

**Traffic Returns.**

**CANADIAN PACIFIC RAILWAY.**

Year to date	1913	1914	1915	Decrease
June 30..	\$64,332,000	\$52,907,000	\$41,261,000	\$11,646,000
Week ending	1913	1914	1915	Decrease
July 7..	2,700,000	2,343,000	1,666,000	677,000

**GRAND TRUNK RAILWAY.**

Year to date	1913	1914	1915	Decrease
June 30..	\$27,138,193	\$24,964,083	\$23,174,746	\$1,789,337
Week ending	1913	1914	1915	Decrease
July 7..	1,087,463	1,048,006	990,278	57,728

**CANADIAN NORTHERN RAILWAY.**

Year to date	1913	1914	1915	Decrease
June 30..	\$10,739,900	\$9,335,700	\$7,259,100	\$2,076,600
Week ending	1913	1914	1915	Decrease
July 7..	432,700	362,000	258,800	103,200

**TWIN CITY RAPID TRANSIT COMPANY.**

Year to date	1913	1914	1915	Increase
June 30..	\$3,442,269	\$4,468,940	\$4,547,408	\$78,468
Week ending	1913	1914	1915	Decrease
July 7..	\$169,745	181,373	175,653	5,720
" 14....	172,863	182,152	178,381	3,771
" 21....	181,948	185,576	177,046	8,530
" 30..	222,054	232,838	229,041	3,797

**HAVANA ELECTRIC RAILWAY COMPANY.**

Week ending	1914	1915	Decrease
July 4.....	56,068	54,811	1,257
" 11.....	54,606	54,650	Inc. 44

**DULUTH SUPERIOR TRACTION CO.**

	1913	1914	1915	Decrease
June 7.....	\$2,493	\$2,050	\$20,133	\$169,146
" 14.....	25,433	26,124	19,962	6,162
21.....	25,684	25,468	20,922	4,546
30.....	33,339	33,408	26,155	7,253
July 7.....	29,163	29,861		

**MONEY RATES.**

	To-day	Last Week
Call money in Montreal.....	6-6 1/2%	6-6 1/2%
" Toronto.....	6-6 1/2%	6-6 1/2%
" New York.....	1 1/2%	1 1/2%
" London.....	1 1/2-2%	1 1/2%
Bank of England rate.....	5%	5%

**CANADIAN BANK CLEARINGS.**

	Week ending July 15, 1915	Week ending July 8, 1915	Week ending July 16, 1914	Week ending July 17, 1913
Montreal...	\$47,950,503	\$55,494,476	\$56,940,260	\$55,816,789
Toronto...	36,623,246	41,456,327	43,341,914	39,811,262
Winnipeg...	17,366,483	19,728,854		
Ottawa...	4,032,160	4,952,558	3,876,286	4,303,441

**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—	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 " " 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 Recollet 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.
20 " " 8.30 " 4.30 p.m.	Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 " "	12.30 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—	30 " " 5.40 a.m. to 8.00 p.m.
40 " " 8.00 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—	30 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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**Tetraultville:**

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 4.30 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.	30 " " 11.00 p.m. to 1.00 a.m.
15 " " 3.30 p.m. to 7.00 p.m.	

**MINIMUM INSURANCE**

Economists estimate that fifteen dollars per week is the smallest amount upon which a widow, with say two children, can maintain herself and family respectably.

This means that the smallest amount of insurance carried should be such a sum as safely invested would yield \$780 per annum. At 6 per cent. this means \$13,000.

Very few men can afford to carry such a sum. Those who cannot assume such an amount should nevertheless make it their aim and as circumstances improve add to their protection until this point is reached.

**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.