

Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Nov. 30.	\$119,296,000	\$126,373,000	\$99,936,000	\$26,437,000
Week ending	1912.	1913.	1914.	Decrease
Dec. 7.	\$2,771,000	\$3,009,000	1,766,000	1,243,000
" 14.	2,825,000	2,681,000	1,707,000	974,000
" 21.	2,865,000	2,699,000

GRAND TRUNK RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Nov. 30.	\$47,777,438	\$51,796,424	\$47,388,224	\$4,408,200
Week ending	1912.	1913.	1914.	Decrease
Dec. 7.	\$1,005,097	\$1,015,199	865,052	150,147
" 14.	1,052,340	1,029,319	870,962	153,357
" 21.	1,090,189	994,779	840,347	154,432

CANADIAN NORTHERN RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Nov. 30.	\$19,311,800	\$21,848,800	\$17,973,100	\$3,875,700
Week ending	1912.	1913.	1914.	Decrease
Dec. 7.	\$567,900	\$583,900	\$394,200	\$189,300
" 14.	471,600	503,200	319,300	183,900
" 21.	477,200	515,400	306,200	209,200

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1912.	1913.	1914.	Increase
Nov. 30.	\$7,398,188	\$8,099,991	\$8,404,457	\$394,466
Week ending	1912.	1913.	1914.	Increase
Dec. 7.	\$158,892	\$172,616	\$173,987	\$1,371
" 14.	160,824	172,596	172,966	370

HAVANA ELECTRIC RAILWAY COMPANY				
Week ending	1913.	1914.	Decrease	
Dec. 6.	\$57,327	53,384	\$3,943	
" 13.	53,267	51,870	1,397	
" 21.	54,324	49,546	4,778	
" 27.	55,331	53,851	1,480	

DULUTH SUPERIOR TRACTION CO.				
Dec.	1912.	1913.	1914.	Decrease
7.	21,668	24,816	23,650	1,166
14.	21,759	24,456	23,120	1,336
21.	22,481	24,983	24,517	466

MONEY RATES.

	To-day	Last Week	A Year Ago
Call money in Montreal.	6 - 6 1/2 %	6 - 6 1/2 %	6 1/2 %
" " Toronto.	6 - 6 1/2 %	6 - 6 1/2 %	6 1/2 %
" " New York.	2 - 2 1/2 %	3 %	3 1/2 %
" " London.	1 1/2 %	1 1/2 %	4-4 1/2 %
Bank of England rate.	5 %	5 %	5 %

Montreal Tramways Company
SUBURBAN TIME TABLE, 1914

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 aux Recllet and St. Vincent de Paul :

From St. Denis to St. Vincent—
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 Hendersons only 12.00 mid.
15 " " 4.00 p.m. 7.00 p.m. Car to St. Vincent 12.40 a.m.
20 " " 7.00 " 8.00 "

From St. Vincent to St. Denis—
15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 11.35 p.m.
20 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis
20 " " 7.30 p.m. 7.30 " 12.20 a.m.
20 " " 7.30 " 8.30 " Car from St. Vincent to St. Denis
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 12.20 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.

Tetrautville :

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 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.
30 " " 9.00 a.m. to 3.30 p.m. 60 " " 5.40 a.m. to 1.00 a.m.
15 " " 3.30 p.m. to 7.00 p.m.

THE SAME OLD EXCUSE.

The greatest problem every agent is up against to-day is that the prospect says he can't afford life insurance and hasn't the money to pay for it. This same old time-honored, weather-beaten excuse that's been hurled at life insurance men since Adam was a boy comes forward, dressed for the occasion, quite as frequently in good times as in bad, always for the same reasons—to stand off the agent and get time for parley. Never be offended by this attitude. Expect it. It is human nature. We all do the same.

Think a minute. If a man tries to sell you something, isn't it your first inclination, as a rule, to put up your guard and be on the defensive? But if he persists, if he is a good salesman, if he interests you, if he shows you that he is selling something you really need, something you can use to advantage in your household, something that will in the long run save you money you take notice, and if he interests you sufficiently you'll find a way to make the purchase, you'll find the money, notwithstanding your first assertion that you didn't need it, didn't want it, couldn't afford it and didn't have the funds.

And so it is in selling life insurance. Of course, he doesn't want it. At least, how can he know that he does want it? That is for you to show him. And this you can do in a hundred ways, few of which can be put on paper, but every salesman has them on his tongue tip, a thought connected with local issues in the home town, the death of a neighbor, the failure of a firm, a birth, a wedding, a thought in the newspaper, and, of the very greatest value at this particular moment, a comparison of the shattered security values of to-day on the bourses of the world as against the unimpaired integrity of a life insurance policy that reaches its fullest and greatest value when other things are at their lowest ebb and death is at the door.—New York Life Bulletin.

Mr. W. F. Somerville, F.I.A., has resigned his position as actuary of the Liverpool and London and Globe Insurance Company, owing to ill-health. Mr. Somerville has spent forty years of business life in the service of the Company. To succeed Mr. Somerville, Mr. H. G. Kilpatrick, F.I.A., has been appointed actuary of the Company, and Mr. W. T. May, F.I.A., assistant actuary.

An additional order for approximately one million 18-pound shrapnel shells has been received by Canadian manufacturers from the British Government.