

**THE I. O. F.'S PROGRESS.**

The I. O. F. is making great progress. With certificates (life and endowment) new and taken up last year of \$9,548,328, lapses were \$12,565,803, and the net amount in force was reduced from \$185,994,871 at the end of 1915, to \$182,012,224 at the close of 1916. Such results must make the agents, organizers, *et al.*, who between them last year received for their valuable services a sum of \$164,386, (inclusive of some \$15,600 charged to the sick and funeral fund), realise that they have not only thoroughly earned their salaries and commissions, but that their efforts have a constructive value that they could scarcely have anticipated.

**LEGAL PHASES OF CORPORATE FINANCING.**

With the title of "Some Legal Phases of Corporate Financing, Re-organization and Regulation," the Macmillan Company of Canada have lately published a work for the use of lawyers habitually engaged in other branches of practice who are called upon to advise clients deeply interested in corporate reorganizations or find themselves in the role of advisers to a reorganization committee, a syndicate of underwriters or a mortgage trustee, as well as younger members of the profession called on to assist more experienced men, or ambitious to engage in a practice of the sort described.

**CORPORATION OF INSURANCE BROKERS AND AGENTS.**

Mr. A. P. Cawley, secretary of the Corporation of Insurance Brokers and Agents, 59a London Wall, London, E.C., 2, writes to THE CHRONICLE that the Corporation is desirous of getting more fully in touch with colleagues in Canada. They are already in contract with the Canadian Life Underwriters' Association, and desire communication with fire and accident insurance interests here. Sir John Runtz is president of the Corporation, and associated with it are a number of the prominent British insurance firms. Communications from Canada with Mr. Cawley will be appreciated.

**TRAFFIC RETURNS.**

**CANADIAN PACIFIC RAILWAY.**

Year to date	1915	1916	1917	Increase
May 31	\$34,271,000	\$49,909,000	\$56,569,000	\$6,660,000
Week ending	1915	1916	1917	Increase
June 7,	1,565,000	2,674,000	2,927,000	253,000
14,	1,623,000	2,629,000	3,165,000	536,000
21,	1,619,000	2,631,000	2,939,000	308,000
30,	2,163,000	3,409,000		

**GRAND TRUNK RAILWAY.**

Year to date	1915	1916	1917	Increase
May 31,	\$18,771,133	\$22,162,815	\$24,274,445	\$2,111,630
Week ending	1915	1916	1917	Increase
June 7,	968,977	1,107,091	1,333,194	223,103
14,	949,313	1,113,418	1,348,185	234,767
21,	979,072	1,152,440	1,441,424	288,984
30,	1,506,251	1,736,084	2,104,316	368,232

**CANADIAN NORTHERN RAILWAY**

Year to date	1915	1916	1917	Increase
May 31,	\$8,610,400	\$12,696,200	\$15,564,600	\$2,868,400
Week ending	1915	1916	1917	Increase
June 7,	409,400	429,700	908,700	279,300
14,	403,500	880,400	916,800	36,400
21,	413,800	744,300	911,400	167,100
30,	552,900	1,122,800		

**A PROSPEROUS BRANTFORD AGENCY.**

Mr. Thomas Hendry, the well-known insurance agent of Brantford, Ont., announces his removal to newly-fitted and commodious offices at 118 Dalhousie Street. Mr. Hendry, who has been in the insurance business in Brantford 21 years, has attained great success, both in fire insurance, in which he represents many well-known companies, and as district manager of the Sun Life. Mr. Hendry has built up his business on the enduring foundations of service to his community.

A new patriotic development in New South Wales is the insurance of married recruits by wealthy men. It is said that one well-known sheep farmer has offered to insure 500 men.

**WANTED**

Experienced **MANAGER** for Western Fire Insurance Agency. Must be capable of holding and extending an established business. Married man preferred. In first letter give experience, references, when available and salary desired. Correspondence confidential. Apply in first instance to

"WESTERN,"  
c/o The Chronicle,  
MONTREAL.

**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.	7.10 p.m. to 12.00 mid.
From Lachine—	10 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 " "	3.00 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.
20 " " " "	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 12.20 a.m.
15 " " " "	4.30 p.m. 7.30 p.m.	Car from St. Vincent to St. Denis 1.10 a.m.
20 " " " "	7.30 " 8.30 p.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.
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**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.	