Real Estate

suny outside properties figured in serday's fifty-four real estate framsthe largest transfer was one settled from Simon Kirsch, to Mrs. ver Dobrafsky, of part of lot 1628A part af lot 1628A and part of lot harish of Montreal, with the idings thereon, known at Nos. 2181 1163 St. James Street.

Oper transfers were:—

the porth west portion of lot and the south east portion of lot and the south east portion of £79 parish of Montreal, the same as the western corner of Ken-us and Western avenues. West-together with No. 312 Kensingenue, for \$22,000.

Gashaid. Thomin sold to Absolon the lots 33-229 to 222, parish of oursal, each lot measuring 32 by feet and having frontage to Later and PEspee avenues, Outremont, 119,449.

Louis Lafranchere sold to Louis sepron the north west part of lot 50 Cote St. Louis, St. Denis ward, th Nos. 819 to 829 St. Valier street; +415,600.

Plahault Brothers sold to Jospeh A. code the north west portion of lot 18-81 parish of Montreal, measuring feet by 125 feet, with No. 351 Victors ayenur. Westmount, for \$14,000. Arthur St. Charles sold to Mrs. J

88 St. Louis ward, measuring 42 feet 43 feet, with No. 6 St. Justin St. 7 114,300. Emmand R. Dufresne, M.D., sold t mothle Gagnon, lot 1961 St. Mar and with the buildings thereon, fo

ult Brothers sold to Joseph A of the south east portion of loss in parish of Montreal, measuring set by 125 feet, with No. 349 Vicavenue, Westmount, for \$12,000

doseph Lecavalier sold to H. Gou-cyal lot 1711 parish of Montreal, St Henry ward, with buildings in line 181. James street, for \$12,000,

Mrs. Rrederick Carter sold to Mrs Napoleon Martel lot 176-113 parish o Montreal, measuring 25 feet by 31 feet, with Nos. 291 to 293 Oxfort arenne for \$9,750.

fillem N. Dobell sold to the city boureal east lot 80-87, 81-66 par-of Pointe aux Trembles, the same is vacant and having frontage to is vacant and having from the lame street east, for \$1 and a valuable considerations.

COUNT ROYAL HEIGHTS

perty Well Situated that Promises Much for the Future.

stars came out only once at se would all go out to see them is thought was suggested by a visit to Mount Royal Heights, at the said of the Canadian Northern tun-ander the mountain from which the property so naturally takes its

the terminal station at the mouth as he reached in fifteen minutes by the car and about five or ten by the car and the car are car at a car and the car are car at a car and a car and a car are car at a car and a car are the car are car as a car and a car are the car are car as a car are the car are car as a car are the car are car as a car are the car are car are the car are the car are car are the car are t the of a hundred years; and away it the detance one can see the sentenced Club House. Stretching as the file see can see towards the sentenced Club House. Stretching as the file see can see towards the contain and right up to the clubbase every inch of the property is really filed Heights. And the beauty of it is that while the suburb is in the stry every possible restriction is to be controlled by the owners.

The plans of the city show that the stry every possible the anywhere near the books; schools and churches are allowed the second of t

prospective buyer.

If the houses will be semi-detach or self-contained and the street self-contained and the streets and that to have to wait for years to have deed lining them, for the trees are and only in stern necessity will be cut down.

worth of lots have been sold to time testimony to its ment.

If paramount thought, too the one anticipating a purchase, is this. After the two milliona tiss. After the two million-is reached there is a possibility a reached there is a possibility property being taken off the attogether. Too much credit be skeep Mr. James E. Wilder, aste-handed, and against oppo-dactive and developed this. His dea has been from the make money, and af the same is dealy to tome life by helping who are taste to get away he heetic, artificial conditions of again, and own homes where a step to the control of the control of the same and a healthy.

COMBINE LICIES

co. June 16. — The conference ce has been asked to rule as to all permissible to issue a legentary of the second o 16. - The confere

W. G. JOHNSON

Mr. A. L. Stein, Manager of Sun Life Agency Returns from Eastern Field

MANY NATIVE CO'S. binese Companies Are Numerous But Are Not Very Long Lived, As Fast As They Spring Up They Fall Down, They Are Unable To Bear Up Under Bad Times.

Bear Up Under Bad Times.

