

LOOKING AFTER HER OWN INTERESTS.

In one of the New York brokerage offices the story is told of a lady who had been referred to the firm as an organization which would take good care of her interests. She had a small household line, which was offered to the broker for placement, as the property-owner was dissatisfied with the company formerly on the risk. Her reason for making a change was that the company denied liability for a loss of clothing and other articles for which claim had been made, on the ground that there had been no fire. What actually did occur was that the lady had put some goods into a wash-boiler and placed the boiler on a hot stove. Some time later she went to the boiler to remove the clothes, and upon opening the boiler found, to her surprise, nothing but ashes, as she had overlooked the necessity of putting water in the boiler. The broker accepted the application, as he felt that such a circumstance was unlikely to happen again in the lifetime of that woman!

TO PROVIDE FOR INCREASED SUCCESSION DUTIES.

British Columbia proposes to increase substantially its scale of succession duties, so as to double the average annual revenue received from them. This action should constitute an effective argument with life agents on the Coast for approaching suitable prospects with schemes for new provision to meet increased charges on estates.

ON THE FREE LIST.

Christian Science treatment does not constitute the medical attention required by the Workmen's Compensation law of California. The Industrial Commission of that State has ruled that bills rendered for such services need not be paid by employers of injured workmen.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.				
Year to date	1915	1916	1917	Increase
Mch. 31,	\$20,111,000	\$27,154,000	\$30,465,000	\$3,311,000
Week ending	1915	1916	1917	Increase
April 7,	1,766,000	2,482,000	2,830,000	348,000
14,	1,761,000	2,577,000	2,833,000	256,000
GRAND TRUNK RAILWAY.				
Year to date	1915	1916	1917	Increase
Mch. 31,	\$10,750,053	\$12,799,374	\$13,532,631	\$733,257
Week ending	1915	1916	1917	Increase
April 7,	1,008,320	1,155,486	1,215,768	60,282
14,	864,658	1,024,505	1,103,119	78,614
CANADIAN NORTHERN RAILWAY				
Year to date	1915	1916	1917	Increase
Mch. 31,	\$4,940,100	\$6,783,000	\$8,464,400	1,681,400
Week ending	1915	1916	1917	Increase
April 7,	457,000	677,000	736,200	59,200
14,	463,700	688,900	881,600	212,700
TWIN CITY RAPID TRANSIT COMPANY.				
Year to date	1915	1916	1917	Increase
Mch. 31,	\$2,250,055	\$2,463,827	\$2,610,129	\$146,302
Week ending	1915	1916	1917	Increase
April 7,	179,637	191,589

TO COMPETE WITH LLOYDS.

It is interesting to learn—though the news wants official confirmation—that Mr. S. B. Joel of South African fame, has inaugurated an insurance company with a capital of £2,000,000 sterling, mainly with the object of insuring diamonds and gold in transit. The new insurance company, it is stated, has been brought into being owing to the heavy charges imposed by Lloyd's for insuring diamonds on the homeward voyage, viz.—5 per cent. Authorities whose opinions carry weight, have expressed the view that, as not a sovereign's worth of diamonds or gold has been lost since the war, the rate is unduly high. We are evidently on the eve of fresh and important developments in this section of the business.—*Policyholder.*

PENNY WISE AND POUND FOOLISH.

It is stated in newspaper reports of a fire which did heavy damage at an educational institution in Ontario that "the contents and equipments worth \$15,000 to \$20,000, were insured for only \$1,000." If this is correct, as an example of administrative stupidity it would be hard to beat.

"Is your house insured against fire?" "I don't know. I've just been reading over the insurance policy!"

**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 12.20 a.m.
15 " " 4.30 p.m. 7.30 p.m. | Car from St. Vincent to St. Denis 1.10 a.m.
20 " " 7.30 " 8.30 p.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.

Tetrautville:

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.