

TORONTO'S INSURANCE OF SOLDIERS.

The Toronto Board of Control has recommended Council not to insure the lives of those called up if the Military Service Bill is put into force. A report to the Board by Mr. Thomas Bradshaw (Finance Commissioner) pointed out that, by the end of 1916, the war expenditure of the City amounted to \$2,500,015 and, by the end of 1917, these expenditures would be increased to \$5,000,000.

"I respectfully urge that most earnest consideration be given to expenditures on behalf of the war," wrote Mr. Bradshaw. "There is, unquestionably, an obligation on the part of the city to undertake certain expenditures relating to the war, and it is believed that the general body of citizens recognize this, and approve such expenditure. On the other hand, there are war obligations which we have assumed, and others we are being urged to assume which, in my judgment, do not come within the scope of municipal enterprise, even when that scope is interpreted in the broadest sense."

Mr. Bradshaw continued that the probability of the continuation of the war for an indefinite time would largely increase the demands on the municipal treasury for grants for patriotic purposes.

"This brings up the question of insurance on the lives of citizen soldiers," continued Mr. Bradshaw. "The number covered by the scheme is 43,265, which involves a contingent liability of over \$4,300,000, and an actual liability up to the present of \$2,500,000. I cannot for one moment believe that it is the desire of those who are bereaved to benefit financially through the loss they have suffered, and therefore I submit that the civic insurance should be limited to those who had a pecuniary interest in the life of the citizen at the time of enlistment—in

other words, to those relatives who were being supported financially by the deceased. This is really the essence of life insurance.

"Nations and individuals have been compelled to re-adjust their plans and schemes from time to time throughout the course of the war. Toronto has already made some changes in connection with the insurance scheme, and it seems to me that it is time for further readjustment."

Mr. P. H. Fulton, of the Canada National, Winnipeg, spent a few days in the City last week and attended a meeting of the C. F. U. A. on the 7th instant. Mr. Fulton reports a satisfactory improvement in business conditions generally throughout the West.

McGIBBON, CASGRAIN, MITCHELL & CASGRAIN

MITCHELL, CASGRAIN, McDougall, CREELMAN, STAIRS & CASGRAIN

VICTOR E. MITCHELL, K. C. A. CHARR-CASGRAIN, K. C.
ERROL M. McDUGALL, JOHN J. CREELMAN,
GILBERT S. STAIRS, PHILIP F. CASGRAIN.

ADVOCATES, BARRISTERS, ETC.

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

Montreal Tramways Company

SUBURBAN TIME TABLE, 1916-1917

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 " 8.00 " | 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—

15 min. service 5.15 a.m. to 8.00 a.m. | 30 min. service 8.00 p.m. to 11.30 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 at 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—

15 min. service 5.45 a.m. to 8.30 a.m. | 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.30 " 4.30 p.m. | 12.00 mid.
15 " " 4.30 p.m. 7.30 p.m. | Car from Henderson to St. Denis 12.20 a.m.
20 " " 7.30 " 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. Malsonneuve—
15 min service from 5.15 a.m. to 8.50 p.m.
20 " " " 8.50 p.m. to 12.30 a.m.
Extra last car for Blvd. Bernard at 1.30 a.m.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
June 30	\$41,261,000	\$61,252,000	\$69,575,000	\$8,323,000
Week ending	1915	1916	1917	Increase
July 7,	1,666,000	2,616,000	3,101,000	485,000
14,	1,635,000	2,738,000	2,867,000	129,000
21,	1,670,000	2,641,000	2,950,000	309,000
31,	2,476,000	3,800,000	4,007,000	207,000
Aug. 7,	1,787,000	2,985,000	2,559,000	Dec. 426,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
June 30,	\$23,174,746	\$27,271,848	\$39,501,564	3,229,716
Week ending	1915	1916	1917	Increase
July 7,	990,278	1,155,029	1,297,003	141,974
14,	989,629	1,211,393	1,379,293	167,900
21,	980,898	1,140,226	1,358,019	217,793
31,	1,537,141	1,810,713	1,967,465	156,752
Aug. 7,	993,773	1,256,376	1,320,706	64,330

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
June 30,	\$10,390,000	\$16,073,400	\$19,613,200	\$3,539,800
Week ending	1915	1916	1917	Increase
July 7,	429,400	885,100	902,300	17,200
14,	449,700	874,900	935,600	60,700
21,	447,700	866,900	872,100	5,200
31,	634,000	1,297,300	1,134,900	Dec. 72,400
Aug. 7,	438,500	868,000	775,500	Dec. 92,500

Canadian
Government
Deposit

\$342,455.00

Hands First

in the
liberality of its
policy contracts,
financial strength,
and in the
generality of its loss
settlements.

RANCE

AM'S
POLICY

is for Ontario,
TORONTO.

COLLISION,
is what the

one contract.

MONTREAL

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Department.

DRONTO.

INS. CO.

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NSURANCE

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