

THE OCTOBER FIRE LOSS.

The losses by fire in the United States and Canada during the month of October, as compiled from the records of the New York Journal of Commerce, aggregated \$17,701,375. This compares with \$14,465,850 for the same month last year and \$14,004,700 for October, 1914. The losses for the first ten months of 1916 reach a total of \$189,481,220, or nearly forty-nine million dollars more than was charged against the same months of 1915 and very close to the bad record of 1914. The following table gives a comparison of the fire losses for the first ten months of 1916 with those of 1915 together with the monthly losses for the balance of those years:

	1915	1916
January.....	\$20,060,600	\$21,423,350
February.....	13,081,250	24,770,770
March.....	18,786,400	38,680,250
April.....	18,180,350	12,681,050
May.....	11,388,450	15,973,500
June.....	10,893,950	12,247,500
July.....	9,006,800	20,013,800
August.....	10,067,100	10,745,000
September.....	14,823,500	12,244,625
October.....	14,465,850	17,701,375
Total 10 months.....	\$140,754,250	\$189,481,220
November.....	21,204,850	
December.....	20,877,100	
Total for year.....	\$182,836,200	

There were some 232 fires during the month of October this year, each causing an estimated property damage of \$10,000 or over. It is very clear, says the Journal of Commerce, in commenting upon these figures, that 1916 will be a bad year for the fire underwriters and they will be glad when it draws to its close. It has witnessed several expensive conflagrations and also the costly Black Tom Island disaster. Very few fire insurance companies will make any profit on their 1915 underwriting.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.				
Year to date	1914	1915	1916	Increase
Oct. 31	\$93,113,000	\$80,428,000	\$110,875,000	\$30,447,000
Week ending	1914	1915	1916	Increase
Nov. 7	1,908,000	3,015,000	3,036,000	21,000
GRAND TRUNK RAILWAY.				
Year to date	1914	1915	1916	Increase
Oct. 31	\$43,617,818	\$41,530,305	\$49,636,732	\$8,106,427
Week ending	1914	1915	1916	Increase
Nov. 7	906,941	986,765	1,244,959	258,194
CANADIAN NORTHERN RAILWAY				
Year to date	1914	1915	1916	Increase
Oct. 31	\$16,985,900	\$20,770,800	\$20,497,200	\$9,726,400
Week ending	1914	1915	1916	Increase
Nov. 7	525,800	806,500	885,000	78,500
TWIN CITY RAPID TRANSIT COMPANY.				
Year to date	1914	1915	1916	Increase
Oct. 31	\$7,061,152	\$7,731,059	\$8,345,177	614,118
Week ending	1914	1915	1916	Increase
Nov. 7	\$174,617	180,384	\$199,838	\$19,454

CANADIAN BANK CLEARINGS.

	Week ending Nov. 13, 1916	Week ending Nov. 9, 1916	Week ending Nov. 18, 1915	Week ending Nov. 19, 1914
Montreal...	\$89,902,101	\$99,560,411	\$62,618,196	\$50,429,244
Toronto...	64,085,045	62,780,686	43,361,176	39,424,172
Winnipeg...	62,455,338	58,945,997	54,764,847	...
Ottawa....	5,375,545	6,594,714	4,624,266	4,443,591

The income insurance campaign may serve as a constructive educational step in popularizing annuities, thinks the N. Y. Spectator. Hitherto, annuities have not been purchased on this side the Atlantic to nearly as great an extent as in some European countries.

WANTED

THE NORTHERN ASSURANCE CO., LIMITED, 88 Notre Dame Street West, Montreal, has an opening for a bright boy of about 15 years of age, as OFFICE BOY. Also for a young man as JUNIOR CLERK.

Apply at COMPANY'S OFFICE.

Canadian Pacific Railway Company

DIVIDEND NOTICE

At a meeting of the Board of Directors held to-day, a dividend of two and one-half per cent. on the Common Stock for the quarter ended 30th September last, being at the rate of seven per cent. per annum from revenue and three per cent. per annum from Special Income Account was declared payable on 2nd January next to Shareholders of record at 3 p.m. on 1st December instant.

By order of the Board,

W. R. BAKER, Secretary.

Montreal, 13th November, 1916.

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. 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.
10 " " 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—
10 min. service 5.20 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.20 p.m. Car to Henderson only 12.00 mid.
10 " " 4.20 " 6.40 p.m. Car to St. Vincent at 12.40 a.m.
20 " " 6.40 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—
10 min. service 5.50 a.m. to 2.20 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.10 " 4.50 p.m. Car from Henderson to St. Denis
10 " " 4.50 p.m. 7.10 p.m. 12.20 a.m.
20 " " 7.10 " 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. Maisonneuve.
15 min service from 1.15 a.m. to 8.00 p.m.
20 " " " 8.00 p.m. to 12.20 a.m.
Extra last car for Blvd. Bernard at 1.20 a.m.