

MEMBERS OF C.F.U.A STAFF MAKE SUPREME SACRIFICE.

Word has been received that Company Sergeant Major W. Phillips, who went overseas with a Grenadier Guards of Canada battalion, was killed in action on the 9th instant.

This is the second member of the Montreal staff of the C.F.U.A. who has made the supreme sacrifice; Private T. O. Bailey, who went with a Highland battalion, having been also killed in action on the 23rd November, 1916. Both were on the Montreal Inspection and Rating Staff.

The New York Life in 1916 paid claims on 179 male lives in the United States and Canada, all standard risks, who died in the first year after insuring. One policy was in force in four days, another only nine, and four less than a month. Sixteen policyholders passed away in less than two months.

Participating Life Policies Pay

—If they are MUTUAL POLICIES—

The Never-Ending Discussion—"Which is the More Economical?—Life Insurance with or without Profits," may be summed up in a word—It depends on the Profit-Earning Power of the Company Issuing them! Policies may be purchased in the Mutual Life of Canada either on the participating or the non-participating plan. The latter is cheaper at the outset, but we have found by long experience that the participating policy turns out in the end to be the cheaper. If the dividends are used to reduce the premiums, in a few years the premiums become less than those payable on non-participating contracts.

The Mutual Life Assurance Co. of Canada

WATERLOO, ONTARIO.

Assurances \$109,645,581 : Assets \$29,361,963 : Surplus \$4,595,151

The Imperial Guarantee

AND ACCIDENT INSURANCE CO., OF CANADA

Head Office: 46 King Street W.,

TORONTO, Ont.

A Strong Canadian Company.

ACCIDENT AND SICKNESS INSURANCE GUARANTEE BONDS

PLATE GLASS AND AUTOMOBILE INSURANCE

E. WILLANS, FRANK W. COX,

General Manager.

Secretary.

McGIBBON, CASGRAIN, MITCHELL & CASGRAIN

CASGRAIN, MITCHELL, HOLT, McDOUGALL, CREELMAN & STAIRS

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ERROL M. McDOUGALL. JOHN J. CREELMAN.
GILBERT S. STAIRS, PIERRE F. CASGRAIN.

ADVOCATES, BARRISTERS, ETC.

ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.

Bell Telephone Main 8069.

ACADIA FIRE INSURANCE COMPANY.

The management of the Acadia Fire Insurance Company have appointed Messrs. Durance Brothers general agents of the Company for Toronto and vicinity. As already announced in THE CHRONICLE, Mr. J. J. Durance, manager for many years of the General Accident of Canada, resigned that position to form a partnership with his brother under the title of Durance Brothers. Both gentlemen are highly respected and the appointment will no doubt prove successful to all concerned.

FIRE POLICIES EXEMPT FROM WAR RISKS.

On the night of September 8th, 1915, a bomb dropped by a Zeppelin started a fire on the premises of R. H. & S. Rogers, Ltd., causing a loss of £40,000. The firm was insured in Lloyds under an ordinary fire policy, containing the usual exemption clause excluding liability for loss or damage arising from riot, etc. They brought action to recover under their policy, and failed, the English Court holding that the clause excluding loss by "insurrection, riot, civil commotion or military or usurped power," was not merely a riot clause from beginning to end, but a riot clause and a war clause combined; and that the fire at the plaintiff's premises was not covered by the policy.

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 " | 20 " " 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 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.

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. Malsonneuve.
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.