

**THE EMBEZZLEMENT RECORD.**

Press notices and dispatches, as collated by the bonding department of the Fidelity & Casualty Company of New York, indicate for the months of October and November, 1915, the following defalcations:

	Oct., 1915.	Nov., 1915.
Banks and Trust Companies.....	\$153,933	\$69,708
Beneficial Associations.....	78,174	8,872
Public Service.....	43,821	35,936
General Business.....	102,551	198,970
Transportation Companies.....	6,824	1,215
Courts and Trusts.....	7,750	7,750
Miscellaneous.....	27,296	22,132
Total.....	\$420,349	\$344,583

**MONTREAL ARSON CHARGE.**

Nathan Aooof of 1287 Cadieux Street and his father, Morris Alooof, 1445 Garnier Street, have been arrested on warrants issued by Fire Commissioner Latulippe, the former charged with arson and the latter of conspiring with his son to commit arson. The arrests were made in connection with a fire on December 15th in a partly-constructed house at 1276 Garnier Street, the property of Morris Alooof. Over-insurance is alleged, the payment of premiums having been made only a few days before the fire.

**ST. CATHARINES, ONTARIO.**

To overcome the inevitable stress and strain of overwork, recharge the human dynamo by a rest and course of treatment with the saline waters of the "St. Catharine's Well." The use of tonic baths, electricity or massage under experienced doctors and nurses will add to your physical bank account. Reached via Grand Trunk Railway System. A Booklet with full information will be sent free on application to M. O. Dafoe, No. 122 St. James Street, Montreal.

**CANADIAN ACCIDENTS DURING NOVEMBER, 1915.**

Trade or Industry.	Killed.	Injured.	Total.
Agriculture .. . . .	8	16	24
Lumbering .. . . .	3	3	6
Mining .. . . .	5	13	18
Railway Construction .. . . .	1	..	1
Building Trades .. . . .	1	12	13
Metal Trades .. . . .	6	101	107
Woodworking Trades .. . . .	..	6	6
Printing and allied trades .. . . .	..	1	1
Textile .. . . .	..	6	6
Food and Tobacco Preparation .. . . .	5	9	14
<b>Transportation:—</b>			
Steam Railway Service .. . . .	10	69	79
Electric Railway Service .. . . .	..	3	3
Navigation .. . . .	4	6	10
Miscellaneous .. . . .	1	14	15
Public Employees .. . . .	2	3	5
Miscellaneous Skilled Trades .. . . .	3	11	14
Unskilled Labour .. . . .	1	..	1
Total .. . . .	50	273	323

**CASUALTY MANAGERS ASSOCIATION OF CANADA.**

The usual monthly meeting of the Casualty Managers' Association is being held in Toronto to-day under the Presidency of Mr. John Emo, general manager of the Globe Indemnity Co.

**Union Assurance Society Ltd.**

OF LONDON, ENGLAND.

[Fire Insurance since A.D. 1714]

CANADA BRANCH, MONTREAL

T. L. MORRISEY, Resident Manager.

NORTH WEST BRANCH, WINNIPEG

THOS. BRUCE, Branch Manager.

Agencies throughout the Dominion

**THE MONTREAL CITY and DISTRICT SAVINGS BANK**

The ANNUAL GENERAL MEETING of the Shareholders of this Bank will be held at its Head Office, St. James Street, on Monday, the Fourteenth day of February next, at 12 o'clock noon, for the reception of the Annual Reports and Statements, and the election of Directors.

By order of the Board,

A. P. LESPERANCE, Manager.

Montreal, January 13th, 1916.

**Traffic Returns.****CANADIAN PACIFIC RAILWAY.**

Year to date	1913	1914	1915	Decrease
Dec. 31.	\$138,068,000	\$107,257,000	\$106,122,000	\$ 1,135,000
Week ending	1914	1915	1916	Increase
Jan. 7..	1,850,000	1,316,000	1,874,000	558,000
14..	1,563,000	1,321,000	1,863,000	542,000

**GRAND TRUNK RAILWAY.**

Year to date	1913	1914	1915	Decrease
Dec. 31..	\$56,557,776	\$51,476,191	\$50,540,300	\$935,891
Week ending	1914	1915	1916	Increase
Jan. 7..	797,268	743,522	880,702	137,180
14..	803,919	779,745	966,301	186,556

**CANADIAN NORTHERN RAILWAY.**

Year to date	1913	1914	1915	Increase
Dec. 31..	\$..	\$21,023,500	\$22,322,000	\$1,298,500
Week ending	1914	1915	1916	Increase
Jan. 7..	364,700	205,400	541,100	225,400
14..	362,800	349,300	469,300	120,000

**TWIN CITY RAPID TRANSIT COMPANY.**

Year to date	1913	1914	1915	Increase
Dec. 31 \$..	\$..	\$9,194,169	\$9,347,294	\$153,125
Week ending	1913	1914	1915	Increase
Dec. 7..	\$172,616	173,987	183,207	9,220
14..	172,596	172,966	179,416	6,450
21..	175,743	182,289	189,787	7,498
30..	222,794	260,470	276,754	16,284

**DULUTH SUPERIOR TRACTION CO.**

	1914	1915	1916	Increase
Jan. 7..	\$22,977	\$22,403	\$23,286	\$883

**CANADIAN BANK CLEARINGS.**

	Week ending Jan. 20, 1916	Week ending Jan. 13, 1916	Week ending Jan. 21, 1915	Week ending Jan. 22, 1914
Montreal..	\$63,490,630	\$70,582,999	\$48,049,498	\$55,359,158
Toronto..	44,525,524	46,100,863	33,813,402	39,818,760
Winnipeg..	32,463,106	35,153,945	..	..
Ottawa....	..	3,848,144	4,569,021	4,540,300