of Canada HEAD OFFICE, TORONTO E. J. L'ESPERANCE. 189 ST. JAMES STREET MANAGER FOR MONTREAL Montreal. Oue. PRESIDENT \$250,000 CLUB December Eighteenth. 1923. Sir Arthur Currie, G.C.M.G., K.C.B., Principal and Vice-Chancellor. McGill College, Montreal. Dear Sir Arthur:-I was just thinking of the talk we had on the sidewalk coming from the Windsor Hotel after the Life Underwriters' lunch to-day. I cannot help but feel. Sir Arthur, that it is going to be a mistake in having the session from four to six P.M., three afternoons a week. I am really pessimistic about the number of fellows who will continue this course under these conditions. You see, Life Underwriters, particularly the men who are going to take this course, are fellows who need to work hard for a living. It means that they practically give up three afternoons a week in order to take this course, which means eighteen days. I hope that I have no justification for feeling pessimistic about the time in which the lectures will be given, but such is my impression at the time. I leave it to you for your consider\_