

**THE CANADIAN RAILWAY PROBLEM.**

The railway problem is perhaps the most important domestic matter with which Canada has to deal in the immediate future, and any thoughtful discussion of it, from whatever angle, is welcome as a useful contribution towards its solution. Mr. E. B. Biggar, author of "The Canadian Railway Problem" published by the Macmillan Company of Canada is an out-and-out "nationalist" in railway matters, whose arguments for State ownership of all Canadian railroads will be violently disagreed with by many competent railway critics. Mr. Biggar put his case cogently and trenchantly. We judge, however, that he has had no personal experiences as a passenger on the State railway systems of Europe. Otherwise his enthusiasm for them would be somewhat diluted. It would be interesting also to have Mr. Biggar's observations on the exact and explicit evidence given by Mr. Acworth at Washington a few weeks ago, that practically all important improvements in methods of railway travel have originated with privately operated roads.

**BLUFF DOES NOT MAKE AN INSURANCE MAN.**

The business of insurance judged only after a casual acquaintance has lured many to tread its pathway, where were seen bright visions of a harvest of gold and honor. Even the business of mutual insurance has had its fascinations for those promoters who were looking for easy money in a dignified business with somebody else to pay the bills. But a bold front, a desire to control others' money, and all the dignity that can be assumed do not of themselves make a newly created official of a newly created insurance company competent and efficient as an insurance man. Nor is the less impressive official who is without experience and without expert knowledge any more likely to make a success of his enterprise.—*Burton Mansfield.*

**TRAFFIC RETURNS.**

**CANADIAN PACIFIC RAILWAY.**

Year to date	1915	1916	1917	Increase
June 30	\$41,261,000	\$61,252,000	\$69,575,000	\$8,323,000
Week ending	1915	1916	1917	Increase
July 7,	1,666,000	2,616,000	3,101,000	485,000
14,	1,635,000	2,738,000	2,867,000	129,000
21,	1,670,000	2,641,000	2,950,000	309,000

**GRAND TRUNK RAILWAY.**

Year to date	1915	1916	1917	Increase
June 30,	\$23,174,746	\$27,271,848	\$39,501,564	3,229,716
Week ending	1915	1916	1917	Increase
July 7,	990,278	1,155,029	1,297,003	141,974
14,	989,629	1,211,393	1,379,293	167,900
21,	980,898	1,140,226	1,358,019	217,793

**CANADIAN NORTHERN RAILWAY**

Year to date	1915	1916	1917	Increase
June 30,	\$10,390,000	\$16,073,400	\$19,613,200	\$3,539,800
Week ending	1915	1916	1917	Increase
July 7,	429,400	885,100	902,300	17,200
14,	449,700	874,900	935,600	60,700
21,	447,700	866,900	872,100	5,200

**NEW MOVE OF ONTARIO FRATERNAL SOCIETIES.**

A move is being made in Ontario to form a general merger of the various fraternal and benevolent societies of the Province, to issue new certificates to members at a definite value, and then, thus combined, to approach the Government and ask for control over the new organisation, similar to the control exercised by the Board of Workmen's Compensation. This move is a result of recent actuarial examinations of several societies, disclosing the fact, which had been suspected by outsiders for a good many years, that they are insolvent. It is believed by the representatives of the societies who have studied the matter that the only solution of their problem is to effect an amalgamation of all the societies, procure actuarial reports putting a definite value on the certificates of all the members at the date of the amalgamation, and then make united application to the Government for control.

It was arranged at a recent meeting at Toronto that another meeting should be convened about the end of September to draw up a report to be presented to all camps and lodges in the district for their consideration. Whatever happens, there are evidently some more tragedies ahead of old members of unsound fraternal societies who cannot possibly afford to pay the rates of the societies on an actuarial basis.

**Montreal Tramways Company**

**SUBURBAN TIME TABLE, 1916-1917**

**Lachine :**

10 min. service	From Post Office—	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.	20 "	7.10 p.m. to 12.00 mid.
20 min. service	From Lachine—	5.30 a.m. to 8.00 a.m.	10 min. service	4 p.m. to 8.00 p.m.
10 "		8.00 " 9.00 "	20 "	8.00 p.m. to 11.10 a.m.
10 "		9.00 " 4 p.m.		Extra last car at 12.50 a.m.

**Sault au Recollet and St. Vincent de Paul:**

15 min. service	From St. Denis to St. Vincent de Paul—	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.		
15 min. service	From St. Vincent de Paul to St. Denis—	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 12.30 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 9.60 p.m.
	40 "	9.00 p.m. to 12.30 a.m.

**Mountain:**

From Park Avenue and Mount Royal Ave.—	20 min. service	From 5.40 a.m. to 12.30 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. Maisonneuve.	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.