**WANTED**

By strong American Insurance Company,  
GENERAL AGENT for the City of Montreal, for  
its Automobile Department. Address  
GENERAL AGENT,  
c/o THE CHRONICLE,  
MONTREAL

**WANTED**

A competent LOSS CLERK to take charge  
of the Loss Department.  
Apply to  
LOSS CLERK,  
c/o THE CHRONICLE,  
MONTREAL

**WANTED**

By a leading Fire Insurance Office, YOUNG  
MAN with mapping experience. Apply,  
stating qualifications, to  
A. B. C.,  
c/o THE CHRONICLE,  
MONTREAL

**INSPECTOR WANTED**

A Capable INSPECTOR for the Province  
of Quebec and Eastern Ontario, is required by  
a prominent Fire Insurance Office.  
Communications confidential. Address  
C.I.N.,  
c/o THE CHRONICLE,  
MONTREAL

**WANTED**

A YOUNG MAN capable of taking charge  
of Office, for the position of Chief Clerk, by an  
important British Fire Insurance Office. Appli-  
cants must state experience, length of service,  
and salary expected to  
CHIEF CLERK,  
c/o THE CHRONICLE,  
MONTREAL

**THE MONTREAL CITY and  
DISTRICT SAVINGS BANK**

NOTICE is hereby given that a Dividend of  
Two Dollars and Thirty Cents per share on the  
Capital Stock of this Institution (65% paid up)  
has been declared and will be payable, at its  
Head Office, in this City, on and after Tuesday,  
the second day of April next, to Shareholders of  
record the 15th of March next at 3 o'clock p.m.

By order of the Board,  
A. P. LESPERANCE, Manager.

*Montreal, 28th February, 1918.*