

THUNDER BAY LIFE UNDERWRITERS.

The Thunder Bay Life Underwriters' Association held their annual meeting at the Metropolitan Life Insurance office at Fort William on November 24th. There was a good attendance. The following officers were elected for 1917:—Hon. President, H. A. Miller, Metropolitan Life, Fort William; President, S. Chadderton, London Life, Fort William; Vice-President, T. W. Kinder, Confederation Life, Port Arthur; Secretary-Treasurer, A. S. Kennedy, Metropolitan Life, Port Arthur; Executive Committee: the Hon. President, President, Vice President, Sec.-Treasurer, with J. T. R. Lumby, Metropolitan Life, Fort William; A. P. Freed, Canada Life, Port Arthur; Euclide Bonin, Aetna Life, Port Arthur; Chaplain, W. A. McCallum, Mutual Life, Port Arthur. The following committees were appointed: Membership, Messrs. Miller, Routley, Simmons, Bishop, Clayton, Hurrell, Smith, Visser and Barker; Programme Committee, Messrs. Kinder, Hurrell, Lumby, Philpot and Franklin; Investigation, Messrs. Atkinson, Philpot, Clayton, Bonin and Freed; Publicity, Messrs. Kinder, Lumby and Barker. The first named on each committee is convenor.

The Aetna Life is now incorporating a "double indemnity" clause in its policies operative on death from accident but not in force after age 70. The premiums for this benefit are classified in five groups for the ages between 16 and 65.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.				
Year to date	1914	1915	1916	Increase
Oct. 31	\$93,113,000	\$80,428,000	\$110,875,000	\$30,447,000
Week ending	1914	1915	1916	Increase
Nov. 7,	1,908,000	3,015,000	3,036,000	21,000
14,	1,878,000	3,035,000	3,051,000	16,000
21,	1,729,000	2,960,000	2,984,000	24,000

GRAND TRUNK RAILWAY.				
Year to date	1914	1915	1916	Increase
Oct. 31	\$43,617,818	\$41,530,305	\$49,636,732	\$8,106,427
Week ending	1914	1915	1916	Increase
Nov. 7,	906,941	986,765	1,244,959	258,194
14,	860,676	971,715	1,283,901	312,186
21,	841,607	935,884	1,202,291	266,407

CANADIAN NORTHERN RAILWAY				
Year to date	1914	1915	1916	Increase
Oct. 31.	\$16,985,900	\$20,770,800	\$30,497,200	\$9,726,400
Week ending	1914	1915	1916	Increase
Nov. 7,	525,800	806,500	885,000	78,500
14,	533,700	820,800	825,100	4,300
21,	511,500	768,900	853,000	84,100

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date	1914	1915	1916	Increase
Oct. 31	\$7,661,152	\$7,731,059	\$8,345,177	614,118
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

CANADIAN BANK CLEARINGS.

	Week ending Nov. 30, 1916	Week ending Nov. 23, 1916	Week ending Dec. 2, 1915	Week ending Dec. 3, 1914
Montreal ..	\$85,339,725	\$91,806,709	\$65,135,922	\$46,369,730
Toronto ...	56,634,145	57,807,212	45,933,366	36,417,616
Winnipeg...	63,950,023	66,804,846	59,844,842
Ottawa....	5,264,612	5,521,236	5,119,344	4,690,887

THE GRESHAM LIFE.

Mr. Alex. Lawson, Manager and Secretary Gresham Life Assurance Society, of London, England, is at present visiting Canada in the interests of his Company. He has been in Montreal since the 19th instant and proposes leaving for a trip through the West, visiting important centres. Mr. Lawson will be accompanied by the Canadian Manager, Mr. A. R. Howell. As this is Mr. Lawson's first visit to Canada, he will no doubt be greatly interested in the occasion and we trust will be favorably impressed with what he sees in the Dominion which Canadians are accustomed to think of as the brightest gem in the British Crown. The Gresham Life received a Dominion license in 1911, and is making steady progress.

THE WORKMEN'S COMPENSATION JONAH.

Workmen's compensation business in the United States seems to have become a Jonah in many quarters. Within the last year, a number of the American casualty companies have gone on the rocks, and their failure is said to be mainly due to workmen's compensation. Lately, several of the prominent companies have thrown over the compensation business altogether, and other of the large companies, while remaining in the field are not now pressing their agents for workmen's compensation or employers' liability, accepting it more as an accompaniment and feeder to other lines than as desirable business.

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 9.00 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.