

**PRACTICAL PATRIOTISM FOR FIRE INSURANCE FIELD MEN.**

(Continued from page 91).

companies can write risks so protected at a profit at ten cents, where without it they lost money at 3 or 4 per cent.

Another thing an Inspector should be particular about is to make a careful record of what he has seen on his inspection for the use of his office. It is not enough to say "a good risk" or "a bad risk," but set out the facts so that it may be known upon what the judgment is based. Besides, the office pays for this information and the office should get what it pays for.

**CONSTRUCTIVE SUGGESTIONS AND EFFORTS.**

The duty of the Inspector does not end there. He should carry on a propoganda for the betterment of conditions. The seriousness of the question is not apparent to the ordinary citizen. He pays his premium and he knows that the Company finds the money somewhere to pay him his loss, and beyond that he is not interested. The fire insurance man is a specialist in that line; he should be prepared to make it clear to the individual that every dollar's worth of property destroyed is a distinct loss to the community, and he should even go higher up and impress it upon our law makers that the conservation of wealth already created is of equal importance to the production of new wealth. We should not only hold what we have, but add to it as well.

I have been warned that I was not to take up much of your time and I fear I have already exhausted my time and possibly your patience. But, if I have succeeded in starting a train of thought in the right direction, perhaps the time has not been entirely wasted.

**WANTED**

By a large British Fire Office, an INSPECTOR for the Province of Quebec. One with a connection preferred. Address

INSPECTOR,  
c/o THE CHRONICLE,  
MONTREAL

**WANTED**

By large British Fire Insurance Company. ASSISTANT MAPPING CLERK. Apply, stating experience and salary required to

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c/o THE CHRONICLE,  
MONTREAL.

**WANTED**

Large British Casualty Co. invites applications from responsible firms for GENERAL AGENCY APPOINTMENTS in Provinces of New Brunswick and Nova Scotia. Generous terms will be offered to active Representatives who can produce good results.

Address in confidence to CASUALTY,  
c/o The Chronicle, MONTREAL

**NEW DOMINION LICENSES.**

The Vulcan Fire Insurance Company, of Oakland, California, has received a Dominion license for fire insurance. Mr. T. W. Greer, of Vancouver, is chief agent.

The Maryland Assurance Corporation has been licensed to transact accident and sickness assurance in Canada, Mr. F. J. Lightbourn, of Toronto, being chief agent.

The Boston Insurance Company has received a Dominion license to transact fire insurance in British Columbia only, Mr. A. Z. deLong, of Vancouver, being chief agent.

Life insurance companies are distributing on this continent more than \$2,000,000 per day, and seven-eighths of all the money left by married men in America is derived from this source.—President H. C. Cox, Canada Life.

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**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  
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.

**Tetraultville:**

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.