

**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

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	945,032	922,106	22,976

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

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	
May 7....	\$160,189	171,704	171,796	92

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	

  

DULUTH SUPERIOR TRACTION CO.				
Year to date	1913	1914	1915	Decrease
May 7.....	\$23,028	\$24,094	\$20,212	\$3,882
" 14.....	23,134	24,138	19,629	4,509

**MONEY RATES.**

	To-day	Last Week
Call money in Montreal.....	6-64%	6-64%
" " Toronto.....	6-64%	6-64%
" " New York.....	2%	2%
" " London.....	11-14%	11-14%
Bank of England rate.....	5%	5%

**CANADIAN BANK CLEARINGS.**

	Week ending May 20, 1915	Week ending May 13, 1915	Week ending May 21, 1914	Week ending May 22, 1913
Montreal..	\$48,906,035	\$47,334,631	\$56,460,723	\$62,064,216
Toronto...	34,908,036	37,547,258	44,740,815	44,811,748
Winnipeg..	20,276,604	21,957,677	.....	.....
Ottawa....	3,928,462	3,559,781	4,161,016	3,792,927

**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. " " 7.10 p.m. to 12.00 mid.

From Lachine—  
10 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 8.00 p.m.  
20 " " 5.50 " 9.00 " " " 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 11.30 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 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. to 11.35 p.m.  
20 " " 8.30 " 4.30 p.m. " " Car from Henderson to St. Denis  
15 " " 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 - 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—  
20 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 :**

30 min. service 5.00 a.m. to 12.00 midnight.

**Tetrautville :**

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 4.30 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.  
30 " " 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.

**OF MUTUAL INTEREST**

Two of the world's greatest life assurance companies, billion-aires both, have recently been changed to a mutual basis,—why?

One reason is that under the mutual system every policyholder has a voice in the administration of affairs. The system is more democratic.

Again, under the mutual system there is no danger of a company running foul of the rocks of private interest. The mutual is therefore popular.

Still another reason is that under the mutual system the dividends are paid to those whose money created them. The mutual is more equitable.

We predict that some of our Canadian giants will follow suit and reorganize themselves on the same popular basis as that on which stands

**The Mutual Life Assurance Co.**  
Of Canada,

WATERLOO - - - ONTARIO

CABLE ADDRESS "RYKERT"

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

**BRITISH COLONIAL FIRE INSURANCE COMPANY**

Office : ROYAL BUILDING, 2 Place d'Armes, - Montreal.

**STRONG AS THE STRONGEST**  
Agents wanted in Unrepresented Districts

President : HON. C. E. DUBORD

Director and Secretary : THEODORE MEUNIER

Manager : H. W. THOMSON

INSPECTORS.

GAVIN BROWNE, Jr., 51 Yonge Street, Toronto, Ontario.

ARTHUR PATTON, Brandon, Man.

B. A. CHARLEBOIS, P. O. Box 208, Montreal, Que.