

FRATERNAL TROUBLES.

American insurance commissioners are reported as seriously concerned over the situation of inadequate rate fraternal, and are trying to hasten action in the direction of adequate rates, in spite of the admitted political influence of the fraternal. Officials of the National Fraternal Congress are advising societies to make every possible effort to defeat legislative action looking towards making adequate rates compulsory in the case of new business issued after January 1st, 1919. This line of action does not put the fraternal in a very favorable light.

LIFE OFFICERS' ASSOCIATION.

Officials of the Canadian Life Officers' Association were elected at the recent annual meeting as follows:—President, H. C. Cox, Canada Life; first vice-president, C. C. Ferguson, Great-West Life; second vice-president, J. B. McKechnie, Manufacturers Life; Secretary-treasurer, D. A. Kilgour, North American Life; auditors, J. F. Weston, Imperial Life, and G. B. Woods, Continental Life; executive committee, the foregoing officers with Alex. Bissett, London & Lancashire Life; J. E. Kavanagh, Metropolitan Life; A. R. Howell, Gresham Life; A. B. Wood, Sun Life; and Charles Ruby, Mutual Life of Canada.

THE FIELD FOR THRIFT.

Out of the first fifty claims paid in a large automobile company in the United States, which kept a record of the operation of its group insurance, it was reported that there had been only one case where the insurance money was not urgently needed to prevent immediate distress. In many of the cases in which these claims were paid the employees were highly skilled, commanding large pay. Conditions were found to be much the same among the skilled and among the lower grades of labor. Each class lived up to its full income, neither finding a place in its budget for a proper amount of life insurance.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
Oct. 31,	\$80,428,000	\$110,875,000	\$121,068,000	\$10,193,000
Week ending	1915	1916	1917	Increase
Nov. 7,	3,015,000	3,036,000	3,204,000	168,000
14,	3,035,000	3,051,000	3,575,000	524,000
21,	2,960,000	2,984,000	3,565,000	581,000
30,	4,104,000	4,086,000	4,598,000	512,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
Oct. 31,	\$41,530,305	\$49,636,732	\$54,152,481	\$4,515,749
Week ending	1915	1916	1917	Increase
Nov. 7,	986,765	1,244,959	1,287,185	42,226
14,	971,715	1,283,901	1,305,511	21,610
21,	935,884	1,202,291	1,266,711	64,420
30,	1,296,507	1,612,502	1,689,929	77,427

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
Oct. 31,	\$20,770,800	\$30,497,200	\$34,146,600	\$3,649,400
Week ending	1915	1916	1917	Increase
Nov. 7,	806,500	885,000	895,400	10,400
14,	820,800	825,100	1,039,800	214,700
21,	768,900	853,000	931,700	78,700
30,	1,139,000	1,159,200	1,183,300	24,100

McGIBBON, CASGRAIN, MITCHELL & CASGRAIN

MITCHELL, CASGRAIN, McDougall, CREELMAN, STAIRS & CASGRAIN

VICTOR H. MITCHELL, K.C. A. CHASE-CASGRAIN, K.C.
 ERROL M. McDUGALL. JOHN J. CREELMAN.
 GILBERT S. STAIRS, FERRIS F. CASGRAIN.
ADVOCATES, BARRISTERS, ETC.
 ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.
 Bell Telephone Main 8069.

THE MONTREAL CITY and DISTRICT SAVINGS BANK

NOTICE is hereby given that a Dividend of Two Dollars and Twenty Cents per share has been declared on the Capital Stock, called and paid-up of this Bank and will be payable, at its Head Office, in this City, on and after Wednesday, the second of January next, to Shareholders of record the 15th of December at 1 o'clock p.m.

By order of the Board,
 A. P. LESPERANCE, Manager.

Montreal, 20th August, 1917.

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 from 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—
 40 " " " 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.

Tetrautville :

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.