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. 5.45 a.m. 10.09 p.m.

. 7.45 a.m. 9.05 p.m.

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. VJL. XXIX. No. 25

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ROBERTSON MACAULAY, President
Head Office - MONTREAL

BOSTON SOLVES PROBLEM OF AGENTS COMMISSIONS

The Eastern Union Boston Committee Solve Question of Agent's Commissions Which has been under Consideration for Nearly Four Years.

THE 1912 PLAN WILL BE ADOPTED

Beston Proper Wharf and Warehouse Territory Will Be Under the Control of the Principal Boston Agent—Motropolitan Agents Not to Write Boston or the Sub-Districts.

Boston June 4.—The Eastern Union Boston Committee, headed by Chairman James M. Brewster, held a prolonged session yesterday with the executive committee and the Metropolitan Committee of the Boston Board, and progress was made toward settling the question which has been under consideration for nearly four years. The plan of June, 1912, which was not accepted at that time, with a few modifications will, in the opinion of President E. F. Woods of the Boston board, he adopted. This plan provides for Boston proper wharf and warehouse territory to be under the control of the principal Boston agent, the sub-districts to comprise policy writing agents. Metropolitan agents to maintain a regular office in the district commonly known as the 27 cities and towns contiguous to Boston, and not to write Boston or the sub-districts. Art other agents who did not write their own policies will be classed as suburban agents. The commission plan contemplates twenty per cent to district agents, twenty and twenty-five per cent to Metropolitan agents, twenty to suburban agents and brokerage outside the Boston congested area, and in the Metropolitan district fifteen per cent ordinary and twenty per cent preferred risks. A conference commission is proposed for the vanious interests of the Metropolitan field and of the Boston board, which will prescribe rules for a standard of qualification as to brokerages, commissions and classification of risks. It is proposed to establish a stamping system. It is hoped that the entire plan will be put into operation by September 1, and to that end it will at the earliest opportunity be presented to the board for its approval.

London, June 4.—It is an-nounced that formal notice has been tendered to the London underwriters of the abandon ment of the Empress of Ire-land.

EMPRESS DISASTER IS

Real Estate

REAL ESTATE MARKET BETTER SAYS MR. WILDER

Sales of Vacant Land for **Building Purposes Increas**ing-Better Times Ahead

MONEY MARKET EASIER

Money Can Now be Procured at 6 Por Cent For Building Purposes, Good Demand Exists For Residences.

Mr. J. E. Wilder Proceedings of Ire-Land Control of Ire-Land Contro



Real Estate Leader

In regard to the figures it should be explained that estimates for non-reporting companies have been made on the basis of the preceding year's figures, and added in columns of premiums and losses, respectively, as follows: Fire, \$30,000 and \$10,000: life, \$90,000 and \$15,000: guarantee and accident, \$85,000 and \$20,000.

In addition to the figures shown in the table, there were \$32,434 fire insurince premiums reported as paid to outside companies, and also about \$250,000 of assessments collected from raternal life insurance societies, which aid about \$200,000 in losses.

The Desmoines Mutual Hail and Cyton Association has withdrawn from he province of Manitoba. The Imperial Underwater's Coroporation of Lanada did not write any business in Manitoba in 1913, neither did the Provincial Insurance Company, Limited, he Beaver Fire Insurance Company, he Glens Falls isnurance Company and the Mutual Life and Citizens' Assurance Company and the Mutual Life and Citizens' Assurance Company.

The special brokers' premiums in 1913 in Manitoba for fire and marine NOW ADVERTISEMENT

The special brokers' premiums in 1913 in Manitoba for fire and marine otalled \$32,433. The totals of the varous columns of the companies doing business in Manitoba may be sumnarized as follows:—

Linguistics. Agents of Life Insurance Companies Who Use This Means of Ap-proaching Prospects Meet With Little Success, Shows Lack of Knowledge of Business.

q	Insurance	A Company of the Company	
:		Premiums	Losses
1	Fire & marine	. \$3,023,871	\$1,301,185
ı	Hail '	. 113,479	89,681
1	Life	. 3,353,906	635,641
ŀ	Guarantee and		000,01
ŀ	accident	671,916	263,480
l	Live stock	6,266	
ı	Automobile	70,992	4,271
ŀ		70,992	12,467
	Total	. \$7,240,043	\$2;306,89

Many Large Claims Were Paid to Policyholders in U.S. Last Year

nense Sum Was Paid to Policy-holders Last Year. Many More Deaths Were Due to Motor Car Accidents.

holders Last Year. Many Mero Deaths Were Due to Motor Car Accidents.

Life insurance organizations of the United States and Canada paid out to policyholders asiat year \$46.550.000, according to the Insurance Press of New York. New York city, under which policyholders asiat year \$46.550.000, according to the Insurance Press of New York. New York city, under which policyholders and the Bronx; received \$32.430, and Queens.

Mr. Garicki is one of the bigges and Queens.

Mr. Garicki is one of the bigges and Queens.

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INSURANCE BUSINESS IN MANITOBA IS GOOD

IN GOOD HE IS MANITOBA IS GOOD

IN GOOD HE IS MANITOBA IS GOOD

A sum of \$7,422,350 was received from Manitoba policyholders by ligness and added in columns of premiums and losses respectively, as for the basis of the preceding year's figures, and added in columns of premiums and losses, respectively, as follows: Fire \$30,000 and \$10,000; life, \$300,000 and \$10,000; life, \$300,000; life, \$300,000; life, \$300,000; life, \$300,000; life, \$300,000; life,

1

CANADA AND U.S. LIFE CO.S PAID \$646,550,000

NO PROMINENT DISASTER

almost surely find a good purchaser for you.

or cent of the business showed an in-rease to the amount of \$5.530,000, compared with \$1.850,000 increase for 1912. Dividing the increase it was noted that \$3.730,000 of the increase or the year want to death claims, while \$1.300,000 went for endowments, in many cases of death claims acci-lents were cited, notably automobile recidents.

The distribution of premium savings erroneously called dividends," the re-port says, "amounted to more than 101,206,000 for 1913, for all the com-panies in the United States. Compar-d with 1912 the record showed an in-rease of \$3,000,000.

DISASTER FUND IS

Base of the part of the property of the part of the pa

HOW TO FIND SAFE INVESTMENTS OR DESIRABLE INVESTORS

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LET OUR LITTLE "WANT ADS" FIND THOSE WHO CAN "HITCH IT UP."

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FOR SALE—WATER POWER SITE, 1,000 h.p. capacity. First 500 could be developed cheap. Situation, Madawaska, New Brunswick, three miles from Transcontinental and C. P. R. R. For details apply J. A. Guy, Edmundston, N.B.

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