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#### AUTOMOBILE DEATH RATE GOES UP.

A study of the deaths of industrial policyholders of the Metropolitan Life shows that the death rate from automobile accidents has more than tripled since 1911. In 1911 the death rate from this cause was 2.3 per 100,000; in 1916 it had increased to 7.4. During this period the rate for each year was markedly higher than the rate for the year before, and that for 1916 showed an increase of more than

37 per cent. over the figure for 1915.

The steadily climbing death rate from automobile accidents among the families of wage-earners is due, very largely, to fatalities among little children. This investigation has developed the fact that of the 2,507 policyholders who were killed by automobiles during the six years 1911-1916 no less than 790, or about 32 per cent., were children under 10 years of age, and 1,125, or over 44 per cent., were children under 15 years of age.

Another condition developed by this study is the fact that as far as the industrial population is concerned, more deaths are caused by automobiles than by surface cars, subway trains, bicycles and horse-drawn vehicles combined. Indeed, in 1916, the 756 deaths caused by automobiles approaches very closely the 799 persons insured in the company killed on steam railroads.

The figures for Metropolitan policyholders, it must be borne in mind, represent, almost exclusively, pedestrians, rather than those who ride in the machines. This is particularly true of the children. A large part of this mortality, it is evident, is due to reckless driving and to the heedlessness of children to the dangers to which they expose themselves.

These figures add point to observations recently made by another student of this matter:—"History abounds in evidence that automobilists are capable of inflicting abundant damage and injury among their kind without attacking the unsuspecting child, who may always be counted on to do the unexpected thing at the wrong time. If you drive a car, take no chances on the child's seeing you in time to avoid your car; give him plenty of time to cross your path. His antics may at times be provoking, but if struck by an automobile the chances are against his living to outgrow them."

### CROP FIGURES.

The preliminary estimate by the Census and Statistics Office of this year's wheat crop in Canada is for a total of 249,164,700 bushels from 14,755,800 acres, an average yield per acre of 16.88 bushels, as compared with 17 bushels in 1916 and 29 bushels in 1915. The estimated yield of wheat in 1916 is 229,313,000 bushels from 13,448,250 acres, so that the estimated total for 1917 represents an increase of 19,851,700 bushels, or 8 per cent.

The estimated total production of wheat in the three Prairie Provinces is 225,778,700 bushels from 13,619,370 acres, as compared with 208,846,000 bushels from 12,441,350 acres in 1916. In Manitoba the total yield of wheat for 1917 is 41,642,200 bushels, as compared with 27.943,000 bushels in 1916, in Saskatchewan 130,356,000 bushels as against 131,765,000 bushels and in Alberta 53,780,500

bushels against 49,138,000 bushels.
Estimates of other crops are as follows:—oats, 399,843,000 bushels against 365,553,000; rye, 4,194,950 bushels against 2,967,400; barely, 59,318,-400 bushels against 42,647,000; flaxseed, 10,067,500 bushels against 7,316,300.

### INSURANCE DEPARTMENT.

OTTAWA, 31st August, 1917.

NOTICE is hereby given that License No. 427 has this day been issued to The Alliance Insurance Company of Philadelphia, authorizing it to transact in Canada the business of Fire Insurance on the condition that in all advertising matter, policies, literature, office signs, letter heads and publications used in Canada the company shall show its full name "The Alliance Insurance Company of Philadelphia."

> G. D. FINLAYSON, Superintendent of Insurance

## THE MONTREAL CITY and DISTRICT SAVINGS BANK

NOTICE is hereby given that a Dividend of Two Dollars and Ten Cents per share on the Capital Stock of this institution (55% paid up) has been declared and will be payable at its Head Office, in this City, on and after Monday, the First of October next, to Shareholders of record at the close of business on the 15th of September next, at 1 o'clock p.m.

By order of the Board,

A. P. LESPERANCE, Manager.

Montreal, 20th August, 1917.

# Montreal Tramways Company SUBURBAN TIME TABLE, 1916-1917

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 " 4 p.m. 10 Extra last car at 12.50 a.m.

Sault au Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent de Paul-

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
20 " 8.30 " 4.30 p.m. | 12.00 mid. |
Car from Henderson to St. Denis |
12.20 a.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. d0 " 8.40 p.m. to 12.00 mid 8.40 p.m. to 12.00 mid 9.00 p.m. to 12.20 a.m. to 9.00 p.m.

ntain :
From Park Avenue and Mount Royal Ave.—
20 min. service from 5.40 a.m. to 12.20 a.m.
From Victoria Avenue to 5.60 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'Ile: From Lasalie and Notre Dame— 60 min. service from 5.00 a.m. to 12.00 midnight.

Tetraultville:

From Lasalle and Notre Dame—
15 min. service 3.00 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.