

TRAFFIC RETURNS.

| Canadian Pacific Railway. | | | | |
|----------------------------|--------------|--------------|--------------|-------------|
| Year to date | 1916 | 1917 | 1918 | Increase |
| Aug. 31 | \$73,047,000 | \$94,523,000 | \$94,846,000 | \$323,000 |
| Week ending | 1916 | 1917 | 1918 | Increase |
| Sept. 7 | 2,679,000 | 2,666,000 | 3,053,000 | 387,000 |
| 14 | 2,728,000 | 2,691,000 | 2,915,000 | 224,000 |
| 21 | 2,779,000 | 2,964,000 | 3,114,000 | 150,000 |
| 30 | 3,660,000 | 3,631,000 | 4,210,000 | 579,000 |
| Grand Trunk Railway. | | | | |
| Year to date | 1916 | 1917 | 1918 | Increase |
| Aug. 31 | \$32,589,209 | \$41,082,168 | \$45,714,434 | \$4,632,266 |
| Week ending | 1916 | 1917 | 1918 | Increase |
| Sept. 7 | 1,276,061 | 992,615 | 1,346,556 | 353,923 |
| 14 | 1,253,629 | 977,154 | 1,415,000 | 437,846 |
| 21 | 1,310,670 | 1,037,721 | 1,458,812 | 421,091 |
| 30 | 1,796,466 | 1,455,133 | 2,126,177 | 671,044 |
| Canadian Northern Railway. | | | | |
| Year to date | 1916 | 1917 | 1918 | Increase |
| Aug. 31 | \$19,907,600 | \$26,871,300 | \$28,264,500 | \$1,393,200 |
| Week ending | 1916 | 1917 | 1918 | Increase |
| Sept. 7 | 708,900 | 715,800 | 901,000 | 185,200 |
| 14 | 668,000 | 751,300 | 873,900 | 122,600 |
| 21 | 726,000 | 770,200 | 916,100 | 145,900 |
| 30 | 1,085,000 | 1,104,400 | 1,359,900 | 255,500 |

HOW TO COLLECT THE FIRST PREMIUM

It is good business to secure payment of the first premium as soon as the application has been signed. It saves time, and it minimizes the chances of competition creeping in, or of the applicant backing out of taking the policy. A prospect's hand will go more naturally to his pocket or cheque book right after he has signed the application than at any other time.

Our new Interim Receipt attached to the bottom of our latest application form makes it more easy to collect the first premium. The receipt provides that:

"The Assurance, subject to the terms and conditions of the policy, shall take effect as of the date of the medical examination for this policy, provided the applicant is on that date, in the opinion of the Company's authorized officers at Toronto, an insurable risk under its rules, and the application is otherwise acceptable on the plan and for the amount, and at the rate of premium applied for; otherwise the amount paid hereon shall be repaid to the applicant on return of this receipt."

Say to your prospect: "Shall I make out this receipt for the settlement of the premium?" or, "Do you want to give me a cheque for the premium?" or better still, as advised by one of our \$100,000 club members who collects his first premium with the application, pull out a blank Canada Life counter cheque and, assuming that the premium is going to be paid immediately, ask the applicant: "What bank do you keep your account in so that I can fill in this cheque for the premium?"—Canada Life News Bulletin.

"The Home Bank Monthly"

The Editor of "The Home Bank Monthly" will be pleased to send the current issues of the publication, post paid, on application.

Address: "The Home Bank Monthly"

The Home Bank of Canada
8-10 King St. West

Toronto

A Copy mailed to your address post paid

BANK OF HAMILTON

ESTABLISHED 1872

Capital (Authorized).....\$ 5,000,000
Capital (Paid Up)..... 3,000,000
Reserve and Undivided Profits 3,500,000
Total Assets Over..... 64,000,000

Sir John Hendrie, K.C.M.G., C.V.O., J. P. Bell,
President Gen. Manager

To practice self-denial now, and do without the unnecessary luxury, is unusually profitable, because the money saved will buy more when prices again become normal. Open a savings account with the Bank of Hamilton.

227 McGill Street,
Montreal

R. L. Ellis,
Manager

ESTABLISHED 1873

THE

Standard Bank

of CANADA

QUARTERLY DIVIDEND NOTICE

No. 112

NOTICE is hereby given that a Dividend at the rate of THIRTEEN PER CENT PER ANNUM upon the Capital Stock of this Bank has this day been declared for the quarter ending October 31st, 1918, and that the same will be payable at the Head Office in this City, and at its branches on and after Friday, the 1st day of November, 1918, to Shareholders of record, the 19th October, 1918.

By Order of the Board,

C. H. EASSON,

General Manager.

Toronto, September 21st, 1918.