

PARAGRAPHS.

The Canada Preferred Insurance Company, of Vancouver, is applying at Ottawa for an extension of the time in which it may obtain a license. Why "Preferred" anyway?

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The British excess profits tax has thus far realized this fiscal year approximately \$615,000,000. Its yield for the whole year ending March 31 was estimated only at \$430,000,000.

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The current number of the Imperial Life's Agents' News is devoted to advertising. The clever advertising ideas which Mr. C. Elvins, the Imperial's advertising manager, gets out, are well-known and the present publication points out to the Imperial agents how best to utilise the embodiment of these ideas in periodicals and booklets.

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The American life companies have policyholders of many different nationalities. Two wanted advertisements side by side in a New York insurance journal recently asked for an industrial life superintendent who can speak Hungarian fluently and for a Polish speaking superintendent for an ordinary and monthly premium business.

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Mr. W. J. Vale, Ontario's deputy superintendent of insurance, told a convention of mutual fire underwriters, the other day, that if the mutual fire companies did not voluntarily stop the practise of permitting their directors to act as agents, legislation would be introduced to compel them to cease the practise. Mr. Vale also stated that he believed no mutual fire insurance company should carry more than a \$3,000 risk on one property.

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

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

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	669,100	128,900
14,	411,100	538,000	738,200	200,200

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
Feb. 7,	\$179,776	200,943	203,096	2,156
14,	172,889	188,332	206,748	18,414
21,	176,061	191,550	202,734	11,186
28,	220,472	*204,836	Dec. 15,636

*One day less.

Liberal Dividends Make Low Life Premiums

A Low Expense Ratio: A High Interest Rate: Permanent Business: Safe Investments: Favorable Mortality: These are the features in the experience of a company that make for big dividends. No one factor alone will produce large profits but The Mutual Life of Canada has all the combined profit earning features enumerated above, so that there is no compensating loss. It follows that a prospective policy-holder who knows the Mutual of Canada will choose that Company and a prospective life insurance agent, if he is wise, will seek an engagement with the same Company.

The Mutual Life Assurance Co. of Canada

WATERLOO, ONTARIO.

Assurances \$109,645,581 : Assets \$29,361,963 : Surplus \$4,595,151

McGIBBON, CASGRAIN, MITCHELL & CASGRAIN

CASGRAIN, MITCHELL, HOLT, McDUGALL, CREELMAN & STAIRS

VICTOR E. MITCHELL, K.C.
 CHARLES M. HOLT, K.C. A. CHASE-CASGRAIN, K.C.
 ERROL M. McDUGALL. JOHN J. CREELMAN,
 GILBERT S. STAIRS. PIERRE F. CASGRAIN.
ADVOCATES, BARRISTERS, ETC.
 ROYAL TRUST BUILDING, 107 ST. JAMES STREET, MONTREAL.
 Bell Telephone Main 8069.

**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—

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—
 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
 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 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.

Tetrautville:

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 8.50 p.m.
 20 " " " 8.50 p.m. to 12.30 a.m.
 Extra last car for Blvd. Bernard at 1.30 a.m.