

**THE SEPTEMBER FIRE LOSS.**

The losses by fire in the United States and Canada during the month of September, as compiled from the records of the New York Journal of Commerce, aggregate \$12,244,625. This compares with \$14,823,500 charged against September of last year and \$14,383,050 in September, 1914. The losses for the first nine months of 1916 reach a total of \$171,779,845, as against \$126,288,400 for the same months of 1915. The following table gives a comparison of the fire losses for the first nine months of 1916, with those of 1915, together with the monthly losses for the balance of those years:

	1915.	1916.
January.....	\$ 20,060,600	\$ 21,423,350
February.....	13,081,250	24,770,770
March.....	18,786,400	38,680,250
April.....	18,180,350	12,681,050
May.....	11,388,450	15,973,500
June.....	10,893,950	12,247,500
July.....	9,006,800	23,013,800
August.....	10,067,100	10,745,000
September.....	14,823,500	12,244,625
Total 9 months.....	\$126,288,400	\$171,779,845
October.....	14,465,850	.....
November.....	21,204,850	.....
December.....	20,877,100	.....
Total for year.....	\$182,836,200	.....

There were during September this year some 236 fires which in each instance caused an estimated property loss of \$10,000 or over. This compares with 202 such fires in August and 169 in July. The fire underwriters are discouraged over the

results of the year 1916 so far, says the Journal of Commerce. The Black Tom Island disaster will cost them a large sum and that loss falls in a season when fires are usually so light that company managers expect to make up for the severe ratio during January and February.

**THE SEPTEMBER BANK STATEMENT.**

Preliminary figures of the September bank statement, issued yesterday, show a further heavy gain in deposits by the public. The allotments of the War Loan were not made until October, so that the September figures are not appreciably affected by the issue of the War Loan last month. Demand deposits increased by nearly nine millions during the month from \$443,317,275 at the end of August to \$454,148,049 at September 30th; savings deposits from \$806,774,687 to \$816,374,171; foreign deposits from \$140,789,100 to \$149,744,985. Circulation was up from \$122,656,083 to \$134,433,652.

Current loans in Canada increased about \$12 1/2 millions during the month from \$739,938,513 to \$752,545,756, but at this level are some \$18 1/2 millions below their level of September, 1916. The month's increase is doubtless in connection with the movement of the crops. Canadian call loans at the end of September were \$88,145,851 against \$86,351,216 and foreign call loans, \$173,887,586 compared with \$171,380,353 in August.

Pennsylvania is enacting a law enforcing personal responsibility for preventable fires.

**TRAFFIC RETURNS.**

**CANADIAN PACIFIC RAILWAY.**

Year to date	1914	1915	1916	Increase
Sept. 30	\$82,959,000	\$67,117,000	\$97,773,000	\$30,656,000
Week ending	1914	1915	1916	Increase
Oct. 7	2,275,000	2,915,000	2,966,000	51,000
14	2,226,000	2,988,000	3,034,000	46,000

**GRAND TRUNK RAILWAY.**

Year to date	1914	1915	1916	Increase
Sept. 30	\$39,213,401	\$36,863,614	\$43,976,411	\$7,112,797
Week ending	1914	1915	1916	Increase
Oct. 7	1,008,265	1,019,816	1,319,090	299,264
14	1,012,328	1,067,819	1,300,095	232,276
21	969,483	1,043,088	1,200,044	156,956

**CANADIAN NORTHERN RAILWAY**

Year to date	1914	1915	1916	Increase
Sept. 30	\$14,407,600	\$17,092,300	\$26,780,400	\$9,688,100
Week ending	1914	1915	1916	Increase
Oct. 7	718,400	847,500	857,400	9,900
14	653,900	767,800	847,700	79,900
21	499,000	791,800	839,700	47,900

**TWIN CITY RAPID TRANSIT COMPANY.**

Year to date	1914	1915	1916	Increase
Sept. 30	\$6,870,005	\$6,931,493	\$7,506,511	\$575,018
Week ending	1914	1915	1916	Increase
Oct. 7	\$179,180	\$180,330	\$189,836	\$9,506
14	176,066	178,989	186,240	7,251

**CANADIAN BANK CLEARINGS.**

	Week ending Oct. 26, 1916	Week ending Oct. 19, 1916	Week ending Oct. 28, 1915	Week ending Oct. 29, 1914
Montreal ..	\$78,290,579	.....	\$60,788,035	\$45,730,045
Toronto ...	59,078,355	.....	42,907,491	34,843,888
Winnipeg ..	53,781,166	.....	50,853,027	.....
Ottawa ....	5,522,422	.....	3,790,609	4,141,279

**Montreal Tramways Company  
SUBURBAN TIME TABLE, 1915-1916**

**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—			
10 min. service	5.30 a.m. to 5.50 a.m.	10 min. service	4 p.m. to 8.00 p.m.
20 " "	5.50 " 9.00 " 20 " "	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 au Recollet and St. Vincent de Paul:**

From St. Denis to St. Vincent de Paul—			
10 min. service	5.20 a.m. to 8.00 a.m.	30 min. service	8.00 p.m. to 11.30 p.m.
20 " "	8.00 " 4.20 p.m.	Car to Henderson only 12.00 mid.	
10 " "	4.20 " 6.40 p.m.	Car to St. Vincent at 12.40 a.m.	
20 " "	6.40 " 8.00 p.m.		
From St. Vincent de Paul to St. Denis—			
10 min. service	5.50 a.m. to 8.20 a.m.	30 min. service	8.30 p.m. to 12.00 mid.
20 " "	8.10 " 4.50 p.m.	Car from Henderson to St. Denis	
10 " "	4.50 p.m. 7.10 p.m.	12.20 a.m.	
20 " "	7.10 " 8.30 p.m.	Car from St. Vincent to St. Denis 1.10 a.m.	

**Cartierville:**

From Snowdon Junction—20 min. service 5.20 a.m. to 8.40 p.m.			
	40 " "	40 " "	8.40 p.m. to 12.00 mid.
From Cartierville—			
	20 " "	20 " "	5.40 a.m. to 9.00 p.m.
	40 " "	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.

**Tetraultville:**

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 8.00 p.m.
20 " "	8.00 p.m. to 12.20 a.m.
Extra last car for Blvd. Bernard at 1.20 a.m.	