

**THE ROUND TABLE.**

Of the articles in the current issue of the "Round Table," that on the British Empire's financial task contains the suggestions which have, to some extent, been since materialised into action, with regard to the granting of credits by Canada and other oversea Dominions to the mother country in order to relieve the immediate financial strain upon the latter. The whole argument of the "Round Table" on this question, though somewhat lengthy, forms a lucid exposition of economic facts which need to be thoroughly grasped by all who aspire to take an intelligent interest in the unparalleled financial problems of the present day—and particularly by those who venture to instruct others through voice or pen.

"Your age, please," said the insurance solicitor. "Nine ninety-nine next birthday," replied Methusalem.

"Pretty high rate, I'm afraid," said the insurance man. "Why didn't you come to me a couple of hundred years ago, and not put it off until you're middle-aged?"—"Judge."

**Montreal Tramways Company**

**SUBURBAN TIME TABLE, 1915**

**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 aux Recollet and St. Vincent de Paul :**

From St. Denis to St. Vincent—  
 15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.35 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 12.40 a.m.  
 20 " " 7.00 " 8.00 p.m.  
 From St. Vincent to St. Denis—  
 15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m.  
 20 " " 3.30 " 4.30 p.m. Car from Henderson to St. Denis  
 15 " " 4.30 p.m. 7.30 p.m. 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's 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 12.30 a.m.

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

**Bout de l'Île :**

60 min. service 5.00 a.m. to 12.00 midnight.

**Treaultville :**

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 8.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 8.30 p.m.

**Pointe aux Trembles :**

15 min. service 5.00 a.m. to 9.00 a.m. 30 min. service 7.00 p.m. to 11.00 p.m.  
 5 " " 9.00 a.m. to 3.30 p.m. 60 " " 11.00 p.m. to 1.00 a.m.  
 5 " " 3.30 p.m. to 7 p.m.

**FATAL ACCIDENT FOLLOWS IMMEDIATELY  
 LAPSE OF PROTECTION.**

The circumstances surrounding a fatal accident in Montreal recently constitute a remarkable instance of the unwise wisdom of dropping insurance protection, even when in reduced circumstances, if by any means it is possible to carry it on. A Grand Trunk railway conductor, thirty-seven years of age, had carried an accident policy for several years. Some time ago, as a result of the policy of retrenchment which became necessary on the part of his employers, he was stopped as a conductor but employed at reduced wages as a brakeman. Presumably owing to his reduced circumstances, he decided to discontinue his accident insurance, and his policy lapsed. A few days only after the lapse of the policy, he was accidentally killed while about his duties as brakeman.

In this case, there was apparently considerable excuse in reduced circumstances, for the lapsing of the policy. But the consequences supervening on this action are distressing.

The old Toronto City Council fooled around for several months over the appointment of a fire chief. The new Council last week appointed Acting Chief W. J. Smith in a few minutes. The salary is \$4,500 a year.

**THE MUTUAL'S RED LETTER YEAR  
 \$100,000,000**

The Mutual Life of Canada now ranks among the few nine-figure Canadian Life Companies. After forty-six years of quiet but steady progress, The Mutual has on its books one hundred millions of strictly high class business. This result is noteworthy because the Company has never for a moment failed to make increase in business secondary to quality of service. Twenty-six years were required to reach the first twenty millions; only eight years for the second twenty; five for the third, and three each for the fourth and fifth, making one hundred millions. It needs no prophet to forecast the future of

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 Of Canada,

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in Life Insurance are many.

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