

Traffic Returns.

CANADIAN PACIFIC RAILWAY.

Year to date	1913	1914	1915	Decrease
Oct. 31..	\$113,193,000	\$92,113,000	\$80,428,000	\$11,685,000
Week ending	1913	1914	1915	Increase
Nov. 7..	3,204,000	1,908,000	3,015,000	1,107,000
14..	3,124,000	1,878,000	3,035,000	1,157,000
21..	3,119,000	1,729,000	2,960,000	1,231,000

GRAND TRUNK RAILWAY.

Year to date	1913	1914	1915	Decrease
Oct. 31..	\$47,252,791	\$43,617,818	\$41,539,305	\$2,087,513
Week ending	1913	1914	1915	Increase
Nov. 7..	1,118,707	906,941	986,765	79,824
14..	1,022,375	860,676	971,715	111,039
21..	1,080,010	841,607	935,884	94,277

CANADIAN NORTHERN RAILWAY.

Year to date	1913	1914	1915	Decrease
Oct. 31..	\$19,175,500	\$16,985,900	\$15,351,200	\$1,634,700
Week ending	1913	1914	1915	Increase
Nov. 7..	620,400	525,800	806,500	280,700
14..	643,500	533,700	820,800	287,100
21..	608,000	511,500	768,900	257,400

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1913	1914	1915	Increase
Oct. 31..	\$7,265,080	\$7,661,154	\$7,731,059	\$69,905
Week ending	1913	1914	1915	Increase
Nov. 7..	\$173,311	174,617	180,384	5,767
14..	173,063	173,206	183,538	10,332
21..	177,031	186,689	9,658

HAVANA ELECTRIC RAILWAY COMPANY.

Week ending	1914	1915	Increase
Oct. 3....	\$48,810	\$50,281	\$1,471
10....	53,934	50,336	Dec. 3,598

DULUTH SUPERIOR TRACTION CO.

Week ending	1913	1914	1915	Decrease
Nov. 7..	\$25,184	\$24,191	\$23,435	\$756
14..	24,666	23,741	24,105	Inc. 364
21..	25,390	24,515	24,594	" 79

MONEY RATES.

	To-day	Last Week
Call money in Montreal.....	6-6½%	6-6½%
" " Toronto.....	6-6½%	6-6½%
" " New York.....	2%	"
" " London.....	4-4½%	4-4½%
Bank of England rate.....	5%	5%

CANADIAN BANK CLEARINGS.

	Week ending Dec. 2, 1915	Week ending Nov. 25, 1915	Week ending Dec. 3, 1914	Week ending Dec. 4, 1913
Montreal..	\$65,135,922	\$59,188,289	\$46,369,730	\$61,463,466
Toronto..	45,933,966	45,205,494	36,117,616	46,711,658
Winnipeg..	59,844,842	54,848,984
Ottawa..	5,119,344	4,160,785	4,690,887	4,427,611

Montreal Tramways Company
SUBURBAN TIME TABLE, 1915

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.
20 " " 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 aux Recollet and St. Vincent de Paul:

From St. Denys to St. Vincent—
15 min. service 5.15 a.m. to 8.00 a.m. | 30 min. service 8.00 p.m. to 11.35 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 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent to St. Denys—
15 min. service 5.45 a.m. to 8.30 a.m. | 30 min. service 8.30 p.m.
20 " " 3.30 " 4.30 p.m. | Car from Henderson to St. Denys
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. Denys 1.10 a.m.

Cartierville:

From Snowdon's 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 12.30 a.m.

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

Bout de l'Île:

60 min. service 5.00 a.m. to 12.00 midnight.

Tetraultville:

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 8.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 8.30 p.m.

Pointe aux Trembles:

15 min service 5.00 a.m. to 9.00 a.m. 30 min service 7.00 p.m. to 11.00 p.m.
20 " " 9.00 a.m. to 3.30 p.m. 60 " " 11.00 p.m. to 1.00 a.m.
15 " " 3.30 p.m. to 7 p.m.

THE ASCENDENCY OF THE MUTUAL SYSTEM

Mutual Life Insurance Companies issue seventy-five per cent of all the policies written on this continent. The most progressive companies in the whole world were either mutual from the beginning or have afterward been mutualized.

Therefore The Mutual Life of Canada sells the most modern and the most popular type of life insurance contract.

You have not secured THE BEST in life insurance unless your policy is a MUTUAL policy.

Mutual Companies are democratic. The entire assets are the property of the policyholders and the control of the Company belongs to them.

The Mutual Life Assurance Co.
Of Canada,

WATERLOO - - - ONTARIO
CANADA'S ONLY MUTUAL.

OPPORTUNITIES

in Life Insurance are many.

FOR AN AGENCY, ADDRESS

GRESHAM LIFE ASSURANCE SOCIETY, LTD.

Established 1848. Funds \$50,000,000
GRESHAM BUILDING - - - MONTREAL