

FIRES IN SCHOOLS MEAN HEAVY LOSSES.

School buildings are just as susceptible to serious damage by fire as other structures, and should be as well built and protected as other buildings. The record of fires in schools in Canada shows that, during the last four years, a fire has occurred every week in a public school or residential college. The direct financial loss resulting from these fires amounts to more than \$1,250,000. A careful study of conditions shows that less than one per cent. of Canadian schools are in any sense fire-resisting and that over 60 per cent are built of wood.

The safety from fire of the 28,000 public schools of Canada, in which over 1,500,000 children receive their education, has received little attention outside of cities and towns where building ordinances govern methods of construction.

The people, as a whole, favor efficient fire protection in schools but, when it comes to the question of a single building, the local public almost invariably votes for the cheapest type of construction. Up to the present, loss of life in the schools of Canada has not been such as to arouse a strong public sentiment in favour of improved construction.

FRATERNALS CANNOT RE-INSURE.

The Appellate Court of Illinois has just decided that a fraternal society has not the right to assume, by re-insurance, the obligations of another society. According to this ruling, every fraternal society, when once organized in Illinois, must either survive or perish. It can neither consolidate nor transfer its obligations.

This adds one more reason for preference for insurance in a regular company over insurance in a fraternal. Policyholders in a regular company which for any reason retires from business, can be transferred to another company, their circumstances being sometimes considerably improved by the transfer.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
Nov. 30,	\$93,542,000	\$124,032,000	\$136,010,000	\$11,978,000
Week ending	1915	1916	1917	Increase
Dec. 7,	3,046,000	3,139,000	3,289,090	150,000
14,	3,055,000	3,106,000	2,908,000	Dec. 198,009
21,	2,945,009	2,979,000	3,051,000	72,000
31,	3,534,000	3,065,900	3,679,000	614,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
Nov. 30,	\$45,721,176	\$54,980,385	\$59,701,817	\$4,721,432
Week ending	1915	1916	1917	Increase
Dec. 7,	1,012,326	1,151,306	1,218,138	66,832
14,	1,023,433	1,203,868	1,040,349	163,519
21,	1,040,059	1,164,962	1,355,105	190,143
31,	1,743,306	1,760,109	2,040,966	280,857

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
Nov. 30,	\$24,306,000	\$34,219,500	\$38,196,800	\$3,977,300
Week ending	1915	1916	1917	Decrease
Dec. 7,	830,600	917,900	916,000	1,900
14,	823,700	892,600	753,800	138,800
21,	774,400	805,700	758,300	67,400
31,	1,006,900	869,200	865,100	4,100

MUTUAL LIFE OF CANADA.

As an additional means of keeping in touch with its policyholders, the Mutual Life of Canada has issued a new publication with the title of the "Mutualist." Its contents are deftly divided between life insurance and the lighter side of things, and we have no doubt it will be a welcome visitor in many policyholders' homes. Its artistic make-up is certainly a credit to Mr. B. W. N. Grigg.

NEW DOMINION LICENSES.

The Alliance Nationale has now received a Dominion license to transact life, disability and sickness insurance to the extent authorised by its charter.

The Merchants Fire Assurance Corporation of New York has received a Dominion license to transact fire insurance in British Columbia. Mr. C. G. Hobson, of Vancouver, is chief agent.

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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 " " 3.40 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. Maisonneuve.
 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.