

THE MARCH FIRE LOSS.

The losses by fire in the United States and Canada during the month of March, as compiled from the records of the *New York Journal of Commerce*, reach a total of \$17,523,000. This is a favorable reduction from the figures of March last year, when the record was swelled by three Southern conflagrations to a total of \$38,680,250. The losses for the first quarter of 1917 aggregate \$85,542,430, as compared with \$84,874,370 for the first three months of 1916 and \$51,928,250 for the same months in 1915. The following table gives a comparison of the losses for March of this year with those of the preceding year together with the losses by months for the balance of 1916.

	1916.	1917.
January	\$21,423,350	\$36,431,770
February	24,770,770	29,587,660
March	38,680,250	17,523,000
Total 3 months	\$84,874,370	\$85,542,430
April	12,681,050
May	15,973,500
June	12,247,500
July	23,013,800
August	10,745,000
September	12,244,625
October	17,701,375
November	19,898,450
December	22,063,325

Total for year

That the March losses have not been so heavy as last year is very fortunate for the fire underwriters, remarks the *Journal of Commerce*, in view of the serious drain on their funds from the January and February fires.

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1915	1916	1917	Increase
Feb. 28,	\$12,411,000	\$16,926,000	\$18,773,000	\$1,847,000
Week ending	1915	1916	1917	Increase
Feb. 7,	1,667,000	2,198,000	2,442,000	244,000
14,	1,731,000	2,258,000	2,670,000	412,000
21,	1,738,000	2,281,000	2,648,000	367,000
31,	2,564,000	3,491,000	3,932,000	441,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
Feb. 28,	\$6,735,849	\$8,290,131	\$8,530,394	\$240,263
Week ending	1915	1916	1917	Increase
Feb. 7,	852,151	992,026	1,063,190	71,164
14,	857,147	957,542	1,068,837	111,295
21,	857,937	967,233	1,054,639	87,406
31,	1,446,969	1,592,442	1,815,571	223,129

CANADIAN NORTHERN RAILWAY

Year to date	1915	1916	1917	Increase
Feb. 28,	\$3,041,600	\$4,176,000	\$5,191,200	1,015,200
Week ending	1915	1916	1917	Increase
Feb. 7,	428,700	540,200	660,100	128,900
14,	411,100	538,000	738,200	200,200
21,	421,700	549,000	719,100	170,100
31,	637,000	979,800	1,126,800	167,000

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1915	1916	1917	Increase
Feb. 28,	1,470,971	1,622,374	1,705,321	82,947
Week ending	1915	1916	1917	Increase
Mar. 7,	\$172,693	191,126	201,244	10,118
14,	176,017	189,254	202,872	13,588
21,	177,009	191,242	199,954	8,712
31,	253,372	269,800	300,737	30,937

THE MONARCH LIFE.

Mr. R. W. Simpson has received the appointment from the Monarch Life of Winnipeg of Branch Manager for South-Western Ontario, with headquarters at Windsor. Mr. Simpson is well and favourably known in insurance circles.

Out of 291 fires reported at Birmingham, Ala., in February, no fewer than 189 were due to sparks on shingle roofs.

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A model insurance act will be drafted for submission to the next session of the Alberta legislature. The intention is to arrive at uniformity in regard to the powers conferred upon companies at incorporation.

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When a Morgan takes out life insurance to cover the depreciation that will, some day, come to his estate because of the inheritance tax, surely the uninsured man who realizes that he will in all probability leave no estate to tax should have occasion to do some personal research thinking.—*Rough Notes.*

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One immediate insurance effect of the declaration of war by the United States is an enormous demand for explosion insurance from all over the country, but particularly from the New England field and Middle States. This demand is attributed to the possibilities of danger from the placing of bombs by enemy sympathisers.

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—

25 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 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. | Car from Henderson to St. Denis 12.20 a.m.
15 " " 4.30 p.m. 7.30 p.m. | Car from St. Vincent to St. Denis 1.10 a.m.
20 " " 7.30 " 8.30 p.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—
30 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. Maisonnette—
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.