

Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1913.	1914.	1915.	Decrease
Jan. 31	\$9,528,000	\$7,719,000	\$5,908,000	\$1,811,000
Week ending	1913.	1914.	1915.	Decrease
Feb. 7	\$2,372,000	1,752,000	1,440,000	312,000
" 14	2,200,000	1,733,000		
" 21	2,337,000	1,796,000	1,614,000	182,000

GRAND TRUNK RAILWAY.				
Year to date.	1913.	1914.	1915.	Decrease
Jan. 31	\$4,048,248	\$3,766,933	\$3,410,813	\$356,120
Week ending	1913.	1914.	1915.	Decrease
Feb. 7	867,467	873,338	786,158	87,180
" 14	860,864	868,432	817,255	51,177
" 21	945,099	853,582	823,436	30,146

CANADIAN NORTHERN RAILWAY.				
Year to date.	1913.	1914.	1915.	Decrease
Dec. 30	\$1,513,400	\$1,570,900	\$950,800	\$620,100
Week ending	1913.	1914.	1915.	Decrease
Feb. 7	\$293,900	\$303,100	\$232,900	\$70,200
" 14	306,200	312,700	256,300	56,400
" 21	389,100	336,600		

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1913.	1914.	1915.	Increase
Jan. 31	\$683,872	\$739,669	\$762,535	\$22,866
Week ending	1913.	1914.	1915.	Increase
Feb. 7	\$156,287	\$170,906	\$179,775	\$8,869
" 14	158,947	165,022	172,889	7,867

HAVANA ELECTRIC RAILWAY COMPANY				
Week ending	1914.	1915.	Decrease	
Feb. 7	\$57,094	\$51,633	\$5,461	
" 14	55,117	51,255	3,862	
" 21	53,347	51,453	1,894	

DULUTH SUPERIOR TRACTION Co.				
Week ending	1913.	1914.	1915.	Decrease
Feb. 7	\$20,766	\$22,545	\$22,474	\$ 71
" 14	20,865	22,907	21,994	913

MONEY RATES.

	To-day	Last Week	A Year Ago	
Call money in Montreal	6-6 1/2 %	6-6 1/2 %	54-6	%
" " Toronto	6-6 1/2 %	6-6 1/2 %	6-6 1/2	%
" " New York	2 %	2 %	1 1/2	%
" " London	1 %	1 %	1-1 1/2	%
Bank of England rate	5 %	5 %	3	%

CANADIAN BANK CLEARINGS.

	Week ending Feb. 25, 1915	Week ending Feb. 18, 1915	Week ending Feb. 26, 1914	Week ending Feb. 27, 1913
Montreal	\$38,825,759	\$41,252,656	\$48,028,966	\$45,796,841
Toronto	30,371,062	33,228,428	40,110,568	36,360,709
Ottawa	3,605,288	3,860,150	3,230,056	2,977,792

**Montreal Tramways Company
SUBURBAN TIME TABLE, 1914**

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.
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 5.30 p.m. to 11.35 p.m.
20 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 " 12.20 a.m.
20 " " 7.30 " 8.30 " Car from St. Vincent to St. Denis 1.10 a.m.

Cartierville:

From Snowdon's 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—
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'Île:

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

Tetraultville:

15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 2.30 p.m. to 7.00 p.m.
30 min. service 9.00 a.m. to 3.30 p.m. 20 min. service 7.00 p.m. to 8.30 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. 60 " " 11.00 p.m. to 1.00 a.m.
15 " " 3.30 p.m. to 7.00 p.m.

WANTED

CASUALTY INSPECTOR wanted by old established British Office for Quebec and Maritime Provinces. Apply stating age, experience, salary expected, to Inspector, P.O. Box 1502, Montreal.

THE ASSURANCE OF A LIFE POLICY.

The events of the past five months have shown in a remarkable way the benefits of life assurance to the community. All assurance agents know, says the London Times, that it is often difficult to convince intending policyholders that the precise moment has arrived to take out policies. People have often made up their minds to assure and have discussed the best means of doing so, but they have hesitated before actually submitting their proposals. It may be, and is, pointed out to such people that they run a serious risk in delaying, that they should assure when there is nothing in sight to prevent their receiving an unconditional world-wide policy, that ill-health may intervene and render it impossible for them to be accepted as first-class lives. Last August what was to many people the unexpected happened, and many thousands have now reason to plume themselves that they had taken the plunge and had assured. It may safely be said that enormous numbers of those who are now on active service in the Territorial Force or have joined any of the new forces have been able to leave their ordinary work in far happier mind because they had previously taken the precaution of assuring themselves.

The Mutual Life of New York's \$200,000 club will meet at San Francisco the last week in September. The Quarter Million Club of the Equitable Life of New York will hold its 1915 annual convention the same week at Lake Tahoe. In both cases agents will be able to attend the world's insurance congress to be held at San Francisco in October.

It is an ill wind that blows up no surety business. The issuance of supply bonds for furnishing goods to the countries at war is now reported as furnishing a lucrative field for the American bonding companies.