

BRITISH AMERICA ASSURANCE COMPANY.

The statement of the United States branch of the British America Assurance Company of Toronto shows that the company had a favorable experience in its operations in the United States last year. The total assets in the American branch now are \$1,939,785, an increase of \$96,200 over the previous year. The outstanding obligations are liberally provided for by reserves of \$1,031,152 for unearned premiums, \$111,861 for losses in process of adjustment and \$20,149 for taxes, commissions and bills accrued but not due. The surplus fund of the company in the United States now stands at \$776,621, a gain over last year's figures of \$53,189.

The British America has a well established field force in the United States and an excellent reputation for fair dealing, which is reflected in its constantly increasing clientele. It has paid in losses in the United States from 1874 to 1915, inclusive, \$23,984,892.—N.Y. *Journal of Commerce*.

It is estimated that British, Colonial and American life companies have paid claims of \$35 millions rising directly out of the war, while the regular losses of the British offices have been rendered abnormal by the extraordinary strain and stress under which the great body of their policyholders are labouring.—H. C. Cox.

WANTED

By a large Guarantee Company, Man for CASUALTY DEPARTMENT. Must have some experience in Casualty business. Address,

CASUALTY,

c/o The Chronicle, P.O. Box 1502,
MONTREAL.

We have an Opening for an Agency Manager for Territory in Ontario

To a man who can write personal business and appoint and train agents, we will give a contract calling for a salary, expenses and first year and renewal commission.

A man who works for us five years has an income for fourteen years.

Address in confidence:

THE NORTHERN LIFE ASSURANCE CO.

S. C. TWEED, Superintendent of Agencies,
LONDON, ONTARIO.

NOTICE

is hereby given that the

BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED,

of London, England, have received a License from the Department of Insurance to transact the business of **Sprinkler Leakage Insurance** in Canada.

DALE & COMPANY, Limited,

Montreal, January 28th, 1916. Canadian Managers.

PLAN THAT WILL FURNISH SUPPLIES AT COST.

The Insurance Research and Review Service, Indianapolis, is planning a new feature—a supply department to furnish, at cost, everything required for the use of its members, life insurance companies and general agents.

The feature has been contemplated from the start, but was not practicable until the membership included a sufficient number of companies and agents to make it advantageous to manufacture and handle the supplies in quantities.

The saving should amount to a good, round sum for each member in the course of a year, as each one will save the selling expense, the shrinkage and the profits on whatever he needs to push his business or to handle the details. It is a plan of co-operation made practicable on account of the service behind it, which is on a business basis.

The "Review" service, covering all the insurance magazines, is now in smooth running order. It is mailed to members at six o'clock on Saturday night of each week. The "Business-Building" sections, which are issued twice a month, have been divided into two parts—one section on "Agents' Plans" for direct use in the field—and one section on "Big Problems for Executive Consideration and Agency Planning."

Traffic Returns.**CANADIAN PACIFIC RAILWAY.**

Year to date	1913	1914	1915	Decrease
Dec. 31.	\$138,068,000	\$107,257,000	\$106,122,000	\$ 1,135,000
Week ending	1914	1915	1916	Increase
Jan. 7..	1,850,000	1,316,000	1,874,000	558,000
14..	1,563,000	1,321,000	1,863,000	542,000
21..	1,772,000	1,391,000	1,910,000	519,000
31..	2,534,000	1,880,000	2,733,000	853,000

GRAND TRUNK RAILWAY.

Year to date	1913	1914	1915	Decrease
Dec. 31..	\$56,557,776	\$51,476,191	\$50,540,300	\$935,891
Week ending	1914	1915	1916	Increase
Jan. 7..	797,268	743,522	880,702	137,180
14..	803,919	779,745	966,301	186,556
21..	879,948	795,830	950,914	155,084
31..	1,285,798	1,091,716	1,459,499	367,783

CANADIAN NORTHERN RAILWAY.

Year to date	1913	1914	1915	Increase
Dec. 31..	\$.....	\$21,023,500	\$22,322,000	\$1,298,500
Week ending	1914	1915	1916	Increase
Jan. 7..	205,400	315,700	541,100	225,400
14..	362,800	349,300	469,300	120,000
21..	313,200	322,600	504,000	181,400
31..	530,200	451,800	572,400	120,600

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1913	1914	1915	Increase
Dec. 31	\$8,785,968	\$9,194,169	\$9,347,294	\$153,125
Week ending	1914	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		

DULUTH SUPERIOR TRACTION CO.

	1914	1915	1916	Increase
Jan. 7..	\$22,977	\$22,403	\$23,286	\$883
14..	22,795	22,105	23,334	1,229
21..	23,128	22,420	24,395	1,975
31..	32,389	31,555	33,181	1,626

CANADIAN BANK CLEARINGS.

	Week ending Feb. 10, 1916	Week ending Feb. 9, 1916	Week ending Feb. 11, 1915	Week ending Feb. 12, 1914
Montreal..	\$55,558,925	\$56,981,483	\$43,076,156	\$53,470,111
Toronto...	42,494,062	41,022,117	32,126,752	39,306,817
Winnipeg..	26,906,921	30,162,778		
Ottawa....	3,787,138	4,555,312	3,734,291	3,482,640