

Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1913.	1914.	1915.	Decrease
Mar. 31	\$30,019,000	\$24,382,000	\$20,111,000	\$4,271,000
Week ending	1913.	1914.	1915.	Decrease
Apr. 7....	\$2,623,000	\$2,237,000	\$1,766,000	\$471,000
" 14....	2,645,000	2,234,000	1,701,000	533,000

GRAND TRUNK RAILWAY.				
Year to date.	1913.	1914.	1915.	Decrease
Mar. 31....	\$12,490,392	\$11,734,620	\$10,750,053	\$984,567
Week ending	1913.	1914.	1915.	Decrease
Apr. 7....	\$1,024,125	\$1,041,360	\$1,008,320	\$33,040
" 14....	1,057,639	1,025,515	864,658	160,857

CANADIAN NORTHERN RAILWAY.				
Year to date.	1913.	1914.	1915.	Decrease
Mar. 31....	\$4,598,000	\$4,428,800	\$3,434,900	\$993,900
Week ending	1913.	1914.	1915.	Decrease
Apr. 7....	\$392,600	\$371,000	\$335,700	\$35,300
" 14....	398,600	367,400	342,400	25,000

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1913.	1914.	1915.	Increase
Mar. 31....	\$2,016,732	\$2,153,683	\$2,250,055	\$96,372
Week ending	1913.	1914.	1915.	Decrease
Apr. 7....	\$164,018	\$171,564	\$179,637	\$8,073
" 14....	161,236	173,371	174,248	877

HAVANA ELECTRIC RAILWAY COMPANY

Week ending	1914	1915	Decrease
Apl. 4.....	\$55,095	\$46,135	\$8,660
" 11.....	53,132	51,274	1,858
" 18.....	53,043	49,415	3,628

DULUTH SUPERIOR TRACTION CO.				
	1913.	1914.	1915.	Decrease
Apr. 7....	\$23,385	\$24,977	\$21,163	\$3,514
" 14....	23,116	25,432	20,108	5,324

MONEY RATES.

	To-day	Last Week
Call money in Montreal.....	6-6½%	6-6½%
" " Toronto.....	6-6½%	6-6½%
" " New York.....	2%	2½%
" " London.....	1½-1½%	1½-1½%
Bank of England rate.....	5%	5%

CANADIAN BANK CLEARINGS.

	Week ending Apr. 22, 1915	Week ending Apr. 15, 1915	Week ending Apr. 23, 1914	Week ending Apr. 24, 1913
Montreal.....	\$49,550,538	\$49,034,959	\$57,020,320	\$52,950,851
Toronto.....	35,964,769	35,923,790	46,725,304	30,662,511
Winnipeg.....	35,722,195	22,777,546		
Ottawa.....	4,578,575	3,720,118	4,133,033	3,689,350

Montreal Tramways Company

SUBURBAN TIME TABLE, 1915

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.	20 " " 7.10 p.m. to 12.00 mid.	

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 " "	20 " " 8.00 p.m. to 12.10 a.m.
20 " " 9.00 " 4 p.m.	Extra last car at 12.50 a.m.

Sault aux Reclot and St. Vincent de Paul :

From St. Denis to St. Vincent—	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 Hendersons only 12.00 mid.	
15 " " 4.00 " 7.00 p.m.	Car to St. Vincent 12.40 a.m.	
20 " " 7.00 " 8.00 " "		

From St. Vincent to St. Denis—

15 min. service 5.45 a.m. to 8.30 a.m.	30 min. service 8.30 p.m. to 11.35 p.m.
20 " " 8.30 " 4.30 p.m.	Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 " "	12.20 a.m.
20 " " 7.30 " 8.30 " "	Car from St. Vincent to St. Denis
	1.10 a.m.

Cartierville :

From Snowdon's Junction—	30 min. service 5.30 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.	
From Cartierville—	20 " " 5.40 a.m. to 9.30 p.m.
40 " " 9.30 p.m. to 12.30 a.m.	

Mountain :

From Park Avenue and Mount Royal—	20 min. service 5.40 a.m. to 12.00 midnight
From Victoria Avenue—	20 min. service 5.50 a.m. to 12.30 a.m.
From Victoria Avenue to Snowdon.—	10 minutes service 5.50 a.m. to 8.50 p.m.

Bout de l'île :

60 min. service 5.00 a.m. to 12.00 midnight.	
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Tetraulville :

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 9.30 p.m.

Pointe aux Trembles :

15 min. service 5.00 a.m. to 9.00 a.m.	30 min. service 7.00 p.m. to 11.00 p.m.
30 " " 9.00 a.m. to 3.30 p.m.	60 " " 11.00 p.m. to 1.00 a.m.
15 " " 3.30 p.m. to 7.00 p.m.	

OF MUTUAL INTEREST

Two of the world's greatest life assurance companies, billionaires both, have recently been changed to a mutual basis,—why?

One reason is that under the mutual system every policyholder has a voice in the administration of affairs. The system is more democratic.

Again, under the mutual system there is no danger of a company running foul of the rocks of private interest. The mutual is therefore popular.

Still another reason is that under the mutual system the dividends are paid to those whose money created them. The mutual is more equitable.

We predict that some of our Canadian giants will follow suit and reorganize themselves on the same popular basis as that on which stands

The Mutual Life Assurance Co.

Of Canada,

WATERLOO - - - ONTARIO

CABLE ADDRESS "RYKERT"

E. G. RYKERT & COMPANY
Stocks Bonds and Investments
 22 St. John Street,
 MONTREAL.

BRITISH COLONIAL

FIRE INSURANCE COMPANY

Office : ROYAL BUILDING, 2 Place d'Armes, - Montreal.

STRONG AS THE STRONGEST
 Agents wanted in Unrepresented Districts

President : HON. C. E. DUBOIS

Director and Secretary : THEODORE MEUNIER

Manager : H. W. THOMSON

INSPECTORS.

GAVIN BROWNE, Jr., 51 Yonge Street, Toronto, Ontario.

ARTHUR PATTON, Brandon, Man.

B. A. CHARLEBOIS, P. O. Box 208, Montreal, Que.