

PARAGRAPHS.

The Royal Bank of Canada has taken over the Bonaventure branch of the Home Bank (523 St. James Street, corner Cathedral Street).

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The Prudential Insurance Company of America made Christmas cheerier for its Home Office employees and Industrial field men by an announcement of additional salary payments to be made early this month. About \$300,000 will be disbursed in this manner. None of the officers of the Company, or managers, will share in the distribution.

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Is it possible that the eventual cost of mutual insurance in compensation lines will be as great as stock insurance, or substantially as great? I am pretty well convinced that if mutual insurance survives the test at all, which at best is doubtful, the actual difference in final cost will be very slight, if any, and this notwithstanding the fact that stock companies insure their policyholders, while mutual policyholders undertake to insure themselves and their fellows, and the company insures nothing.—*Walter G. Cowles.*

TRAFFIC RETURNS.

CANADIAN PACIFIC RAILWAY.

Year to date	1914	1915	1916	Increase
Nov. 30,	\$99,936,000	\$93,542,000	\$124,032,000	\$30,490,000
Week ending	1914	1915	1916	Increase
Dec. 7,	1,766,000	3,046,000	3,139,000	93,000
14,	1,707,000	3,055,000	3,106,000	51,000
21,	1,604,400	2,945,000	2,979,000	34,000
31,	2,244,000	3,534,000	3,065,900	Dec. 469,000

GRAND TRUNK RAILWAY.

Year to date	1914	1915	1916	Increase
Nov. 30,	\$47,388,224	\$45,721,176	\$54,980,385	\$9,259,209
Week ending	1914	1915	1916	Increase
Dec. 7,	865,052	1,012,326	1,151,306	138,980
14,	870,962	1,023,433	1,203,868	180,435
21,	840,347	1,040,059	1,164,962	124,903
31,	1,511,606	1,743,306	1,760,109	16,803

CANADIAN NORTHERN RAILWAY

Year to date	1914	1915	1916	Increase
Nov. 30,	\$19,213,900	\$24,306,000	\$24,219,500	\$9,913,500
Week ending	1914	1915	1916	Increase
Dec. 7,	502,700	830,600	917,900	87,300
14,	427,800	823,700	892,600	68,900
21,	414,800	774,400	805,700	31,300
31,	464,300	1,006,900	.....	.....

TWIN CITY RAPID TRANSIT COMPANY.

Year to date	1914	1915	1916	Increase
Nov. 30,	\$8,404,457	\$8,518,130	\$9,182,234	664,104
Week ending	1914	1915	1916	Increase
Dec. 7,	\$173,987	183,207	\$195,508	\$12,301
14,	172,966	179,416	197,091	17,675
21,	182,289	189,787	208,087	18,300

CANADIAN BANK CLEARINGS.

	Week ending Jan. 4, 1917	Week ending Dec. 28, 1916	Week ending Jan. 6, 1916	Week ending Jan. 7, 1915
Montreal ..	\$80,175,680	\$73,085,107	\$63,886,321	\$41,670,530
Toronto ..	60,019,892	54,508,860	53,559,882	37,167,667
Winnipeg ..	.....	35,459,841	44,004,131	.....
Ottawa ..	.....	5,160,488	5,120,978	3,980,655

At Sandwich, Ont., a farmer named Thomas Mather is in jail charged with arson by his wife, who alleges that he set fire to their house, causing a loss of \$2,000. Mather says the fire originated in spontaneous combustion.

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The Employers' Liability Assurance Corporation recently reinsured a considerable portion of the business of the Casualty Company of America. The latter company got into difficulties, the N. Y. Insurance Department having disallowed some \$1,200,000 of its assets, whereby a serious impairment in its capital was created.

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The "Hire and Fire" method still exists in many life insurance companies, and the successful salesman is secured more often by chance than through choice. The crying need in the life insurance business to-day is not for more salesmen but for carefully selected and better trained ones—greater efficiency in our present selling forces.—*Frank A. Wesley.*

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After the dynamite fatality, Casey was sent to break the news to Mrs. Murphy.

"Ave ye got Pat's life insured?" he asked.

"Indeed I have and for a long while," was the reply.

"Well, then," blurted out the tactful messenger, "I hope ye won't have the trouble collecting it that the boys will in collecting Pat."

Montreal Tramways Company
SUBURBAN TIME TABLE, 1915-1916

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—

10 min. service 5.20 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.20 p.m. Car to Henderson only 12.00 mid.
10 " " 4.20 " 6.40 p.m. Car to St. Vincent at 12.40 a.m.
20 " " 6.40 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—

10 min. service 5.50 a.m. to 8.20 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.10 " 4.50 p.m. Car from Henderson to St. Denis
10 " " 4.50 p.m. 7.10 p.m. 12.20 a.m.
20 " " 7.10 " 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. Malsonneuve.

15 min. service from 5.15 a.m. to 8.00 p.m.

20 " " 8.00 p.m. to 12.20 a.m.

Extra last car for Blvd. Bernard at 1.20 a.m.