

**Traffic Returns.**

CANADIAN PACIFIC RAILWAY.				
Year to date	1913	1914	1915	Decrease
April 30.	\$41,495,000	\$33,813,000	\$27,275,000	\$6,538,000
Week ending	1913	1914	1915	Decrease
May 7..	2,572,000	2,119,000	1,594,000	525,000
" 14..	2,627,000	2,233,000	1,604,000	629,000
" 21..	2,663,000	2,199,000	1,575,000	624,000
" 31..	3,788,000	2,982,000	2,223,000	759,000
June 6..	2,627,000	2,171,000	1,585,000	586,000

GRAND TRUNK RAILWAY.				
Year to date	1913	1914	1915	Decrease
April 30.	\$17,175,648	\$16,110,787	\$14,755,831	\$1,354,956
Week ending	1913	1914	1915	Decrease
May 7..	\$1,060,639	\$978,178	\$863,195	\$114,983
" 14..	1,104,297	945,082	922,106	22,976
" 21..	1,069,065	963,587	938,386	25,201
" 31..	1,680,003	1,422,763	1,291,615	131,148
June 7..	1,114,348	996,040	958,977	37,063

CANADIAN NORTHERN RAILWAY.				
Year to date	1913	1914	1915	Decrease
April 30..	\$6,343,300	\$6,038,800	\$4,863,900	\$1,174,900
Week ending	1913	1914	1915	Decrease
May 7..	\$472,400	\$423,400	\$300,500	\$122,900
" 14..	480,200	407,200	245,700	161,500
" 21..	507,400	369,300	268,500	100,800
" 31..	758,400	441,700	..	..

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date	1913	1914	1915	Increase
April 30..	\$2,016,734	\$2,889,110	\$3,005,371	\$116,261
Week ending	1913	1914	1915	Increase
May 7....	\$160,189	171,704	171,796	92
" 14....	160,578	171,760	174,737	2,977
" 21....	163,994	187,408	172,471	Dec. 14,937*
" 31....	250,341	267,019	262,912	" 4,107

\*Norwegian Centennial held in Twin Cities May 16, 17 & 18, 1914.

HAVANA ELECTRIC RAILWAY COMPANY.				
Week ending	1914	1915	Decrease	
May 2.....	\$54,809	\$49,672	\$5,137	
" 9.....	56,976	54,065	2,911	
" 16.....	52,058	51,232	826	
" 23.....	52,032	53,674	Inc. 1,642	
" 30.....	52,042	49,816	Dec. 2,226	
June 6.....	57,170	51,600	" 5,570	
" 13.....	55,853	54,402	" 1,451	

DULUTH SUPERIOR TRACTION CO.				
Week ending	1913	1914	1915	Decrease
May 7.....	\$23,028	\$21,094	\$20,212	\$3,882
" 14.....	23,134	24,138	19,629	4,509
" 21.....	23,685	25,068	20,336	4,750
" 31.....	34,455	33,075	30,333	5,742
June 7.....	..	25,050	20,133	4,916

**MONEY RATES.**

	To-day	Last Week
Call money in Montreal.....	6-6 1/2 %	6 - 6 1/2 %
" " Toronto.....	6-6 1/2 %	6 - 6 1/2 %
" " New York.....	1 1/2 %	1 1/2 %
" " London.....	11-1 1/2 %	11-1 1/2 %
Bank of England rate.....	5 %	5 %

**CANADIAN BANK CLEARINGS.**

	Week ending June 17, 1915	Week ending June 11, 1915	Week ending June 18, 1914	Week ending June 19, 1913
Montreal..	\$49,245,073	..	\$55,264,717	\$56,892,615
Toronto..	39,022,880	..	41,379,799	40,894,800
Winnipeg..	18,553,230	..	..	..
Ottawa....	4,634,795	..	..	4,544,653

**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 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 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 11.30 p.m.  
10 " " 8.00 " 4.00 p.m. Car to Hendersons only 12.00 mid.  
15 " " 4.00 " 7.00 p.m. Car to St. Vincent 12.40 a.m.  
20 " " 7.00 " 8.00 "

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 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis  
10 " " 4.30 p.m. 7.30 " 12.20 a.m.  
20 " " 7.30 " 8.30 " Car from St. Vincent to St. Denis  
1.10 a.m.

**Cartierville:**

From Snowdon's Junction— 30 min. service 5.30 a.m. to 8.40 p.m.  
40 " " 8.40 p.m. to 12.00 mid.  
From Cartierville— 30 " " 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 12.30 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 6.00 a.m. to 12.00 midnight.

**Tetraultville:**

15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 1.30 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 3.30 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 " " 8.30 p.m. to 7.00 p.m.

**Theory Versus Practice**

A substantial portion of every investor's funds should be put into life insurance so that no matter what happens to himself or to his investments there will be satisfactory provision for his dependents.

Insurance men and financiers recognize these facts and yet the families of many of these are very inadequately protected by means of well placed life insurance policies.

Let us not be hearers only, but doers. We preach—let us practice. Allowing for liabilities, what is the net amount of our insurance protection? We should look this up and if there is a deficiency, a policy should be taken in

**The Mutual Life Assurance Co.**

OF CANADA,  
WATERLOO - - - ONTARIO

CABLE ADDRESS "RYKERT"

**E. G. RYKERT & COMPANY**  
Stocks Bonds and Investments  
2 1/2 St. John Street,  
MONTREAL.