

LIFE INSURANCE AND FARMERS' CREDITS.

The farmer's need of insurance is indicated in the following remarks of Mr. Vere Brown, superintendent of the Canadian Bank of Commerce for the Central Western provinces:—

"Practically every farmer admits the necessity for insurance against fire, and yet it happens altogether too often that farmers suffer serious losses through neglect to take out a fire policy.

"There are still many farmers who are unwilling to insure against hail, but as experience has shown that practically no district in the prairie provinces is immune from hail, it is now becoming the practice of banks to stipulate for hail insurance when lending money for grain growing.

"Life insurance, however, is rarely carried by farmers, notwithstanding that the welfare of a farmer's family is quite dependent on his life, as is the case with a business man. The farmer-banker who goes a step farther, and makes a moderate amount of life insurance a condition of credit will be a benefactor to the farming community."

Harold Pierce of Philadelphia, who recently wrote J. P. Morgan for \$2,500,000, has now written H. P. Davison, one of the partners in J. P. Morgan & Co., for an additional million, making Mr. Davison's insurance, \$2,000,000.

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Stock control of the Pennsylvania Fire Insurance Company of Philadelphia, an old-established company dating from 1825, was recently acquired by interests associated with the North British and Mercantile. The Pennsylvania, it is understood, will be continued as a separate undertaking.

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
Mch. 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

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
Mch. 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

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
Mch. 7,	428,700	540,200	669,100	128,900
14,	411,100	538,000	738,200	200,200
21,	421,700	549,000	719,100	170,100

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,	177,000	191,242	199,954	8,712

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.

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

APRIL 6, 1917

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