

PARAGRAPHS.

Life is just one annual report after another!

The British Dominions General Insurance Company, is reported to be absorbing the Eagle Insurance Company, a British life office established in 1807.

The municipal authorities of Victoria, B.C., are reported as on the war-path for a reduction in fire insurance rates. Improved protection is the reason given for the request.

The more closely the situation is analysed, the more apparent does it become that the prevailing indifference to fire is due largely to the ease with which personal responsibility can be shirked.—*J. Grove Smith.*

It may seem an exaggeration to some, but the fact remains that insurance is the chief cornerstone of British credit, and our insurance offices are doing work of national importance equal to that of most businesses and occupations—*Policy-holder.*

There is much said as to how life insurance can be sold. The market is glutted with books and the insurance papers with articles on the subject. But every little while a new man steps in who knows little more than the a.b.c. of the business and out-sells all the theorists. Put not your trust in theory, but, as brother Heale remarks, "go to it."—*Mutual Life of Canada.*

The Mutual Life of Canada's editorial eye must have been taking forty winks when it passed that stuff in the Agents' Journal about "our annual expenditures" on alcohol being \$1,745,000,000, tobacco \$450,000,000, candy \$365,000,000, etc. Even J. H. Roberts has never alleged that!

The British Government has already succeeded in mobilizing so much "pledgable" wealth that, without raising a finger, it would probably have in hand quite sufficient to cover all claims of the United States for at least another twelve-month of war.—*London Correspondent, N. Y. Evening Post.*

Some of the old Fraternalists are still in a very bad way. The Wisconsin insurance department places the valuation deficit of the Brotherhood of American Yeomen at \$64,663,000; Royal Neighbors of America at \$70,000,000; Woodmen of the World at over \$150,000,000; and Modern Woodmen of America at \$353,883,000.

Messrs. Macintosh & Hyde announce that the accounting business is being carried on under the same name by the present partners—Preble Macintosh, F.C.A., Alfred W. Cole, C.A. and D. Binny Robertson, C.A. The administration of estates has (with some exceptions) been transferred to the Royal Trust Company acting in conjunction with Mr. Macintosh.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1914	1915	1916	Increase
Nov. 30	\$99,936,000	\$93,542,000	\$124,032,000	\$30,490,000
Week ending	1914	1915	1916	Increase
Dec. 7,	1,766,000	3,046,000	3,139,000	93,000

GRAND TRUNK RAILWAY.

Year to date	1914	1915	1916	Increase
Nov. 30	\$47,388,224	\$45,721,176	\$54,980,385	\$9,259,209
Week ending	1914	1915	1916	Increase
Dec. 7,	865,052	1,012,326	1,151,306	138,980

CANADIAN NORTHERN RAILWAY

Year to date	1914	1915	1916	Increase
Nov. 30,	\$19,213,900	\$24,306,000	\$34,219,500	\$9,913,500
Week ending	1914	1915	1916	Increase
Dec. 7,	502,700	830,600	917,900	87,300

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1914	1915	1916	Increase
Nov. 30	\$8,404,457	\$8,518,130	\$9,182,234	664,104
Week ending	1914	1915	1916	Increase
Nov. 7,	\$174,617	180,384	\$199,838	\$19,454
14,	173,206	183,538	191,417	7,879
21,	177,031	186,689	197,440	10,751
30,	218,450	236,461	248,362	11,901

CANADIAN BANK CLEARINGS.

	Week ending Dec. 14, 1916	Week ending Dec. 7, 1916	Week ending Dec. 16, 1915	Week ending Dec. 17, 1914
Montreal ..	\$82,591,505	\$90,396,773	\$70,668,095	\$44,954,489
Toronto ..	81,822,827	60,336,754	45,077,690	34,333,417
Winnipeg ..	55,543,080	66,008,663	62,667,863
Ottawa ..	5,223,273	6,942,569

**Montreal Tramways Company
SUBURBAN TIME TABLE, 1915-1916**

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—
10 min. service 5.20 a.m. to 8.00 a.m. | 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.20 p.m. | Car to Henderson only 12.00 mid.
10 " " 4.20 " 6.40 p.m. | Car to St. Vincent at 12.40 a.m.
20 " " 6.40 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—

10 min. service 5.50 a.m. to 8.20 a.m. | 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.10 " 4.50 p.m. | Car from Henderson to St. Denis
10 " " 4.50 p.m. 7.10 p.m. | 12.20 a.m.
20 " " 7.10 " 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—
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.

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 8.00 p.m.
20 " " " 8.00 p.m. to 12.20 a.m.
Extra last car for Blvd. Bernard at 1.20 a.m.