

STANDARDIZING AGENTS' LICENSES.

Mr. J. Burt Morgan, the retiring president of the Canadian Life Underwriters' Association, referred in his address at the Winnipeg convention, to the question of the standardisation of provincial laws in respect of the licensing of agents. Mr. Morgan maintained that the resident clause contained in certain provincial acts is illogical, iniquitous and unjust, and should in every case be expunged. The eligibility of an agent to secure a certificate of authority anywhere in Canada, he observed, is the necessary corollary to a Dominion-wide license held by the company of which he is an accredited representative. Consultation with provincial insurance authorities had convinced him that there would be no difficulty in wiping out this anomaly as soon as the life men of the Dominion are prepared to endorse this principle.

The cup presented by Mr. L. Goldman, of the North American Life, for the best essay on salesmanship read at the Life Underwriters' Convention was won this year by Mr. D. H. Shortell, of the Confederation Life, Montreal.

McGIBBON, CASGRAIN, MITCHELL & CASGRAIN

MITCHELL, CASGRAIN, McDUGALL, CREELMAN, STAIRS & CASGRAIN

VICTOR E. MITCHELL, K.C. A. CHASE-CASGRAIN, K.C.
 ERROL M. McDUGALL. JOHN J. CREELMAN.
 GILBERT S. STAIRS, PIERRE F. CASGRAIN.

ADVOCATES, BARRISTERS, ETC.

ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.
 Bell Telephone Main 8069.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
July 31,	\$48,708,000	\$73,047,000	\$82,500,000	\$9,453,000
Week ending	1915	1916	1917	Decrease
Aug. 7,	1,787,000	2,985,000	2,559,000	426,000
14,	1,815,000	2,943,000	2,746,000	197,000
21,	1,956,000	2,860,000	2,700,000	160,000
31,	2,856,000	4,092,000	4,018,000	74,000
Sept. 7,	2,002,000	2,679,000	2,666,000	13,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
July 31,	\$27,672,692	\$32,589,209	\$36,503,344	\$3,914,135
Week ending	1915	1916	1917	Increase
Aug. 7,	993,773	1,256,376	1,320,706	64,330
14,	1,004,412	1,236,989	1,320,753	83,764
21,	1,052,483	1,304,848	1,371,233	66,385
31,	1,535,213	1,952,163	2,008,128	55,965
Sept. 7,	1,091,711	1,276,061	1,317,980	41,919

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
July 31,	\$12,356,700	\$19,907,600	\$23,458,100	\$3,550,500
Week ending	1915	1916	1917	Decrease
Aug. 7,	438,500	868,000	775,500	92,500
14,	427,600	841,500	746,800	94,700
21,	465,400	846,300	748,500	97,800
31,	652,100	1,129,100	1,134,400	Inc. 5,300
Sept. 7,	456,500	708,900	715,800	" 6,900

COUNTED OUT.

The Banking and Commerce Committee of the House of Commons has reported against granting an extension to the Vancouver Life Insurance Company on the grounds that the financial statement covering the organization and operation of the Company for the past five years was not such as to cause the committee to believe that if the extension asked for was granted the company could succeed in establishing a sound insurance business.

THE MONTREAL CITY and DISTRICT SAVINGS BANK

NOTICE is hereby given that a Dividend of Two Dollars and Ten Cents per share on the Capital Stock of this institution (55% paid up) has been declared and will be payable at its Head Office, in this City, on and after Monday, the First of October next, to Shareholders of record at the close of business on the 15th of September next, at 1 o'clock p.m.

By order of the Board,

A. P. LESPERANCE, Manager.

Montreal, 20th August, 1917.

Montreal Tramways Company

SUBURBAN TIME TABLE, 1916-1917

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—
 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 at 12.40 a.m.
 20 " " 7.00 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—
 15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
 20 " " 8.30 " 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 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. Malsonneuve.
 15 min service from 5.15 a.m. to 8.50 p.m.
 20 " " 8.50 p.m. to 12.30 a.m.
 Extra last car for Blvd. Bernard at 1.30 a.m.