

FRATERNALS SHOULD NOT BE RECKLESS.

Fraternal insurance organizations are informing their members that war service will make no difference in their contracts. Some promise to pay all death claims whether suffered in war or not, and others are agreeing to keep in force the certificates of the members who enlist and may be unable to keep up their assessments. This is very patriotic, but are not these fraternal taking liberties with the law of mortality in an even more aggravated way than usual? Many of them are running behind now because of inadequate rates, and if the war should become serious and unusual mortality develop, extra assessments would be multiplied, or the rates would have to be increased, and that would mean trouble. If, in addition, the fraternal undertake to pay out of the treasury the assessments of the members who enlist, the burdens would be further increased, and it is a question whether the German sympathizers among the members would not be able to enjoin any such use of their funds.—*Insurance Post.*

NEW SUPERINTENDENT OF INSURANCE FOR PROVINCE OF QUEBEC.

It is understood that an announcement will shortly be made respecting the appointment of a Superintendent of Insurance for the Province of Quebec to fill the vacancy caused by the death of Mr. Chubb, the late respected superintendent.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
Mch. 31,	\$20,111,000	\$27,154,000	\$30,465,000	\$3,311,000
Week ending	1915	1916	1917	Increase
April 7,	1,766,000	2,482,000	2,830,000	348,000
14,	1,761,000	2,577,000	2,833,000	256,000
21,	1,623,000	2,343,000	2,708,000	365,000
30,	2,074,000	3,166,000	3,665,000	499,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
Mch. 31,	\$10,750,053	\$12,799,374	\$13,532,631	\$733,257
Week ending	1915	1916	1917	Increase
April 7,	1,008,320	1,155,486	1,215,768	60,282
14,	864,658	1,024,505	1,103,119	78,614
21,	869,772	1,059,661	1,085,031	25,370
30,	1,263,028	1,445,853	1,481,293	35,440

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
Mch. 31,	\$4,940,100	\$6,783,000	\$8,464,400	1,681,400
Week ending	1915	1916	1917	Increase
April 7,	457,000	677,000	736,200	59,200
14,	463,700	668,900	881,600	212,700
21,	442,300	634,300	765,600	131,300
30,	585,900	844,100	932,100	88,000

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1915	1916	1917	Increase
Mch. 31,	\$2,250,055	\$2,463,827	\$2,610,129	\$146,302
Week ending	1915	1916	1917	Increase
April 7,	179,637	191,589
14,	174,248	185,281
21,	176,106	184,559

POOR OUTLOOK FOR GERMAN INSURANCE COMPANIES.

Speaking at the annual dinner of the Economic Club at the Hotel Astor in New York City, Mr. James W. Gerard, former U. S. ambassador at Berlin, expressed the opinion that the indebtedness of Germany is getting to a point where the country will be unable to pay the interest. In that case, he pointed out, the savings banks and the fire and life companies from whose funds the war loans have very largely been drawn, will be bankrupt.

The head office staff of the Canada Life have decided to embark on market gardening. A large plot of land has been secured for the purpose. Produce will be sold to the staff at cost.

WANTED

Fire Insurance INSPECTOR for a Tariff Company, principally for Ontario Province with headquarters at Montreal; one having a good connection preferred. All applications treated in a confidential way. Apply at once, to
INSPECTOR,
c/o The Chronicle,
MONTREAL.

**Montreal Tramways Company
SUBURBAN TIME TABLE, 1916-1917**

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 au Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent de Paul—
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 Henderson only 12.00 mid.
15 " " 4.00 " 7.00 p.m. | Car to St. Vincent at 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—
15 min. service 5.45 a.m. to 8.30 a.m. | 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.30 " 4.30 p.m. | Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 p.m. | 12.20 a.m.
20 " " 7.30 " 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 " " 8.40 p.m. to 12.00 mid.
From Cartierville— 20 " " 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 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 8.50 p.m.
20 " " " 8.50 p.m. to 12.30 a.m.
Extra last car for Blvd. Bernard at 1.30 a.m.