

**Traffic Returns.**

CANADIAN PACIFIC RAILWAY.				
Year to date	1913	1914	1915	Decrease
Nov. 30.	\$126,373,000	\$99,936,000	\$93,542,000	\$ 6,394,000
Week ending	1913	1914	1915	Increase
Dec. 7.	3,009,000	1,766,000	3,046,000	1,280,000

GRAND TRUNK RAILWAY.				
Year to date	1913	1914	1915	Decrease
Nov. 30.	\$51,796,424	\$47,388,224	\$45,721,176	\$1,667,048
Week ending	1913	1914	1915	Increase
Dec. 7.	1,015,199	865,052	1,012,326	147,274

CANADIAN NORTHERN RAILWAY.				
Year to date	1913	1914	1915	Decrease
Nov. 30.	\$21,848,800	\$19,213,900	\$18,886,400	\$327,500
Week ending	1913	1914	1915	Increase
Dec. 7.	583,500	502,700	830,600	327,900

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date	1913	1914	1915	Increase
Nov. 30.	\$8,099,991	\$8,404,457	\$8,518,130	\$113,673
Week ending	1913	1914	1915	Increase
Nov. 7.	\$173,311	174,617	180,384	5,767
14.	173,063	173,206	183,538	10,332
21.	175,743	177,031	186,689	9,658
30.	222,794	218,450	236,461	18,011

HAVANA ELECTRIC RAILWAY COMPANY.			
Week ending	1914	1915	Increase
Oct. 3.	\$48,810	\$50,281	\$1,471
10.	53,934	50,336	Dec. 3,598

DULUTH SUPERIOR TRACTION CO.				
	1913	1914	1915	Decrease
Nov. 7.	\$25,184	\$24,191	\$23,435	\$756
14.	24,666	23,741	24,105	Inc. 364
21.	25,390	24,515	24,594	" 79
30.	32,343	30,403	32,187	" 1,784
Dec. 7.	.....	23,650	24,751	" 1,101

**MONEY RATES.**

	To-day	Last Week
Call money in Montreal.....	6 %	6 %
" " Toronto.....	6 %	6 %
" " New York.....	2 %	2 %
" " London.....	4 1/2 %	4 1/2 %
Bank of England rate.....	5 %	5 %

**CANADIAN BANK CLEARINGS.**

	Week ending Dec. 16, 1915	Week ending Dec. 9, 1915	Week ending Dec. 17, 1914	Week ending Dec. 18, 1913
Montreal..	\$70,668,095	\$65,841,716	\$44,954,489	\$56,573,019
Toronto..	45,077,690	44,519,857	34,333,417	45,008,524
Winnipeg..	62,667,863	68,209,521	.....	.....
Ottawa....	.....	4,970,977	.....	4,558,313

**Montreal Tramways Company**

**SUBURBAN TIME TABLE, 1915**

**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 8.50 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.  
 10 " " 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 11.35 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 12.40 a.m.  
 20 " " 7.00 " 8.00 p.m.

From St. Vincent to St. Denis—

15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m.  
 20 " " 3.30 " 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'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 12.30 a.m.

**Mountain :**

From Park Avenue and Mount Royal—  
 20 min. service 5.40 a.m. to 12.00 midnight  
 From Victoria Avenue—  
 30 min. service 5.50 a.m. to 12.50 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 3.30 p.m. to 7.00 p.m.  
 30 min. service 8.00 a.m. to 3.30 p.m. 30 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.  
 20 " " 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 p.m.

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Mutual Life Insurance Companies issue seventy-five per cent of all the policies written on this continent. The most progressive companies in the whole world were either mutual from the beginning or have afterward been mutualized.

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You have not secured THE BEST in life insurance unless your policy is a MUTUAL policy.

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