

**PARAGRAPHS.**

The agent who sends in one little thousand dollar application stands better with the Company than the agent who has "fifty-seven varieties" of beautiful prospects.—*Mutual Life of Canada.*

Even although their patriotism be undoubted, nevertheless many Canadians are aiding the enemy by thoughtlessly frittering away the profits and earnings due to a prosperity which may be suddenly arrested by the advent of peace.—*Canadian Bank of Commerce.*

The total number of members of the staffs of the insurance offices in the City of London now serving with the Colors is 8,595. The proportion of men serving to the total male staffs when war broke out is 56 per cent.

A short while ago I was reviewing the combined experience of American casualty companies during the last thirteen years. The fact was stated and apparently proved that this line of business only netted to the companies engaged in it an underwriting profit of but a fraction of one per cent., barely more than a half of one per cent. This was the average for thirteen years and the average for the last five years was an underwriting loss of eight-tenths of one per cent.—*H. G. B. Alexander*

**Traffic Returns.**

CANADIAN PACIFIC RAILWAY.				
Year to date	1914	1915	1916	Increase
Aug. 31	\$72,480,000	\$57,122,000	\$85,927,000	\$28,805,000
Week ending	1914	1915	1916	Increase
Sept. 7.	2,110,000	2,002,000	2,679,000	677,000
14.	2,496,000	2,214,000	2,728,000	514,000
21.	2,578,000	2,408,000	2,779,000	371,000

GRAND TRUNK RAILWAY.				
Year to date	1914	1915	1916	Increase
Aug. 31	\$34,541,840	\$32,258,573	\$38,339,585	\$6,081,012
Week ending	1914	1915	1916	Increase
Aug. 7.	\$1,106,823	\$993,773	\$1,256,376	\$262,603
14.	1,068,710	1,004,412	1,236,989	232,577
21.	1,096,476	1,052,483	1,304,848	252,365
31.	1,581,731	1,535,213	1,952,163	416,950
Sept. 7.	1,088,113	1,091,711	1,276,061	184,350
14.	1,096,942	1,044,808	1,253,629	208,821
21.	1,082,811	1,051,589	1,310,670	259,081

CANADIAN NORTHERN RAILWAY.				
Year to date	1914	1915	1916	Increase
Aug. 31.	\$12,297,700	\$14,335,300	\$23,592,500	\$9,257,200
Week ending	1914	1915	1916	Increase
Sept. 7.	320,000	456,500	708,900	252,400
14.	458,700	590,900	668,000	77,100
21.	566,700	654,700	726,000	71,300

TWIN CITY RAPID TRANSIT COMPANY.				
Year to date	1914	1915	1916	Increase
Aug. 31	\$6,074,205	\$6,122,332	\$6,661,957	\$539,625
Week ending	1914	1915	1916	Increase
Sept. 7.	\$185,243	\$200,055	\$209,828	\$9,773
14.	200,402	200,838	198,547	Dec. 2,291

**CANADIAN BANK CLEARINGS.**

	Week ending Sep. 28, 1916	Week ending Sep. 21, 1916	Week ending Sept. 30, 1915	Week ending Oct. 1, 1914
Montreal ..	\$72,711,118	\$71,693,046	\$ .....	\$47,186,291
Toronto ..	48,339,996	46,794,170	.....	33,716,665
Winnipeg ..	36,503,409	34,109,620	.....	.....
Ottawa ..	5,730,796	8,112,496	.....	3,560,970

The best answer to the criticism of agency cost is to prove absolutely its value and bring that proof to the public—*Walter G. Cowles.*

If it were not for the insurance papers, it is safe to say that the attendance at conventions would be materially decreased, and not only in the absence of their staff, at that.—*Weekly Underwriter.*

Mr. L. F. Loree, president of the Delaware & Hudson Company, estimates that on January 31, 1916, a par value of \$1,415,628,563 of American railroad stocks, bonds and other instruments were in foreign hands. This is about half the amount reported a year previously.

With all we read about the tremendously high loss ratios it is certainly illogical for us to assume that the Fire companies can consistently be parties to any arrangement that will ultimately result in great losses. But they do this whenever they encourage blacksmith agencies or start new agencies when not justified by the total premiums.—*E. M. Allen.*

A Kansas company now uses a clause in its life policies providing for double the face of the policy where death results from an accident, regardless of place or circumstance. An extra charge of \$1.30 per \$1,000 is made for this rider and it is stated that during the last six years the extra premiums collected have been more than sufficient to pay the claims arising under the clause.

**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.  
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—  
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 8.20 a.m. 30 min. service 8.30 p.m. to  
20 " " 8.10 " 4.50 p.m. 12.00 mid.  
10 " " 4.50 p.m. 7.10 p.m. Car from Henderson to St. Denis  
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 5.15 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.