

**LAPSES : EXPENSIVE AND HAZARDOUS.**

The life agent cannot be too well primed in arguments designed to meet the policyholder who shows signs of a desire to lapse his policy. He must point out that the lapse of a life insurance policy is expensive to the insured and hazardous for his family. The insured cannot drop a policy with the intention of renewing later, or drop a policy in order to take a policy in another company, without losing a considerable part of what he has paid, paying more for the new than he has paid for the old, and incurring the hazard of death and becoming uninsurable in addition.

If the insured is dissatisfied with the form of his policy he should bring his troubles to the attention of the company. The worst thing he can do is to lapse his policy and take out insurance in another company without first finding out what the original company will do, for the reason that the original company has on hand certain accumulations resulting from the payment of past premiums which can be used to the insured's advantage in making the change desired. The insured might lose these credits to a large extent by entering into negotiation with another company. In other words, the holder of a policy can invariably do better with his original company than by attempting to cancel his policy outright and to substitute insurance in another company.

Any new policy he takes out costs more on account of his increase in age. If he takes another policy of the same kind he will have to pay more than he paid for the policy he lapsed, and every year of delay in taking out a new policy means a further increase in the cost.

It is also pointed out by the Travelers of Hartford, which has lately been concerning itself with the education of its policyholders along these lines, that an element fraught with most serious consequences is the combined chance of death and uninsurability. Of 85,441 men living at age thirty 7,335 will have died before age forty, and the percentage of deaths increases every year. Equally serious is the chance of becoming uninsurable. Approximately one in every fourteen applicants is rejected for life insurance. Every year a certain number of men who were physically fit a few months before become uninsurable, and the number increases with age.

**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

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

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	Increase
Dec. 7,	830,600	917,900	916,000	1,900
14,	823,700	892,600	753,800	138,800

**PHOENIX ASSURANCE COMPANY OF LONDON.**

The directors of the Phoenix Assurance Company, of London, England, on hearing of the Halifax disaster, cabled instructions for a contribution of \$5,000 to be made for purposes of relief, on behalf of the Phoenix and its subsidiary, the Acadia Fire Insurance Company.

Cables state that the Union Marine Insurance Company, of Liverpool, which is owned by the Phoenix Assurance Company, is acquiring the Northern Maritime Insurance Company, of Newcastle-on-Tyne.

Four thousand two hundred men are employed by Canadian municipalities in waiting for fires to occur and then attempting to extinguish them. The cost of this service exceeds \$4,000,000 a year.

**McGIBBON, CASGRAIN, MITCHELL & CASGRAIN**

**MITCHELL, CASGRAIN, McDOUGALL, CREELMAN, STAIRS & CASGRAIN**

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

ADVOCATES, BARRISTERS, ETC.

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

**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 " " 8.00 " 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. Maisonnette.  
 15 min service from 5.15 a.m. to 8.50 p.m.  
 20 " " " 8.50 p.m. to 12.50 a.m.  
 Extra last car for Blvd. Bernard at 1.30 a.m.