

## PERSONALS.

Mr. William Mackay, manager for Canada Royal Insurance Company, has returned from an extended trip to the West, where he visited many of the important agencies of the Company. He considers conditions pretty sound in Victoria and Vancouver. The latter city, he thinks, is likely to enjoy more stability, with the departure of many real estate boomers.

Winnipeg, one of the older cities in the West, is also one of the wealthiest, with a large and satisfactory business. Mr. Mackay states that the oil boom in Calgary is attracting considerable attention. He informs us that while there is a slight shrinkage in premiums in the West with collections rather slow, such conditions are temporary, and he feels most optimistic about the future outlook.

Mr. J. H. Labelle, assistant manager Royal Insurance Company, sails to-morrow from New York per S.S. *Noordam* for Rotterdam on a two months' holiday. We understand this will be Mr. Labelle's first trip across the briny ocean. During his vacation it is his intention to visit the south of France, Switzerland, and other places abroad before visiting England, where he will see the Head Office officials at Liverpool. He will also visit the London office.

In Canada, Mr. Labelle is well known as one of the most hardworking underwriters among the insurance fraternity, and we trust his well-earned holiday will be a most enjoyable one.

Mr. Maurice Ferrand, manager for Canada L'Union Fire Insurance Company, who has been visiting agencies of his Company in the West for some weeks, is expected in Montreal early next month.

Mr. T. L. Morrissey, Manager for Canada Union Assurance Society, who has been in the Old Country for some weeks, is expected in Montreal first week in August.

## Traffic Returns.

## CANADIAN PACIFIC RAILWAY.

Year to date.	1912.	1913.	1914.	Decrease
June 30...	\$59,342,000	\$64,332,000	\$52,907,000	\$11,425,000
Week ending	1912.	1913.	1914.	Decrease
July 7....	\$2,571,000	\$2,700,000	\$2,343,000	\$357,000

## GRAND TRUNK RAILWAY.

Year to date.	1912.	1913.	1914.	Decrease
June 30...	\$23,855,411	\$27,138,193	\$24,964,083	\$2,174,110
Week ending	1912.	1913.	1914.	Decrease
June 7....	\$83,931	\$114,348	\$96,040	\$18,308
" 14....	1,051,171	1,143,971	1,000,639	143,332
" 21....	1,066,726	1,166,394	1,042,646	123,748
" 30....	1,555,647	1,623,828	1,504,361	119,467
July 7....	1,012,051	1,087,463	1,048,066	39,457

## CANADIAN NORTHERN RAILWAY.

Year to date.	1912.	1913.	1914.	Decrease
June 30...	\$9,203,900	\$10,739,900	\$9,335,700	\$1,404,200
Week ending	1912.	1913.	1914.	Decrease
July 7....	\$391,900	\$432,700	\$362,000	70,700

## TWIN CITY RAPID TRANSIT COMPANY.

Year to date.	1912.	1913.	1914.	Increase
June 30...	\$ 87,004	\$418,880	\$446,940	\$280,60
Week ending	1912.	1913.	1914.	Increase
June 7....	155,165	169,745	181,373	11,628
" 14....	160,710	172,863	182,152	9,281
" 21....	156,464	181,948	185,576	3,628
" 31....	207,495	222,054	232,838	10,784

Organized



**Assets**  
**\$8,020,276.62**

**Surplus to Policyholders**  
**\$3,615,126.66**

**Applications for Agencies invited.**

Canadian Head Office  
**MONTREAL**  
J. W. BINNIE . . . . . Manager

## WANTED.

To manage a Branch Insurance Office, young man with good knowledge of Insurance business. Must have appearance, personality and energy. Excellent opening and good salary, with first-rate prospects offered to really suitable man. Apply in first instance (stating age and enclosing photograph, which will be returned; also give full details of past experience. All applications will be treated in strict confidence.

X.Y.Z., c/o. The Chronicle,  
Montreal.

## WANTED.

Appointment as Superintendent of Agencies or Chief Clerk of a Tariff or Non-Tariff Fire Insurance Company, by one who controls several good agents and a fair amount of business in Montreal and Province.

Address, S.A., c/o The Chronicle,  
Montreal.

## HAVANA ELECTRIC RAILWAY COMPANY

Week ending	1913.	1914.	Increase
July 5.....	56,480	56,068	Dec. 412
" 12.....	54,931	54,606	" 325

## DULUTH SUPERIOR TRACTION CO.

	1912.	1913.	1914.	Increase
June 7.....	\$22,079	\$24,493	\$25,050	±557
" 14.....	22,409	25,433	26,124	691
" 21.....	22,659	25,684	25,468	Dec. 216
" 30.....	30,127	33,339	33,408	9
July 7.....	....	29,163	29,861	698

## DETROIT UNITED RAILWAY.

Week ending	1912.	1913.	1914.	Decrease
May 7....	\$203,667	\$29,753	\$223,133	\$16,620
" 14.....	195,977	238,104	221,628	16,471

## CANADIAN BANK CLEARINGS.

	Week ending July 16, 1914	Week ending July 9, 1914	Week ending July 3, 1913	Week ending July 10, 1912
Montreal...	\$56,940,260	\$67,294,030	\$48,811,798	\$60,657,295
Toronto....	43,341,914	51,173,947	36,533,605	44,073,78
Ottawa....	3,876,286	4,714,976	3,514,542	4,714,975

## MONEY RATES.

	To-day	Last Week	A Year Ago
Call money in Montreal...	54-64%	54-64%	6-64%
" Toronto...	54-64%	54-64%	6-64%
" " New York...	2-23%	2-21%	2-1%
" " London...	2-23%	2-21%	2-1%
Bank of England rate .....	3%	3%	4 1/2%