

Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Oct. 31..	\$107,151,000	\$113,193,000	\$92,113,000	\$21,080,000
Week ending	1912.	1913.	1914.	Decrease
Nov. 7....	\$2,938,000	\$3,204,000	\$1,908,000	\$1,296,000

GRAND TRUNK RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Oct. 31..	\$43,154,930	\$47,252,791	\$43,617,818	\$3,634,973
Week ending	1912.	1913.	1914.	Decrease
Nov. 7....	\$1,061,984	1,118,707	\$906,941	\$211,766

CANADIAN NORTHERN RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Oct. 31..	\$16,802,100	\$19,175,500	\$16,302,900	\$2,872,600
Week ending	1912.	1913.	1914.	Decrease
Nov. 7....	\$620,400	\$384,300	\$236,100	

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1912.	1913.	1914.	Increase
Sept. 30..	\$6,014,835	\$6,506,116	\$6,870,005	\$363,889
Week ending	1912.	1913.	1914.	Increase
Oct. 7....	\$155,485	\$170,415	\$179,180	\$8,765
" 14....	155,869	171,537	176,066	4,529
" 21....	154,793	169,378	178,803	9,425

HAVANA ELECTRIC RAILWAY COMPANY			
Week ending	1913.	1914.	Increase
Nov. 1....	45,198	50,271	5,073
" 8....	54,269	55,467	1,198

DULUTH SUPERIOR TRACTION CO.				
Week ending	1912.	1913.	1914.	Increase
Oct. 7....	\$12,879	\$24,299	\$24,856	\$558
" 14....	15,426	24,389	24,261	Dec. 128
" 21....	16,456	25,096	24,904	" 192
" 31....	26,567	34,579	34,758	in. 179

CANADIAN BANK CLEARINGS.

	Week ending Nov. 12, 1914	Week ending Nov. 5, 1914	Week ending Nov. 13, 1913	Week ending Nov. 13, 1912
Montreal..	\$48,466,690	\$50,861,681	\$60,156,451	\$62,078,865
Toronto....	36,891,429	36,817,768	44,282,469	44,672,684
Ottawa....	4,132,354	4,413,593	4,270,039	3,981,304

MONEY RATES.

	To-day	Last Week	A Year Ago
Call money in Montreal..	6-6 1/2%	6-7%	5 1/2-6%
" " "	6-6 1/2%	6-7%	5 1/2-6%
" " New York.	5 1/2-6%	6-7%	5 1/2%
" " London	1-1 1/2%	1-1 1/2%	3 1/2-3 1/2%
Bank of England rate	5%	5%	5%

**Montreal Tramways Company
SUBURBAN TIME TABLE, 1914**

Lachine:

From Post Office—		10 min. service 4 p.m. to 7.10 p.m.
10 min. service 5.40 a.m. to 8.00 a.m.	8.00	4 p.m.
From Lachine—		10 min. service 4 p.m. to 8.00 p.m.
20 min. service 5.30 a.m. to 5.50 a.m.	9.00	8.00 p.m. to 12.10 a.m.
10 " " 5.50 " 9.00		Extra last car at 12.50 a.m.
20 " " 9.00 " 4 p.m.		

Sault aux Reclot and St. Vincent de Paul:

From St. Denis to St. Vincent—		30 min. service 8.00 p.m. to 11.30 p.m.
20 min. service 5.20 a.m. to 6.00 a.m.	6.00	8.00
10 " " 6.00 " 8.00		Car to Hendersons only 12.00 mid.
20 " " 8.00 " 4.00 p.m.		Car to St. Vincent 12.40 a.m.
10 " " 4.00 p.m. to 8.00		
From St. Vincent to St. Denis—		30 min. service 8.30 p.m. to 12.00 mid.
20 min. service 5.50 a.m. to 8.30 a.m.	8.30	Car from Hendersons 12.20 a.m.
10 " " 8.30 " 4.30 p.m.		Car from St. Vincent 1.10 a.m.
10 " " 4.30 p.m. to 8.30		

Cartierville:

From Snowdon's Junction—		20 min. service 5.20 a.m. to 10.40 p.m.
40 " " 10.40 p.m. to 12.00 mid.		
From Cartierville—		20 min. service 5.40 a.m. to 11.00 p.m.
40 " " 11.00 p.m. to 12.20 mid.		

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 midnight
From Victoria Avenue to Snowdon—		10 minutes service 5.50 a.m. to 8.50 p.m.

Bout de l'île:

30 min. service 5.00 a.m. to 9.00 p.m.	
60 " " 9.00 p.m. to 12.00 midnight	

Tetraultville:

15 min. service 5.00 a.m. to 6.30 p.m.	
30 " " 6.30 " 8.30 p.m.	

Mr. Homer A. Vipond, of the New York Life, at the Montreal Life Underwriters' meeting recently called attention to the fact that a law lately passed by the Ontario Legislature made it impossible for any agent not resident in the province to obtain a license for soliciting insurance in Ontario. He thought this was unfair to insurance men living in other provinces and doing some business in Ontario. A motion of protest against the law was proposed by Mr. Vipond and carried.

CANADIAN FIRE RECORD

(Specially compiled for The Chronicle.)

BRACEBRIDGE, ONT.—A. Moore's saw mill at Falkenberg, destroyed, November 7.

SARNIA, ONT.—Mrs. E. Sanderson's hotel destroyed, November 3. Loss, \$8,000.

LACHUTE, QUE.—R. Copeland's farm house at Dunany, destroyed, November 9. Two lives lost.

MEDICINE HAT, ALTA.—Alberta Linseed Milling Company's plant destroyed, October 19. Loss, \$20,000.

MONTREAL—Stable at rear of 207 Wellington Street, burned, November 9. Loss, includes 10 horses and is estimated at \$1,000.

R. Crosburn's stable in Milan Street burned with six horses, November 9. Loss, \$1,000. Origin, incendiary.

Basement of fruit store of P. Spartos, 1768 St. Lawrence Boulevard, damaged, November 6.

MONTREAL WEST, QUE.—T. A. Trenholme's large residence nearly destroyed, November 9. Most of contents saved. Supposed origin, defect in electric wiring.

QUEBEC CITY.—East wing of Gales Brothers shoe factory, Valier Street, gutted, November 5. Loss, about \$30,000 covered by insurance. Started from boiler room.

TORONTO, ONT.—Humber Beach hotel, destroyed, October 30. Loss, \$72,300 as follows:—Humber Beach hotel, \$50,000, contents, \$10,000; Humber Machine Company, \$12,000; W. McDonald's motor cycle, \$300.

COMAPLIX, B.C.—Saw mill and planing mill of Forest Mills of British Columbia, Ltd., and Lardeau Hotel, owned by Russell Evans, destroyed, October 30. Loss, \$250,000. Origin, incendiary.

The Alabama insurance commission has decided that life policyholders are not taxable on the cash surrender values of their policies. This confirms a precedent set by several other States.