

CLEAN UP.

If only the citizens would do their duty the huge fire loss would be reduced 50 per cent., because fully half the fires are caused by negligence. There is no reason why we should have ten times the fire losses they have in European cities. We are ahead of Europe in fire-fighting apparatus, but behind them in protecting ourselves. Clean up the city and you will reduce your own losses, and give an example which will undoubtedly spread through the country to its great benefit.

And I would carry it further. Clean your cellar before you leave your business premises in the evening, and see that your employees do not leave dirt and rubbish to help start fires. Do the same at your home before you go to bed. See that everything is in good shape, and by so doing you will not only protect your own property, but perhaps the lives of those dear to you.—*Fire Chief Tremblay, of Montreal.*

A RECORD POLICY CLAIM AND ITS UTILITY.

The payment of a million dollars as a claim under one policy makes a new record in life insurance, while at the same time pointing a moral for every person who has interests which would suffer in the event of his death. In this particular case, one of the richest men in the country some years ago saw the advantages of life insurance as a protection for his estate at his death. At that time inheritance taxes were scarcely known in this country, and but few States had legislated in that direction, while those laws existing were comparatively light. Still, this man was convinced that when he died a large sum of ready cash would be needed to conserve his estate and save any part of it from forced sale, thereby reducing its value. Consequently he applied for insurance to cover that contingency. Since that time inheritance taxes have been greatly increased, and this million dollars will be of material assistance in paying them. The moral should be obvious to every person whose capital is tied up in enterprises where a forced sale would entail sacrifice of any part of it, and the transaction should also be recognized as a perfectly safe way of providing for the tax which the State levies upon the estates of deceased persons.—*New York Spectator.*

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WANTED.

FIRE INSURANCE SOLICITOR, having some experience, wanted by large financial institution in Montreal which is about to open a Department for Fire, Employers-Liability and Plate-Glass Insurance. A young man who feels himself capable to build up such a department will receive every assistance. Applications will be considered confidential. Address,

ZETA.
P.O. Box 1502, MONTREAL.

Traffic Returns.**CANADIAN PACIFIC RAILWAY.**

Year to date.	1912.	1913.	1914.	Decrease
Mar. 31...	\$26,333,000	\$30,019,000	\$24,382,000	\$5,637,000
Week ending	1912.	1913.	1914.	Decrease
Apl. 7.....	\$2,519,000	\$2,623,000	\$2,237,000	\$386,000
" 14.....	2,528,000	2,645,000	2,234,000	411,000

GRAND TRUNK RAILWAY.

Year to date.	1912.	1913.	1914.	Decrease
Mar. 31...	\$10,762,460	\$12,490,392	\$11,734,620	\$755,772
Week ending	1912.	1913.	1914.	Decrease
Apl. 7.....	\$939,753	\$1,024,125	\$1,041,360	\$17,235
" 14.....	937,000	1,057,639	1,025,515	Dec. 32,124

CANADIAN NORTHERN RAILWAY.

Year to date.	1912.	1913.	1914.	Decrease
Feb. 28....	\$4,004,200	\$4,598,000	\$4,428,800	\$169,200
Week ending	1912.	1913.	1914.	Decrease
Apl. 7.....	\$381,800	\$392,600	\$371,000	\$21,600
" 14.....	374,700	398,600	367,460	31,200

TWIN CITY RAPID TRANSIT COMPANY.

Year to date.	1912.	1913.	1914.	Increase
Mar. 31...	\$1,886,887	\$2,016,732	\$2,153,683	\$136,951
Week ending	1912.	1913.	1914.	Increase
Apr. 7....	\$150,413	\$104,018	\$171,564	\$7,546

HAVANA ELECTRIC RAILWAY COMPANY

Week ending	1913.	1914.	Increase
Apl. 5.....	\$55,785	\$55,095	Dec. \$690
" 12.....	52,268	53,132	864
" 19.....	52,451	53,043	592

DULUTH SUPERIOR TRACTION CO.

	1912.	1913.	1914.	Increase
Apl. 7.....	\$21,743	\$23,385	\$24,977	\$1,592

DETROIT UNITED RAILWAY.

Week ending	1912.	1913.	1914.	Decrease
Apr. 7....	\$203,797	\$228,227	\$213,893	\$14,334

CANADIAN BANK CLEARINGS.

	Week ending Apr. 23, 1914	Week ending Apr. 16, 1914	Week ending Apr. 24, 1913	Week ending Apr. 25, 1912
Montreal...	\$57,020,320	\$42,361,393	\$52,950,851	\$54,259,090
Toronto...	46,725,304	29,139,084	30,662,511	40,245,812
Ottawa....	4,133,033	3,707,690	3,689,550	4,951,788

MONEY RATES.

	To-day	Last Week	A Year Ago
Call money in Montreal...	5½-6½%	6-6½%	6-6½%
" " in Toronto...	5½-6½%	6-6½%	6-6½%
" " in New York	1½%	1½-2%	4½%
" " in London...	1½-1¾%	1½%	2½%
Bank of England rate...	3%	3%	4½%