

Traffic Returns.**CANADIAN PACIFIC RAILWAY.**

Year to date	1914	1915	1916	Increase
Apr. 30.	\$33,813,000	\$27,275,000	\$37,722,000	\$10,447,000
Week ending	1914	1915	1916	Increase
May 7..	\$2,119,000	\$1,594,000	\$2,763,000	\$1,169,000
" 14..	2,233,000	1,604,000	2,592,000	988,000

GRAND TRUNK RAILWAY.

Year to date	1914	1915	1916	Increase
Apr. 30..	\$16,110,787	\$14,755,831	\$17,484,879	\$2,729,048
Week ending	1914	1915	1916	Increase
May 7..	\$978,178	\$863,195	\$1,030,768	\$167,573
" 14..	945,032	922,106	1,076,436	154,330

CANADIAN NORTHERN RAILWAY.

Year to date	1914	1915	1916	Increase
Apr. 30..	\$6,038,800	\$6,889,000	\$9,607,300	\$2,718,300
Week ending	1914	1915	1916	Increase
May 7..	\$423,400	.....	.....	.....
" 14..	407,200	364,800	748,300	383,500

Lumber interests in the United States, disturbed by the criticism of the shingle-roof following three Southern conflagrations, declare that the conflagrations caused their greatest loss in the business districts, where construction was of the so-called fireproof type, and that the fires were not stopped until they reached the wooden building sections where the buildings could be saturated with water!

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1914	1915	1916	Increase
Apr. 30 \$.....		\$3,005,371	\$3,270,852	\$265,481
Week ending	1914	1915	1916	Increase
May 7..	\$171,704	\$171,796	\$191,212	\$19,416
14..	171,760	174,737	178,954	4,217

DULUTH SUPERIOR TRACTION CO.

	1914	1915	1916	Increase
Apr. 7..	\$24,977	\$21,463	.....	.....
" 14..	25,432	20,108	.....	.....
" 21..	25,160	20,316	.....	.....
" 30..	31,822	24,768	.....	.....

CANADIAN BANK CLEARINGS.

	Week ending May 25, 1916	Week ending May 18, 1916	Week ending May 27, 1916	Week ending May 28, 1914
Montreal...	\$63,689,115	\$74,347,933	\$38,214,453	\$46,566,397
Toronto...	46,715,898	50,240,714	27,975,905	34,111,146
Winnipeg...	35,808,067	39,824,221	18,568,110	
Ottawa....	3,941,367	5,218,953	3,416,964	3,259,891

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FIRST—Because in a mutual company the assets are the sole property of the Policy-holders.

SECOND—Because in a mutual company ALL of the profits go to the policy-holders: not 90 per cent or 95 per cent, but THE WHOLE.

THIRD—Because in a mutual company the executive is directly responsible to the policy-holders: ALL the directors are policy-holders' directors.

FOURTH—Because mutual companies hold the record for stability.

FIFTH—Because mutual companies have all the "safety-first" features of stock companies with mutuality thrown in.

SIXTH—Because the largest American companies are already mutual or seriously considering mutualization, and already more than one-half of legal reserve insurance is mutual.

SEVENTH—Because mutual companies are not built up in the interest of the FEW, but of the MANY.

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