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MONTREAL, MAY 18, 1917

THE TUBERCULOSIS DEATH RATE. A review of the tuberculosis death rate in the United States by Dr. Frederick L. Hoffman of the Prudential Insurance Company, published in the N. Y. Spectator, states that the mortality from pulmonary tuberculosis in 35 large American cities was for 1916, 146.8 per 100,000 of the population, compared with 182.4 per cent. in the years 1906-10 and 157.9 per cent. in 1911-15. Life insurance interests, remarks Dr. Hoffman, are most seriously concerned with the continued prevalence of the disease, and their co-operation in an associated effort to bring about a further and still more marked reduction in the death rate is obviously most desirable, and in fact called for by the highest considerations of an enlightened public and corporate policy. The fact, unfortunately, is frequently overlooked that the difficulties of reducing a low and declining death rate are decidedly more serious than the reduction in the mortality of a disease which is on the increase and of an excessive degree of frequency. In other words, it is unquestionably less difficult to reduce the tuberculosis death rate from 250 per 100,000 to 150 than to reduce the rate from 150 to 50, or even 100. Statistical evidence, however, is entirely conclusive, that, in the main, the various efforts have been in the right direction, and the results challenge favorable comparison with corresponding efforts in any other field of human endeavor for the improvement of the social and sanitary condition of the people. Even though at the present time the tuberculosis death rate is approximately one-tenth of the mortality from all causes, it is self-evident that the disease continues as a most serious and important factor, of material concern to life insurance companies and their policyholders, as well as to the public at large.

Mr. J. H. Campbell, formerly associated with the Mutual Life of Canada, has been appointed by the Equitable Life of New York, agency manager for British Columbia, with headquarters at Van-couver, in succession to Mr. W. T. Tasker, who has been transferred to another post in the United

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date 1915 April 30,	1916 \$37,722,000	1917 \$42,501,000	Increase \$4,779,000
Week ending 1915	1916	1917	Increase
May 7, \$1,594,000	2,763,000	\$3,065,000	302,000

GRAND TRUNK RAILWAY.

Year to date	1915	1916	1917	Increase
April 30,		\$17,484,879	\$18,417,842	\$932,963
Week ending	g 1915	1916	1917	Increase
May 7,	\$863,195	\$1,030,768	\$1,135,091	\$104,323

CANADIAN NORTHERN RAILWAY

Year to date 1915	1916	1917	Increase
April 30,	\$9,607,300	\$11,779,900	\$2,172,600
Week ending 1915	1916	1917	Increase
May 7,	\$677,400	\$734,500	₹ \$57,100

WHY COMPULSORY STATE INSURANCE.

Why compulsory state insurance? The advocates of the plan justify compulsion by the claim that insurance is very desirable, and since many will not provide it at their own initiative, the state must force it upon them. Why should insurance be the only desirable but often neglected thing to be enforced by law? It is highly desirable that everyone should bathe frequently, but a large proportion of the population, and especially those who need it most, bathe as infrequently as possible. It would promote the public health and public comfort if they would do otherwise, but the same thing is true of thousands of functions, so why should insurance be singled out by the reformers? -Insurance Post.

MONARCH LIFE.

Mr. J. W. W. Stewart, Managing Director of the Monarch Life Assurance Company, reports an increase in policies issued of over 75 per cent. ahead of the first quarter of 1916, and cash collections 50 per cent. ahead, and the premiums on 1917 business over 100 per cent. ahead. He states that his Company has written practically no term insurance this year and that the spirit of the field force indicates a very hopeful outlook for the balance of the year.

Montreal Tramways Company

SUBURBAN TIME TABLE, 1916-1917

From Lachine-

20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 5.00 p.m. 10 20 " 5.00 " 4 p.m. 20 Extra last car at 12.50 a.m.

Sault au Recollet and St. Vincent de Paul

From St. Denis to St. Vincent de Paul-From St. Dens to St. Vincent of From St. Dens to St. Vincent of From St. Dens to St. Vincent of From St. Dens to St. Vincent of P. M. St. Vincent at 12.40 a.m. 20 " 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. | 12.00 mid. | 12.00 mid. | 12.00 mid. | 12.20 a.m. | 12.20 a.m

From Snowdon Junction—20 min. service 5.20 a.m. to 8.40 p.m. 40 " 8.40 p.m. to 12.00 mld. From Cartierville— 20 " 5.40 a.m. to 9.00 p.m. to 40 " 9.00 p.m. to 12.20 a.m. to 8.40 p.m.

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'Ile:
From Lasalle and Notre Dame—
60 min. service from 5.00 a.m. to 12.00 midnight.

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 3.00 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.