Traffic Returns.

	CANADIAN	PACIFIC RA	ILWAY.	
Year to date.	1912.	1913.	1914.	Decrease
Jan. 31 \$	7,201,000	\$9,523,000	\$7,719,000	\$1,809,000
Week ending	1912.	1913.	1914.	Decrease
Feb. 7	\$2,168,000 1,982,000		\$1,752,000 1,733,000	\$620,000 467,000
	GRAND T	RUNK RAIL	VAY.	
Year to date.	1912.	1913.	1914	Decrease
Jan. 31	\$3,422,287	\$4,048,248	\$3,766,933	
Week ending	1912.	1913.	1914.	Increase
Feb. 7	\$781,213 777,236	\$867,467 866,864	\$873,338 868,432	\$5,871 1,568
C	ANADIAN N	ORTHERN R	AILWAY.	
Year to date.	1912.	1913.	1914.	Increase
Jan. 31		\$1,513,400	\$1,570,900	\$57,500
Week ending	1912	1913.	1914.	Increase
Feb. 7	\$262,000		\$303,100	
" 14	276,900	306,200	312,700	6,500
Twi		ID TRANSIT	COMPANY.	
Year to date.	1912.	1913.	1914.	Increase
Jan. 31	\$629,204	\$683,872	\$739,669	\$55,797
Week ending	1912.	1913.	1914.	Increase
Feb. 7	\$143,971	\$156,287	\$170,906	\$14,619
	AVANA ELE	CTRIC RAILW	AY Co.	
Week ending		1913.	1914.	Increase
Feb. 1		\$50,366	\$50,880	\$ 514
" 8 ······		56,029	57,094	1,065
19		52,241	55,117	2,876
D	CLUTH SUP	ERIOR TRACE	ION Co.	
	1912.	1913.	1914.	Increase
Jan. 7	\$19,380	\$20,595	\$22,977	\$2,382
" 14	19,520	20,170	22,795	2,625
" 21	20,018	21,169	23,129	1,959

CANADIAN BANK CLEARINGS.

DETROIT UNITED RAILWAY.

1914.

195,422

203,546

294,758

\$197,245

Decrease

\$8,543

9,630 5,656 11,379

1913.

204,852 209,202

306,137

\$205,788

1912.

\$175,315

170.528

Week ending

14.....

. 21

4 31

Jan. 7

	Week ending	Week ending	Week ending	Week ending
	Feb. 19, 1914	Feb. 12, 1914	Feb. 20, 1913	Feb. 22, 1912
Montreal	\$50,437,430	\$53,470,111	\$55,540,709	\$47,117,971
Toronto	39,094,368	\$9,301,817	38,718,266	37,414,780
Ottawa	3,714,628	3,482,640	3,752,736	4,731,935

MONEY RATES.

			To-day	Last Week	A Year Ago
Call	money	in Montreal	54-6%	6-61%	6-64%
**	"	in Toronto	6-64%	6-61%	6-617
"	**	in New York	11%	%	47
	**	in London	1-11%	%	41-489
Ban	k of En	gland rate	3 %	3%	5%

DOMINION CIRCULATION AND SPECIE.

Nov. 30, 1913 \$132,885,199	May 31, 1913	\$113,746,738
Oct. 31 118,460,674	April 30	114 296,014
Sept. 30 115,496,540	March 31	112,101,887
August 31 113,401,170	February 28	110,484,876
July 31	January 31	113,602,039
June 30 116,363,538	Decemi er 31, 1912	115,836,480

Specie held by Receiver-General and his assistants :-

Nov. 30, 1913	\$116,493,009	May 31, 1913	\$100,481,562
Oct. 31	101,716,293	April 30	100,706,287
Sept. 30	98,986,515	March 31	98,507,113
August 31	91,593,052	February 28	98,782,004
July 31		January 31	101.898,969
June 30	100,437,594	December 31, 1912	104,076,547

NEW EXECUTIVE OF FIRE COMPANIES.

At meetings of the board of directors of the Western and British America Assurance Companies held in Toronto, Mr. W. R. Brock, formerly vice-president, was elected president of each company, and Mr. W. B. Meikle, the general manager was elected vice-president and general manager. The vacancy on each board, caused by the death of Senator Cox, was filled by the election of his son, Mr. H. C. Cox.

Dominion Steel's statement for the third quarter of its financial year ended December 31 last shows net earnings of \$574,756, a surplus after preferred dividends of \$329,756 and surplus after common dividend of \$8,779, making a net surplus of \$429,728 out of the nine months' earnings. This would be sufficient to pay the dividend for the final three months and leave some \$110,000 to the good. That is to say, the company would have to show net earnings after charges of only \$136,249 in the fourth quarter to show an even 4 per cent, on the stock for the year.

CANADIAN BANKING PRACTICE

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