

A MAN'S WORST ENEMY IS HIMSELF.

No matter what the strength of a savings bank may be, it can offer no protection to the deposits therein as against the depositors themselves. That is, the depositor can at any time yield to a whim or to a temptation and on a moment's notice can withdraw and squander the money which he has been years in saving. No difficulties are in his way—he has only to write a cheque or to call at the bank and ask for his balance.

In this respect, it may be said of the life insurance company that it is stronger than the strongest bank. By making it comparatively difficult for a policyholder to borrow on his policy and by establishing certain surrender charges which the policyholder is loathe to incur, the life insurance company affixes a safety device to each premium deposit. Thus are vast amounts of insurance kept in force which otherwise would be wiped out.

This point should be made to the prospect who declares that he would rather place his savings in the bank than take out any insurance, or enough insurance. Carry the issue further and the majority of such prospects will have to admit that their bank deposits consist largely of "good intentions" and "talk." Why? Simply because of no force which compels them to save. Here again is another advantage of life insurance—not only does it protect the deposit when once made, but it makes the deposit possible through indirect compulsion.—*Mutual Life of N.Y.*

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. | 10 " " 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 5.00 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 to 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—
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 Ave.—
20 min. service from 5.40 a.m. to 12.20 a.m.
From Victoria Avenue—
30 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.

Tetraultville :

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 8.53 p.m.
20 " " 8.50 p.m. to 12.30 a.m.
Extra last car for Blvd. Bernard at 1.30 a.m.

McGIBBON, CASGRAIN, MITCHELL & CASGRAIN

CASGRAIN, MITCHELL, HOLT, McDOUGALL, CREELMAN & STAIRS

VICTOR B. MITCHELL, K.C.
CHARLES M. HOLT, K.C. | A. CHASE-CASGRAIN, K.C.
ERROL M. McDOUGALL, | JOHN J. CREELMAN,
GILBERT S. STAIRS, | PIERRE F. CASGRAIN.
ADVOCATES, BARRISTERS, ETC.
ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.
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—Policies Providing—

GUARANTEED ANNUITIES, PAYABLE MONTHLY

A policy that secures to the beneficiary a definite income payable in monthly installments throughout life is the ideal life assurance contract. Such an income is guaranteed for twenty years under Mutual-Life-of-Canada contracts issued on the Life, Limited Payment Life and Endowment Plans. The income will be increased by an interest dividend during the twenty years of guaranteed payments. Write for our booklet—"Policies Providing Guaranteed Annuities Payable Monthly." Full particulars of any desired plan may be secured by giving age of the prospective beneficiary as well as your own.

The Mutual Life Assurance Co. of Canada
WATERLOO, ONTARIO.

Assurances \$109,645,581 : Assets \$29,361,963 : Surplus \$4,595,151

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
May 31	\$34,271,000	\$49,909,000	\$56,569,000	\$6,660,000
Week ending	1915	1916	1917	Increase
May 7,	\$1,594,000	2,763,000	\$3,065,000	302,000
14,	1,604,000	2,592,000	3,123,000	531,000
21,	1,575,000	2,610,000	3,074,000	464,000
31,	2,223,000	4,222,000	4,803,000	584,000
June 7,	1,565,000	2,674,000	2,927,000	253,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
May 31,	\$18,771,133	\$22,162,815	\$24,274,445	\$2,111,630
Week ending	1915	1916	1917	Increase
May 7,	\$863,195	\$1,030,768	\$1,135,091	\$104,323
14,	922,106	1,076,436	1,356,646	280,210
21,	938,386	1,088,679	1,425,554	336,875
31,	1,291,615	1,482,053	1,939,312	457,259
June 7,	968,977	1,107,091	1,333,194	226,103

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
May 31,	\$8,610,400	\$12,696,200	\$15,564,600	\$2,868,400
Week ending	1915	1916	1917	Increase
May 7,	\$419,600	\$677,400	\$734,500	\$57,100
14,	364,800	748,300	882,000	133,700
21,	387,500	693,100	860,400	167,300
31,	549,500	970,100	1,307,800	337,700
June 7,	409,400	629,700