LARGER LIFE POLICIES WANTED.

A policy for a sum that might have been considered sufficient a matter of two or three years ago to cover all contingencies must, of necessity, remarks the Manchester Policyholder, be too small in the circumstances that exist to-day, and in order to be prepared against any emergency a man must increase his insurance protection in proportion to the higher cost of living; that is, by at least one-third. Where policies have been taken out with a view to providing for a wife and children, high prices must be taken fully into calculation; and, with so many urgent demands upon his purse, life assurance represents practically the only means by which a married man can provide for the future of his family. The present is decidedly not a time for any person to neglect to take up adequate insurance cover, alleging the high cost of living as a reason or excuse. But it is pre-eminently a time when every person should insure for an amount proved to be sufficient when current social conditions have been duly considered; while furthermore the holders of existing assurances will be well advised to take careful stock of their holdings, in the light of circumstances as they are and as they possibly will be in the future. Life is precarious and uncertain; insurance is cheap and secure.

MEDICAL DIRECTOR SAYS PEOPLE OVEREAT.

Doctor Rogers, medical director of the New York Life, says most people eat altogether too much. "They forget that every bit of food they swallow has to undergo an elaborate chemical change in order to become living tissue. The human body is a chemical laboratory and the capacity of that laboratory is distinctly limited. The majority of physical impairments we meet with among people above forty years of age, are due to long years of over-eating. A very large proportion of the death losses we pay on elderly people are due directly or indirectly to over-eating from childhood up. These people have overworked their laboratories and the resulting breakdown of the chemistry of their bodies is the real cause of their death before their time. Foods differ very much in the ease with which they can be converted into living tissue. The most difficult of the foods is meat, the next most difficult is sweets, and it is for this reason that meatless days and sweetless days are bound to be beneficial to all of us. Fruits and cereals and vegetables are the best foods. I hope that people will Hooverize. They will be greatly benefited in body as well as pocketbook by so doing."

AMERICAN MORATORIUM FOR LIFE PREMIUMS.

An act passed by Congress providing a moratorium during the period of the war on rents up to $50 monthly, notes, mortgages and other obligations of the men in the army and navy, including life insurance premiums, has been signed by President Wilson and now becomes a law. The insurance section of the Act provides that no policy in a life insurance company or fraternal organization can be lapsed for non-payment of premiums during the war or for a year after its termination. This applies, however, only to insurance not exceeding a face value of $5,000, and no policies shall be covered on which premiums were due and unpaid for more than one year at the time when application is made for the moratorium, or on which there is an outstanding policy lien or other indebtedness equal to or greater than 50 per cent. of the cash surrender value.

The law requires the insurance companies to report to the War Risk Bureau at Washington the names of policyholders who take advantage of the moratorium, and to report monthly the net amount of premiums paid under such plan. Within ten days after this statement has been verified by the Bureau of War Risk Insurance, the Secretary of the Treasury is to deliver United States bonds of equal amount to the insurance company, to be held as security for the payment of the defaulted premiums with interest. To indemnify the government against loss, it is to have a lien on any policy receiving the benefits of the moratorium, subject to any lien existing at the time the policy became subject to the act. If the policyholder dies, the amount of the unpaid premiums, with interest, shall be deducted from the payment to the beneficiaries and reported to the government.

If within one year after the termination of military service, the assured does not pay to the company all past due premiums with interest, the policy shall immediately lapse and become void, and the company shall become liable to pay the cash surrender value. One year after the termination of war, there is to be a final settlement between the government and the insurance companies.

Several Canadian life companies carrying on business in the United States will no doubt be affected by this law as well as the American companies. It is stated that a number of the life companies fear that a large proportion of the men who fail to keep their premiums paid during the war will find so large an indebtedness confronting them at its expiration that they will be disposed to abandon the insurance and begin over again.

TRAFFIC RETURNS

Canadian Pacific Railway.

Year to date	1916	1917	1918	Increase
Feb. 28	$16,926,000	$18,773,000	$19,889,000	$1,116,000
Week ending	1916	1917	1918	Increase
Mar. 7	$2,198,000	$2,442,000	$2,617,000	$175,000
14	2,258,000	2,670,000	2,496,000	Dec.174,000
21	2,281,000	2,648,000	2,846,000	198,000

Grand Trunk Railway.

Year to date	1916	1917	1918	Decrease
Feb. 28	$8,290,131	$8,520,394	$7,624,743	$905,651
Week ending	1916	1917	1918	Increase
Mar. 7	$992,026	$1,063,190	$1,122,582	$59,392
14	957,542	1,068,837	1,135,552	66,715
21	967,233	1,054,639	1,204,467	149,828

Canadian Northern Railway.

Year to date	1916	1917	1918	Increase
Feb. 28	$3,041,600	$5,191,200	$5,406,300	$215,100
Week ending	1916	1917	1918	Decrease
Mar. 7	$540,200	$669,100	$666,400	$2,700
14	$538,000	738,200	733,000	5,200
21	549,000	719,100	788,200	Inc.69,100