

Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Sept. 30...	\$94,191,000	\$98,836,000	\$82,959,000	\$15,877,000
Week ending	1912.	1913.	1914.	Decrease
Oct. 7....	\$2,765,000	\$3,145,000	\$2,275,000	\$872,000

GRAND TRUNK RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Sept. 30...	\$38,252,976	\$42,205,150	\$39,213,401	\$2,991,749
Week ending	1912.	1913.	1914.	Decrease
Oct. 7....	\$1,058,587	\$1,088,759	\$1,008,265	\$80,494

CANADIAN NORTHERN RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Sept. 30...	\$14,450,900	\$16,488,400	\$14,407,600	\$2,080,800
Week ending	1912.	1913.	1914.	Decrease
Oct. 7....	\$471,700	\$575,600	\$563,900	\$11,700

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1912.	1913.	1914.	Increase
Sept. 30...	\$6,014,835	\$6,506,116	\$6,870,005	\$363,889
Week ending	1912.	1913.	1914.	Increase
Sept. 7....	\$2,8,093	\$218,422	\$185,293	Dec. *\$33,129
" 14....	160,559	170,362	200,402	Inc. *30,040
" 21....	158,502	170,276	181,489	" 11,213
" 30....	196,132	222,049	228,615	" 6,566

* Change in date of State Fair.

HAVANA ELECTRIC RAILWAY COMPANY			
Week ending	1913.	1914.	Decrease
Oct. 4....	58,554	48,810	9,744
" 11....	56,861	53,634	2,927

DULUTH SUPERIOR TRACTION CO.				
	1912.	1913.	1914.	Decrease
Sept. 7	24,033	25,934	25,760	174
" 14	10,477	25,529	23,784	1,745
" 21	4,885	25,043	25,736	Inc. 693
" 30....	11,910	33,788	32,036	Dec. 1,752
Oct. 7....	12,879	24,299	24,856	Inc. 557

CANADIAN BANK CLEARINGS.

	Week ending Oct. 15, 1914	Week ending Oct. 8, 1914	Week ending Oct. 16, 1913	Week ending Oct. 17, 1912
Montreal..	\$42,360,992	\$55,000,664	\$59,787,975	\$68,192,936
Toronto....	30,956,255	41,284,806	45,579,131	46,582,098
Ottawa....	3,445,364	4,334,300	4,371,715	4,471,292

NOTE: Five days only this week.

MONEY RATES.

	To-day	Last Week	A Year Ago
Call money in Montreal...	6-7%	6-7%	5½-6%
" " Toronto ..	6-7%	6-7%	5½-6%
" " New York..	6-7%	6-8%	3½%
" " Londo	1½-2%	1½-2%	3½-3½%
Bank of England rate	5%	5%	5%

**Montreal Tramways Company
SUBURBAN TIME TABLE, 1914**

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.
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 " 8.00 " 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 Recllet and St. Vincent de Paul:

From St. Denis to St. Vincent—
20 min. service 5.20 a.m. to 6.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
10 " " 6.00 " 8.00 " Car to Hendersons only 12.00 mid.
20 " " 8.00 " 4.00 p.m. Car to St. Vincent 12.40 a.m.
10 " " 4.00 p.m. to 8.00

From St. Vincent to St. Denis—
20 min. service 5.50 a.m. to 6.30 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
10 " " 6.30 " 8.30 " Car from Hendersons 12.20 a.m.
20 " " 8.30 " 4.30 p.m. Car from St. Vincent 1.10 a.m.
10 " " 4.30 p.m. to 8.30

Cartierville:

From Snowdon's Junction— 20 min. service 5.20 a.m. to 10.40 p.m.
40 " " 10.40 p.m. to 12.00 mid.
From Cartierville— 20 min. service 5.40 a.m. to 11.00 p.m.
40 " " 11.00 p.m. to 12.20 mid.

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 midnight
From Victoria Avenue to Snowdon.—
10 minutes service 5.50 a.m. to 8.50 p.m.

Bout de l'Île:

20 min. service 5.00 a.m. to 8.00 p.m.
40 " " 8.00 p.m. to 12.00 midnight

Tetraulville:

15 min. service 5.00 a.m. to 6.30 p.m.
30 " " 6.30 " 8.30 p.m.

The organisation of the London and Lancashire Indemnity of New York, which the London and Lancashire Fire is backing in order to take care of the business in the United States of the London and Lancashire Guarantee and Accident of Toronto, has been delayed owing to the European war. The Company was to have been ready for business during August. As soon as the European situation assumes a more settled condition the organisation will be completed. Until then the Canadian Company will take care of the business.

SPRINKLER PROTECTION INSUFFICIENTLY APPRECIATED.

Why is it that so many business men who are generally, and properly, regarded as capable and astute, continue to forego both protection and profit which may be had without cost to themselves? We refer to the advantages which may be derived from the installation of automatic sprinkler equipments in mercantile and manufacturing plants, says the New York *Spectator*. These are, and are so widely recognized as being, thoroughly efficient protectors of property from fire, that the fire insurance companies grant great concessions in premium rates for their presence in buildings upon which (or their contents) insurances are written. This system of heavy discounts has become so well settled that there are various responsible construction concerns which will undertake to install approved automatic-sprinkler systems, without a cent of additional outlay by the property-owner, upon a basis of remuneration derived solely from the savings in insurance premiums for a certain limited period. Thus it is that the property-owner not only virtually assures his immunity from loss by fire, with its consequent vexations and interruption of business, but ultimately becomes the owner of a protective system which yields material financial savings annually. Again, we ask, why do so many bright and enterprising business men fail to take advantage of such an opportunity to protect themselves from loss and at the same time save considerable money yearly?

Lloyds' Underwriters are reported to have been doing a big business this week in insurance against bombs dropped by German Zeppelins on London. The rate has varied all the way from 60 cents to \$2.50 per cent., the higher rates being for buildings in localities, which it is popularly supposed would be particularly susceptible to attack—near the Houses of Parliament, the Mansion House, the Bank of England, St. Paul's and Buckingham Palace.