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FINANCE DEPARTMENT  
OTTAWA

JAN. 9, 1917

**PRUDENTIAL OF AMERICA.**

More than \$591,000,000 of paid-for life insurance was issued by the Prudential Insurance Company of America in 1916, and at the lowest expense-rate in the Company's history, according to the forty-first annual report. This issue represents a gain in insurance in force of \$283,000,000.

The Prudential now has 15,000,000 policies, representing a total of over \$3,000,000,000 insurance in force. Since its organization in 1876 the Prudential, recently mutualized, has paid a total of over \$428,000,000 to its policyholders, including more than \$28,750,000 not called for by the policy contracts. These payments in 1916 alone totalled \$47,278,000, covering an average of 550 claims every working-day of the year.

They were very happy that evening, sitting very close together in the garden summer house, when he remarked, "What a pity it is that happiness can't be insured." With a closer snuggle, she replied, "Mine is—in your company," and he approved the risk.—*Glens Falls Now and Then.*

**McGIBBON, CASGRAIN, MITCHELL & CASGRAIN**

**CASGRAIN, MITCHELL, HOLT, McDUGALL,  
CREELMAN & STAIRS**

VICTOR E. MITCHELL, K.C.  
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**ADVOCATES, BARRISTERS, ETC.**

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

**Montreal Tramways Company  
SUBURBAN TIME TABLE, 1915-1916**

**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—  
10 min. service 5.20 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.  
20 " " 8.00 " 4.20 p.m. Car to Henderson only 12.00 mid.  
10 " " 4.20 " 6.40 p.m. Car to St. Vincent at 12.40 a.m.  
20 " " 6.40 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—  
10 min. service 5.50 a.m. to 8.20 a.m. 30 min. service 8.30 p.m. to 12.00 mid.  
20 " " 8.10 " 4.50 p.m. Car from Henderson to St. Denis  
10 " " 4.50 p.m. 7.10 p.m. 12.20 a.m.  
20 " " 7.10 " 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. Maisonneuve—  
15 min. service from 5.15 a.m. to 8.10 p.m.  
20 " " 8.00 p.m. to 12.20 p.m.  
Extra last car for Blvd. Bernard at 1.10 a.m.