

CANADIANS UNDER-INSURED.

Canada's citizens are her greatest asset. Millions of dollars have been expended and millions of acres of land have been granted by the Crown in the building up of our population, and it is fair to assume that our human assets are worthy of full and complete protection. From the last available census returns it would seem there are in Canada not less than three million insurable men and women—mostly men. What is the value of these productive lives, now bearing the burden of our national growth, the earning power of the millions whom they support, upon whose shoulders rests the responsibility of producing those results which in their total give us the right to call ourselves a nation? The Minister of Finance has said that it costs one thousand dollars to equip and maintain each man in the firing line for one year. Surely every man left at home is worth to his dependents the sum which Canada is paying to have him and

them protected. This would suggest the insuring of this great human asset for the enormous sum of three thousand millions of dollars, while we have at present in force a little more than one thousand millions, covering only about one-sixth of those who could, and should, avail themselves of the service and help of life assurance. It is therefore obvious that our people are seriously under-insured, a matter of import to all of us since the lack of such protection as the insurance companies afford tends to increase the possibility of our citizens becoming a charge upon the State. In their effort to overcome this national disability the companies are somewhat hampered by the tendency of the provinces to place unduly heavy imposts upon the premiums collected within their several jurisdictions, but we are hoping that the legislative need may pass and that we shall eventually see many of these tax burdens removed.—*President H. C. Cox, Canada Life.*

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.	" "	" 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 Recollet 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 12.00 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. Denis—			
15 min. service	5.45 a.m. to 8.30 a.m.	30 min. service	8.30 p.m. to 11.30 p.m.
20 "	" 8.30 " 4.30 p.m.	Car from Henderson to St. Denis 12.20 a.m.	
15 "	" 4.30 p.m. to 7.30 p.m.	Car from St. Vincent to St. Denis 1.10 a.m.	
20 "	" 7.30 " 8.30 p.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	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:

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 p.m.

Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Maisonneuve.	
15 min. service	from 5.15 a.m. to 7.30 p.m.
20 "	" " 7.30 p.m. to 12.30 a.m.

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