

Traffic Returns.

CANADIAN PACIFIC RAILWAY.

Year to date.	1910.	1911.	1912.	Increase
Nov. 30.....	\$90,036,000	\$97,797,000	\$119,316,000	\$21,519,000
Week ending	1910.	1911.	1912.	Increase
D. c. 7.....	1,973,000	2,478,000	2,771,000	293,000
" 14.....	1,899,000	2,522,000	2,825,000	303,000
" 21.....	5,065,000	2,528,000	2,865,000	337,000
" 31.....	2,666,000	3,000,000	3,647,000	607,000

GRAND TRUNK RAILWAY

Year to date.	1910.	1911.	1912.	Increase
Nov. 30.....	\$44,493,761	\$48,650,249	\$52,506,819	\$3,856,570
Week ending	1910.	1911.	1912.	Increase
Dec. 7.....	838,345	892,957	1,005,097	112,140
" 14.....	825,943	929,821	1,052,340	122,519
" 21.....	878,140	933,118	1,094,189	157,071
" 31.....	1,315,394	1,391,873	1,695,339	303,466

CANADIAN NORTHERN RAILWAY.

Year to date.	1910.	1911.	1912.	Increase
Nov. 30.....	\$12,823,000	\$15,655,900	\$19,311,800	\$3,655,900
Week ending	1910.	1911.	1912.	Increase
Dec. 7.....	339,200	461,600	567,900	106,300
" 14.....	281,900	423,800	472,600	47,800
" 21.....	285,900	439,500	477,200	37,700
" 31.....	348,400	506,500	515,000	108,500

TWIN CITY RAPID TRANSIT COMPANY.

Year to date.	1910.	1911.	1912.	Increase
Nov. 30.....	\$6,812,468	\$7,057,188	\$7,398,188	\$341,000
Week ending	1910.	1911.	1912.	Increase
Dec. 7.....	142,084	147,634	158,892	11,258
" 14.....	141,127	144,879	160,824	15,955
" 21.....	146,759	156,362	167,303	10,941

HAVANA ELECTRIC RAILWAY CO.

Week ending	1912.	1913.	Increase
Jan. 5.....	50,210	53,645	3,435

DETROIT UNITED RAILWAY.

Week ending	1910.	1911.	1912.	Increase
Dec. 7.....	\$83,144	211,731	217,587	28,587
" 14.....	182,498	209,259	267,761	26,761

DELUTH SUPERIOR TRACTION CO.

Week ending	1910.	1911.	1912.	Increase
Dec. 7.....	20,754	21,256	21,668	412
" 14.....	20,456	20,385	21,759	374
" 21.....	21,015	21,530	22,481	951

MONEY AND EXCHANGE RATES.

	To-day	Last week.	A Year Ago
Call money in Montreal...	6-7%	6-7%	5-5½%
" " in Toronto....	6-7%	6-7%	5-5½%
" " in New York....	2½%	5%	2½%
" " in London....	3-3½%	2½-3½%	2½-3%
Bank of England rate....	5%	5%	4%
Consols.....	75½	75½	76½
Demand Sterling.....	97½	97½	97½
Sixty days' sight Sterling.	97½	97½	97½

CANADIAN BANK CLEARINGS.

	Week ending Jan. 9, 1913	Week ending Jan. 2, 1913	Week ending Jan. 11, 1912	Week ending Jan. 12, 1911
Montreal	\$60,878,253	\$45,638,794	\$50,489,025	\$42,938,036
Toronto	52,072,414	41,818,309	40,837,917	37,131,479
Ottawa	5,933,979	3,323,357	5,190,129	3,797,903

DOMINION CIRCULATION AND SPECIE.

Nov. 30, 1912.....	\$118,958,620	May 31, 1912.....	\$113,114,914
October 31.....	115,748,414	April 30.....	113,169,722
Sept. 30.....	115,996,602	March 31.....	113,436,333
August 31.....	116,210,579	February 29.....	114,063,408
July 31.....	113,794,845	January 31.....	113,188,888
June 30.....	111,932,239	December 31, 1911.	115,149,749
Specie held by Receiver-General and his assistants:-			
Nov. 30, 1912.....	\$106,693,599	May 31 1912.....	\$98,831,169
Oct. 31.....	103,054,008	April 30.....	99,570,930
Sept. 30.....	103,041,850	March 31.....	98,892,395
August 31.....	103,014,278	February 29.....	99,587,787
July 31.....	100,400,586	January 31.....	98,693,907
June 30.....	98,141,536		

CANADIAN BANKING PRACTICE

THIRD EDITION. NOW READY.

(HANDSOMELY BOUND IN CLOTH, \$4 PER COPY)

QUESTIONS ON CUSTOM AND USAGE AND LAW. Published under the Auspices of the Canadian Bankers' Association (Compiled by John T. P. Knight).

The hundreds of questions and answers on Canadian Banking Practice deal with nearly every possible point of practical interest likely to present itself during the daily routine of a bank. The replies relate to acceptances, cheques, endorsements, deposit receipts, letters of credit, circular notes, warehouse receipts, partnership accounts, bankers' lien on goods, forgery, alteration and loss of negotiable instruments, bills of exchange, promissory notes, principle and surety, etc., etc., etc. Mr. J. T. P. Knight, the compiler of "Canadian Banking Practice" has classified and indexed the Questions on Points of Practical Interest. The value of such a work must be apparent, and a copy of the book should be in the possession of every bank official and business man in the country who desires to be informed upon points likely to arise in the course of dealings between banks and their customers.

For Sale at The Chronicle Office, 160 St. James Street, Montreal.

ATLAS ASSURANCE COMPANY

LIMITED, of LONDON, ENGLAND

Established in the REIGN of GEORGE III

Income - - - - - \$ 6,916,365

Funds (excluding Uncalled Capital) - - - - - 17,633,467

Including Uncalled but Fully Subscribed Capital, the resources of the Company exceed Twenty-seven million dollars.

Head Office for Canada - MONTREAL

MATTHEW C. HINSHAW, Branch Manager

Active and Influential Agents Wanted