

Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1910.	1911.	1912.	Increase
Dec. 31.....	\$98,609,000	\$104,365,000	\$131,424,000	\$23,059,000
Week ending	1911.	1912.	1913.	Increase
Jan. 7.....	1,349,000	1,602,000	2,140,000	538,000

GRAND TRUNK RAILWAY				
Year to date.	1910.	1911.	1912.	Increase
Dec. 31.....	\$14,493,761	\$52,798,018	\$57,349,784	\$4,551,766
Week ending	1911.	1912.	1913.	Increase
Jan. 7.....	711,427	735,888	850,889	115,001

CANADIAN NORTHERN RAILWAY.				
Year to date.	1910.	1911.	1912.	Increase
Dec. 31.....	\$14,078,400	\$17,487,300	\$21,441,500	\$3,957,200
Week ending	1911.	1912.	1913.	Increase
Jan. 7.....	181,800	289,200	341,500	52,300

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1910.	1911.	1912.	Increase
Dec. 31.....	\$7,452,843	\$7,719,036	\$8,113,804	\$394,768
Week ending.	1910.	1911.	1912.	Increase
Dec. 7.....	142,084	147,634	158,892	11,258
" 14.....	141,127	144,809	160,824	15,955
" 21.....	146,059	156,362	167,303	10,941
" 31.....		212,984	228,599	15,614

HAVANA ELECTRIC RAILWAY Co.				
Week ending	1912.	1913.	Increase	
Jan. 5.....	50,210	53,645	3,435	
" 12.....	41,504	51,003	7,399	

DETROIT UNITED RAILWAY.

Week ending	1910.	1911.	1912.	Increase
Dec. 7.....		\$183,144	211,731	28,587
" 14.....		182,498	209,259	26,761

DULUTH SUPERIOR TRACTION Co.

Dec. 7.....	1910.	1911.	1912.	Increase
" 14.....	20,754	21,256	21,668	412
" 21.....	20,456	20,385	21,759	374
" 31.....	21,015	21,530	22,481	951
		30,736	32,487	1,751

MONEY AND EXCHANGE RATES.

	To-day	Last week.	A Year Ago
Call money in Montreal...	6-7%	6-7%	5-5 1/2%
" " in Toronto....	6-7%	6-7%	5-5 1/2%
" " in New York ..	2 1/2%	2 1/2%	2 1/2%
" " in London	3 1/2%	3-3 1/2%	2 1/2%
Bank of England rate....	5%	5%	4%
Consols	75	75 1/2	76 1/2
Demand Sterling.....	8 1/2	9 1/2	9 1/2
Sixty days' sight Sterling..	9 1/2	8 1/2	9 1/2

CANADIAN BANK CLEARINGS.

	Week ending Jan. 16, 1913	Week ending Jan. 9, 1913	Week ending Jan. 18, 1912	Week ending Jan. 19, 1911
Montreal	\$59,567,196	\$60,878,233	\$47,559,457	\$42,938,098
Toronto		22,072,414	38,838,254	37,131,479
Ottawa	4,394,072	5,933,979	5,259,469	3,797,903

Montreal Tramways Company

WINTER SERVICE TIME TABLE, 1912-1913

Lachine:

From Post Office: 20 mins. service from 5.40 a.m. to 12.00 midnight.
 " Lachine: 20 " " " 5.10 a.m. to 12.45 midnight.

Sault au Recollet and St. Vincent de Paul:

From St. Denis Station:—

15 mins. service from 5.15 a.m. to 9.00 a.m.
 30 " " " 9.00 a.m. to 4.00 p.m.
 15 " " " 4.00 p.m. to 8.00 p.m.
 30 " " " 8.00 p.m. to 12.00 midnight.

From St. Vincent:—

15 mins. service from 5.45 a.m. to 9.30 a.m.
 30 " " " 9.30 a.m. to 4.30 p.m.
 15 " " " 4.30 p.m. to 8.30 p.m.
 30 " " " 8.30 p.m. to 12.00 midnight.

Cars from St. Denis, 12.00 and 12.40 midnight to Henderson only.

Mountain:

From Park Avenue and Mount Royal:—

20 mins. service from 5.40 a.m. to 12.20 midnight.

From Victoria Avenue:—

20 mins. service from 5.50 a.m. to 12.30 midnight.

Cartierville:

From Snowdon Junction:—

20 mins. service from 6.00 a.m. to 8.40 p.m.
 40 " " " 8.40 p.m. to 12.00 midnight.

From Cartierville:—

20 mins. service from 5.40 a.m. to 9.00 p.m.
 40 " " " 9.00 p.m. to 12.20 midnight.

Bout de l'Île:

20 mins. service from 5.00 a.m. to 9.00 a.m.

40 " " " 9.00 a.m. to 1.00 p.m.

30 " " " 1.00 p.m. to 8.00 p.m.

60 " " " 8.00 p.m. to 12.00 midnight.

Tetraulville:

15 mins. service from 5.00 a.m. to 6.30 a.m.

30 " " " 6.30 a.m. to 8.00 p.m.

(INC.)
German American
Insurance Company
New York

STATEMENT MAY, 1911

CAPITAL

\$2,000,000

RESERVE FOR ALL OTHER LIABILITIES

9,802,074

NET SURPLUS

8,447,668

ASSETS

20,249,742

AGENTS WANTED

Apply to THOS. C. MOORE, Supt. of Agencies
 10 Wellington Street, East, Toronto, Ontario

AGENTS WANTED

Protector Underwriters

OF HARTFORD

ASSETS, JAN. 1ST, 1911, \$10,737,657.32

FIRE INSURANCE ONLY

CANADIAN DEPARTMENT, MONTREAL

J. W. TATLEY, Manager.

ATLAS ASSURANCE COMPANY

LIMITED, of LONDON, ENGLAND

Established in the REIGN of GEORGE III

Income **\$ 6,916,365**

Funds (excluding Uncalled Capital) **17,633,467**

Including Uncalled but Fully Subscribed Capital, the resources of the Company exceed Twenty-seven million dollars.

Head Office for Canada - MONTREAL

MATTHEW C. HINSHAW, Branch Manager

Active and Influential Agents Wanted