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
" 21....	2,695,000	2,100,000	1,623,000	477,000
" 30....	3,513,000	2,860,000	2,074,000	786,000

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
" 21....	1,080,348	993,502	869,772	123,730
" 30....	1,523,144	1,315,790	1,263,028	52,762

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
" 21....	389,100	366,200	321,000	45,200
" 30....	565,000	505,400	429,900	75,500

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.	
Apr. 7....	$164,018	$171,564	$179,637	$8,073
" 14.....	161,236	173,371	174,248	877
" 21.....	160,670	168,771	176,106	7,335
" 30.....	204,511	221,722	..	..

HAVANA ELECTRIC RAILWAY COMPANY

Week ending	1914	1915	Decrease
Apr. 4.....	$55,095	$46,435	$8,660
" 11.....	53,132	51,274	1,858
" 18.....	53,043	49,415	3,628
" 25.....	48,715	52,502	3,787
May 2.....	54,809	49,672	5,137

DULUTH SUPERIOR TRACTION CO.

	1913.	1914.	1915.	Decrease
Apr. 7....	$23,385	$24,977	$21,463	$3,514
" 14....	23,116	25,432	20,108	5,324
" 21....	23,688	25,160	20,316	4,844
" 30....	29,384	31,822	24,768	7,054

MONEY RATES.

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

CANADIAN BANK CLEARINGS.

	Week ending May 6, 1915	Week ending Apr. 29, 1915	Week ending May 7, 1914	Week ending May 8, 1913
Montreal ..	$55,911,520	$49,032,812	$58,767,958	$58,431,203
Toronto...	37,309,159	32,209,768	43,442,449	45,543,794
Winnipeg..	28,981,753	24,602,479	....	....
Ottawa....	5,404,060	4,383,898	5,204,901	4,520,419

Montreal Tramways Company
SUBURBAN TIME TABLE, 1915

Lachine:

From Post Office—
10 min. service 5.40 a.m. to 8.00 a.m.
20 " " 8.00 " 4 p.m.
10 min. service 4 p.m. to 7.10 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 " " 5.50 " 9.00 "
20 " " 9.00 " 4 p.m.
10 min. service 4 p.m. to 8.00 p.m.
20 " " 8.00 p.m. to 12.10 a.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 " " 8.00 " 4.00 p.m.
15 " " 4.00 7.00 p.m.
30 " " 7.00 " 8.00 "
30 min. service 8.00 p.m. to 11.30 p.m
Car to Hendersons only 12.00 mid.
Car to St. Vincent 12.40 a.m.

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

Cartierville:

From Snowdon's Junction—
30 min. service 5.20 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.

From Cartierville—
30 " " 5.40 a.m. to 9.00 p.m.
40 " " 9.00 p.m. to 12.20 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'Ile:

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

Tetraultville:

15 min. service 5.00 a.m. to 9.00 a.m.
30 min. service 9.00 a.m. to 3.30 p.m.
15 min. service 3.30 p.m. to 7.00 p.m.
30 min. service 7.00 p.m. to 11.30 p.m.

Pointe aux Trembles:

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