It cannot be too frequently or too earnestly impressed upon our people that the heaviest burdens of the conflict still lie before us and that industry and thrift are, for those who remain at home, supreme patriotic duties upon whose faithful fulfilment our success and consequently our national safety may ultimately depend.—Sir Thomas White.

THE MUTUAL'S RED LETTER YEAR \$100,000,000

The Mutual Life of Canada now ranks among the few nine-figure Canadian Life Companies.

After forty-six years of quiet but steady progress, The Mutual has on its books one hundred millions of strictly high class business.

This result is noteworthy because the Company has never for a moment failed to make increase in business secondary to quality of service.

Twonty-six years were required to reach the first twenty millions; only eight years for the second twenty, five for the third, and three each for the fourth and fifth, making one hundred millions.

The Mutual Life Assurance Co.

Known as "Canada's Only Mutual"

Assets \$26,800,000 - - Assurances \$100,000,000

It needs no prophet to forecast the future of

WATERLOO

Traffic Returns.

CANADIAN PACIFIC RAILWAY.

Year to date 1914	1915	1916	Increase
Jan. 31. \$7,719,000	\$5,908,000	\$8,380,000	\$ 2,472,000
Week ending 1914	1915	1916	Increase
Feb. 7 1,752,000	1,440,000	1,876,000	436,000

GRAND TRUNK RAILWAY.

Year to date 1914	1915	1916	Increase
Jan. 31 \$3,766,933	\$3,410,813	\$4,257,416	\$846,603
Week ending 1914	1915	1916	Increase
Feb. 7 873,338	786,158	937,937	151,779

CANADIAN NORTHERN RAILWAY.

Year to date 1914	1915	1916	Increase
Jan. 31 \$1,411,600	\$1,439,400	\$2,086,800	\$647,400
Week ending 1914	1915	1916	Increase
Feb. 7 303,100	357,100	429,400	72,300

TWIN CITY RAPID TRANSIT COMPANY.

Year to da Jan. 31	te 1913 \$739,669	1914 \$762,535	1915 \$821,077	Increase \$58,542
Week end		1915	1916	Increase
Jan. 7	\$164,584	170,200	180,386	10,186
14	165.914	173,321	178,325	5,004
21	167,537	173,050	186,981	13,931
31	241,634	245,964	275,386	29,421
Feb. 7	170,906	179,775		

DULUIH SUPERIOR TRACTION Co.

		1914	1915	1916	Increase
Feb.	7	\$22,545	\$22,474	\$25,253	\$2,779

<u>OPPORTUNITIES</u>

in Life Insurance are many.

FOR AN AGENCY, ADDRESS

GRESHAM LIFE ASSURANCE SOCIETY, LTD.

Established 1848. Funds \$50,000,000 GRESHAM BUILDING - - MONTREAL

CANADIAN BANK CLEARINGS.

	Week ending	Week ending	Week ending	Week ending
	Feb. 17, 1916	Feb. 10, 1916	Feb. 18, 1915	Feb. 19, 1914
Montreal		\$55,558,925	\$41,252,656	\$50,437,430
Toronto		42,494,062	33,228,428	39,094,368
Winnipeg	22,908,272	26,906,921 3,787,138	3.860.150	3.744.628

THE DOMINION OF CANADA GUARANTEE & ACCIDENT INS. CO.

TRANSACTS:

The OLDEST and STRONGEST CANADIAN CASUALTY COMPANY ACCIDENT BURGLARY SICKNESS

NESS PLATE GLASS AUTOMOBILE INSURANCE

GUARANTEE BONDS

FIRE INSURANCE

E. ROBERTS, Manager,
BANK OF OTTAWA BUILDING, MONTREAL

C. A. WITHERS, General Manager,

Branches: WINNIPEG

ONTARIO

CALGARY

VANCOUVER

CONTINENTAL LIFE INSURANCE COMPANY

Protect your wife and family by a monthly income policy in THE CONTINENTAL LIFE INSURANCE COMPANY. An absolutely sure investment.

W. J. BROWN, Provincial Manager,

180 ST. JAMES STREET, MONTREAL.