

**Traffic Returns.**

CANADIAN PACIFIC RAILWAY.				
Year to date.	1913.	1914.	Decrease	
Oct. 31 . . .	\$107,151,000	\$113,193,000	\$2,113,000	\$21,080,000
Week ending	1912.	1913.	Decrease	
Nov. 7 . . .	\$2,938,000	\$3,204,000	\$1,908,000	\$1,296,000
" 14 . . .	2,916,000	3,124,000	1,878,000	1,246,000
" 21 . . .	2,704,000	3,119,000	1,729,000	1,390,000
" 30 . . .	3,587,000	3,733,000	2,308,000	1,425,000

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.	Decrease	
Nov. 7 . . .	\$1,061,984	\$1,118,707	\$906,941	\$211,766
" 14 . . .	1,064,317	1,022,375	860,676	161,699
" 21 . . .	1,053,798	1,080,010	841,607	238,403
" 30 . . .	1,442,409	1,322,541	1,161,182	161,559

CANADIAN NORTHERN RAILWAY.				
Year to date.	1913.	1914.	Decrease	
Oct. 31 . . .	\$16,802,100	\$19,175,500	\$16,302,900	\$2,872,600
Week ending	1912.	1913.	Decrease	
Nov. 7 . . .	\$590,300	\$620,400	\$384,300	\$236,100
" 14 . . .	609,500	643,500	370,600	272,900
" 21 . . .	561,500	608,000	372,800	235,200
" 30 . . .	748,400	801,400	542,500	258,900

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1912.	1913.	1914.	Increase
Oct. 31 . . .	\$6,014,835	\$7,265,080	\$7,661,154	\$396,074
Week ending	1912.	1913.	Increase	
Nov. 7 . . .	\$161,800	\$173,311	\$174,617	\$1,306
" 14 . . .	158,669	173,063	173,206	143

HAVANA ELECTRIC RAILWAY COMPANY				
Week ending	1913.	1914.	Increase	
Nov. 1 . . . . .	45,198	50,271	5,073	
" 8 . . . . .	54,269	55,467	1,198	
" 15 . . . . .	54,016	53,564	Dec. 452	
" 22 . . . . .	53,090	49,836	" 3,254	
" 29 . . . . .	52,538	49,149	" 3,389	

DULUTH SUPERIOR TRACTION CO.				
Nov.	1912.	1913.	1914.	Decrease
7 . . . . .	20,455	25,184	24,191	993
14 . . . . .	20,247	24,666	23,741	925
21 . . . . .	21,195	25,390	24,515	875

**CANADIAN BANK CLEARINGS.**

	Week ending Dec. 3, 1914	Week ending Nov. 26, 1914	Week ending Dec. 4, 1913	Week ending Dec. 5, 1912
Montreal . . .	\$46,369,730	\$45,445,581	\$61,463,466	\$61,189,536
Toronto . . . .	36,417,616	33,489,416	46,711,658	48,290,114
Ottawa . . . . .	4,690,887	4,126,936	4,427,611	4,451,910

**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 . . .	4 1/2 %	5 1/2 %	5 1/2 %
" " London . . . .	1 %	1 - 1 1/2 %	4 1/2 - 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—  
20 min. service 5.20 a.m. to 6.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.  
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—  
20 min. service 5.50 a.m. to 6.30 a.m. 30 min. service 8.30 p.m. to 12.00 mid.  
10 " " 6.30 " 8.30 " Car from Hendersons 12.20 a.m.  
20 " " 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

**Tetrautville:**

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

**INCREASE IN OTTAWA FIRE INSURANCE RATES.**

The following are the details of the recent increase in fire insurance rates at Ottawa, owing to the serious deficiency in the water supply:—

All rates on mercantile and manufacturing risks, except those of "fire-proof" or "mill" construction or equipped with automatic sprinklers, are increased on buildings and contents by 50 cents on the no-coinsurance rate and proportionately on the co-insurance rate.

All rates on lumber yards are increased by 50 cents on the no-coinsurance and co-insurance rates.

Rates on all risks rated under the three-year tariff are increased by 25 cents for three years, or one-half of this amount if written for one year.

All sprinklered, mill construction and fireproof buildings will be re-rated and ratings published immediately.

The Board of Control has called for tenders for three new fire engines as a temporary measure of protection against a possible conflagration.

The proposed sale of the Sun & Hastings Savings & Loan Company's interest to the Standard Reliance Mortgage Corporation has now been confirmed by the former's shareholders. By this transaction the assets of the purchasing concern, are increased by \$1,500,000 and the reserve fund by \$200,000. The capital stock of the corporation is also increased by \$600,000, the entire capital stock now being \$2,500,000 paid up and the total assets nearly \$7,000,000.

**TABLES OF COMPOUND INTEREST**

for each rate between 3/4 and 10 per cent per annum proceeding by intervals of one-eighth, and from 1 year to 100 years. I. Present value of £1 receivable at the end of each year. II. Present value of £1 per annum receivable at the end of each year. III. Amount of £1 at the end of each year. IV. Amount of £1 per annum at the end of each year.

By the Late Lieut-Col. W. H. OAKES, A.I.A.

Price \$5.

On Sale by The Chronicle, Montreal.

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