

LOAN COMPANIES' GOOD YEAR.

Compilations of the earnings of loan companies during 1913 show that generally speaking last year was the most profitable in their history. Out of 38 loan companies, whose annual statements have been analysed by the *Financial Post*, 36 showed an increase in profits, the two companies showing a decline being comparatively small and very conservative. Twenty-eight loan companies out of 38 showed an increase in rate of profits on average paid-up capital. The high interest rates contributed to bring about many new records in rate of earnings on capital, and it is not to be supposed that the rate will necessarily be maintained or increased in the present year. It is noteworthy that the largest and best established companies in Canada, such, for instance, as the Canada Permanent, the Central Canada Loan, and the Huron and Erie, earn less than 9 per cent. on their total invested capital. Similarly the smaller and most conservative of the smaller companies do not earn much over 7 per cent. on total investment.

SMOKERS' CARELESSNESS.

How many fires are actually caused by smokers will never be known, but occasionally one reads in the press that a lighted match or cigar stump thrown in a box or waste basket was responsible for fires that resulted in loss of property. Some men have the habit of smoking a cigarette or cigar during the night, the match being struck on a chair near the bed and flipped aside as if it were perfectly harmless. A curtain is frequently ignited, and more frequently the lighted cigar or cigarette catches bedclothing, and thus starts a serious fire. Many employees, forbidden the use of stores and factories for the purpose, do their smoking in basements or other places where loose paper or excelsior may be exposed. Smokers and employers cannot exercise too great a care in handling matches and "smokeables" around exposed places.

The Prudential, of America, is to open on March 30 a new district in Montreal, to be known as Montreal 3. Agency Organizer F. Bedard, now in Levis, Que., will be superintendent of the new district, the headquarters of which will be situated at Papineau and Mount Royal avenues.

WANTED

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Fire Insurance **INSPECTOR**, possessing English and French, with ten years experience and a valuable following of Agents, is open for a position in this Province.

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Traffic Returns.

CANADIAN PACIFIC RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Feb. 28	\$15,914,000	\$19,054,000	\$15,084,000	\$3,970,000
Week ending	1912.	1913.	1914.	Decrease
Mar. 7	\$2,144,000	\$2,378,000	\$1,902,000	\$476,000
" 14	2,333,000	2,541,000	2,168,000	373,000
" 21	2,471,000	2,489,000	2,132,000	357,000
GRAND TRUNK RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Feb. 26	\$6,682,230	\$7,811,711	\$7,310,949	\$500,762
Week ending	1912.	1913.	1914.	Decrease
Mar. 7	838,996	933,622	900,706	\$32,916
" 14	901,358	1,007,323	1,016,088	In. 8,165
" 21	910,536	1,110,964	1,044,181	Dec. 66,783
CANADIAN NORTHERN RAILWAY.				
Year to date.	1912.	1913.	1914.	Decrease
Feb. 28	\$2,431,500	\$2,912,100	\$2,895,500	\$16,600
Week ending	1912.	1913.	1914.	Decrease
Mar. 7	312,500	324,500	319,400	5,100
" 14	336,500	354,000	330,500	23,500
" 21	319,900	370,900	331,000	39,900
TWIN CITY RAPID TRANSIT COMPANY.				
Year to date.	1912.	1913.	1914.	Increase
Feb. 28 .....	.....	\$1,312,701	\$1,411,930	\$99,229
Week ending	1912.	1913.	1914.	Increase
Mar. 7	\$146,459	\$166,076	\$168,788	\$12,712
" 14	145,424	157,028	167,464	10,436
" 21	146,876	161,022	170,282	9,259
HAVANA ELECTRIC RAILWAY CO.				
Week ending	1913.	1914.	Increase	
Mar. 1	\$51,715	\$52,533	\$818	
" 8	55,140	54,841	Dec. 299	
" 15	63,670	63,232	" 438	
" 22	51,714	52,909	1195	
" 29	51,583	52,004	421	
DULUTH SUPERIOR TRACTION CO.				
Year to date.	1912.	1913.	1914.	Increase
Mar. 7	\$19,910	\$20,807	\$23,507	\$2,700
" 14 .....	.....	21,115	23,884	2,769
" 21 .....	.....	22,472	24,893	2,421
DETROIT UNITED RAILWAY.				
Week ending	1912.	1913.	1914.	Decrease
Mar. 7	\$179,712	\$209,771	\$197,095	\$12,676
" 14	178,160	221,869	200,321	21,548
" 21	183,207	218,807	203,511	15,296

CANADIAN BANK CLEARINGS.

	Week ending Apr. 2, 1914	Week ending Mar. 26, 1914	Week ending Apr. 3, 1913	Week ending Apr. 4, 1912
Montreal	\$16,885,715	\$45,108,911	\$56,128,990	\$86,706,027
Toronto	39,600,334	37,136,906	46,175,518	41,925,177
Ottawa	3,907,894	3,404,865	25,208,278	6,121,277

MONEY RATES.

	To-day	A Year Ago
Call money in Montreal...	6-6 1/2 %	6-6 1/2 %
" " in Toronto....	6-6 1/2 %	6-6 1/2 %
" " in New York..	1 1/2 %	3 1/2 - 4 %
" " in London....	.....	3 1/2 - 4 %
Bank of England rate.....	3 %	5 %

The Montreal district offices of the Metropolitan Life are to move to new quarters on May 1. Superintendent Kay, of the Montreal-West district, will be located in the new Drummond building. Superintendent Bourgeois of the Montreal-Centre district and Superintendent Gouler, of the Montreal-East district, are to have their offices in the Dandurand building. The Montreal-South district, under Superintendent Saucier, is to occupy offices in the McGill building, and the Lachine district, now in the Imperial Bank building, is to transfer its quarters to Lachine. J. P. Rowley is the superintendent of the Lachine staff, succeeding J. Clermont.