

**METROPOLITAN LIFE INSURANCE COMPANY  
AND SAN FRANCISCO DEATH CLAIMS.**

As an illustration of the amount of business handled by the Pacific Coast Department of the Metropolitan, between April 26, and May 31, there was approved at the San Francisco Head Office, 311 death claims.

Up to the end of June the Metropolitan Life had paid, from its San Francisco Head Office, fifty-eight death claims resulting from the earthquake of April 18 last, and the ensuing fire. Of these almost one-half were cases of immediate death. Several cases following close upon the earthquake were indirectly the result of the general disaster; as, for instance, one death through falling of ruined walls; another (\$5,000) from suicide through depression over financial losses; another (\$3,000), death from gunshot wound inflicted under alleged military authority; another from explosion of a damaged gas main; another from drowning in pool of water in the debris, where the insured had fallen, stunned by a blow from a falling brick.

The remainder of these claims, while not directly resulting from the disaster, were attributable to it as the proximate cause; mainly where the shock or conflagration was responsible for fatal attacks of heart disease, or from the sudden fatal termination of a serious illness through the untimely removal of the patient, or where deaths came from affections directly traceable to exposure to the cold and rain.

A number of claims were paid on the day the death was reported to the company's agent, some of them on the very day of death, and nearly all on the day that reasonable proofs of death were received at the company's head office; most of them before the burial of the insured.

While almost the entire Head Office equipment was lost in the destruction of the Wells Fargo Building, the management was so far reorganized as to resume claim payments on April 24, and from that time until the banks resumed the ordinary course of business the company paid all its San Francisco claims in cash, if desired—and this concession was availed of in almost all instances, owing to the scarcity of ready money. Twenty-three Pacific Coast death losses were paid on April 26, alone.

Serious difficulties were encountered in completing proofs of death, in establishing the identity of the deceased and in locating the physicians who attended at death; while further complications arose through the loss of the policies and receipt books by their owners, and because of the loss of many of the company's local records, which necessitated telegraphing to its New York office for information. In many cases substantial cash advances were made to claimants, pending the receipt

of definite advice as to the amounts of insurance.

Where policies of those who suffered by the earthquake or fire were in good standing on April 18, the company voluntarily waived the grace limitation in the payment of premiums.

The company placed special representatives at the service of claimants to enable them to establish the fact of death and the identity of the deceased—a service highly appreciated by those who were distracted by bereavement and were too helpless to pursue investigations which really needed special training and experience. In a number of cases proof of death was accepted without a corpus delicti, and where the municipal authorities had no record of death, nor had even included the case among the missing. These investigations in some instances resulted in the restoration of missing persons to their relatives. Several insured people were reported to the company as dead and afterward discovered alive and well.

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**FOUR MORE C.P.R. SHIPS.**

The C.P.R. has decided to add a train de luxe to the Pacific coast service. At present there are four trains a day each way. The new service will be one train a day each way and will consist of sleepers, an observation car, cafe car and dining car, designed for the wealthy tourist traffic. The service will begin in May, and a 90-hour Montreal to Vancouver service will be established.

D. E. Brown, C.P.R. agent in Hong Kong, announced that four ships would be added to the Pacific fleet and two to the Atlantic. The mail contract for the far east, he felt confident, would come to the C.P.R. for good.

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**BANK STATEMENT FOR JULY.**

The July bank statement is for a month that is as a rule dull, there being no special form of business which is unusually active, save that of passenger transportation to summer resorts.

The circulation declined from \$69,366,505 to \$68,182,979, a decrease of \$1,183,526, a falling off small in amount, but significant of quiet conditions prevailing during midsummer. The aggregate deposits have increased \$10,821,016 over June, and are \$72,354,102 greater than they were at the end of July last year. These are extraordinary increases when it is taken into account that only a few years ago the annual increase did not amount to more than ten millions of dollars. This illustrates in a marked manner the prosperity which our Dominion is enjoying at the present time. Call loans in Canada and elsewhere show an increase of \$2,968,323 over June and are \$175,946.84 greater