Although stories from the insurance field on all parts of this continent are common enough, it is seldom possible to obtain an interview direct from a manager of a life insurance agency in Hong Kong, China. Mr. L. Stein, Manager of the Sun Life Assurance Company's Agency in Hong Kong is at present in the city, and when seen this morning by a representative of the Journal of Commerce discussed fully the insurance situation in that distant field. Mr. Stein who has been appointed Manager of the Sun Life's agency in Pittsburg, Pennsylvania, was for over 12 years in the Hong Kong office and saw its development from a small and unimportant business to an exceedingly prosperious agency.

Many Native Companies.

Many Native Companies.

Many Native Companies.

In Hong Kong alone said Mr. Stein there are a remarkable number of different companies carrying on life insurance business, some of these are American and some English, but a arge number are native companies run by and for the Chinese people. The local Chinese companies, however, as a rule are not of a very strong character, either in fire, marine or life insurance, they go along smoothly for a little while and there when they sustain some heavy loss hey go out of business.

Two well known companies carrying on business in Hong Kong are the China Mutual, which is under anglish management, and has been loing business for fourteen years, and he Shanghai Life Insurance Company his company has been doing business or nine years and is fast developing into a strong company under able management of two prominent American Insurance men.

Model Board of Directors.

Model Board of Directors.

Model Soard of Directors.
One Chinese company has a board of directors, each one of which is bound to bring in a certain amount of new business each year. All the Suropean companies are interested in both the native population, as well as the Europeans, in getting new business. Fractically all the policies, as the principle of the property of the policy of the property of the pro

he tropical climate.

Better Class Insure.

It is altogether the better classes of Introces, such as merchants, who take att insurance and their idea is not souch to protect their families, in case of their death, but more as a means of their death, but more as a means of saving money, and getting a fixed um at the end of a certain period. It he event of the death of a Chines olicyholder many difficulties als urise, as the majority are polygamisorilis policy, however, is always paid in first wife, unless otherwise specified, as the other wives are not legally secognized as such, although their hildren are considered lawful, and are natited, to a share in the estate of the ather.

Few Fires in Hong Kong.

In regard to fire insurance, man; ears ago. Mr. Stein stated, that the

Action.

Fow Fires in Hong Kong.

Fow Fires in Hong Kong.

In regard to fire insurance, many ears ago. Mr. Stein stated, that the ity had been molested by incendirysts, and there was little money in the fire insurance business there.

Now, however, a fire in the business ection of the city was practically uncommon. This was due to the fact that ery severe punishment was met dout to those who were suspected on his crime. Severe punishment was used to the fact that ery severe punishment was used to those who overestinated their loss in fire, especially nerchants, and now they are afraid orythm anything of this kind, as the now they will be punished.

Buildings are Substantial.

The business section of Hong Kongology and Mr. Stein, the buildings are far substantial character, generally utilt of brick covered by plaster over though eleven years ago the first levator was installed. Mr. Stein station had been dead to the liked the life there greatly.

Mr. Stein was succeeded in Hong Kong by Mr. F. Morgan, of the Manilla agency.

TO INCREASE CAPITAL

New Amsterdam Casualty Company Will Increase Rates and Pultself in Line With the Larger Companies.

Carper Companies.

(By Leased Wire to the Journal of Commerce.)

New York, June 16.—At a specia meeting of the directors of the New Amsterdam Casualty Company which was held on Friday last, a meeting of stockholders was called for June 29, for the purpose of authorizing the acrease of the capital from \$400,000 to 500,000. The new issue will be sold at double par so as to add \$100,000 to the surplus, thus giving the company a capital of \$500,000. The New Amsterdam Casualty Company has been progressing rapidly this year and the increase in capital at this time is the line of the policy adopted by the management some while ago to gradually increase their resources until it takes its place among the larger casualty and security companies. It is understood that the new issue of capital has already been subscribed for. (By Least Wire to the Journal of Commerces)

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(Mr. W. B. Findlay, the well-known of Commerces of London Enterology and Interview Wire Interview Frie Communison, Interview Wire Interview, present and Interview Wire Interview, present and Interview Wire Interview, present of the Culty Commerce, regarding the tenths of the Commerce, regarding the tenths of the Culty Commerce, and the International Commerce, and the

Mr. F. W. Gerrish, B.A.A.C.A., a member of the firm of Messrs, Gerrish Smalley and Co., chartered accountants, 110 Cheapside, London, E.C., is visiting Montreal on business. This is his annual visit and he states that his firm's business in Canada is progressing. Mr. Gerrish will leave shortly for the Coast.

Prominent Insurance Man



MR. G. T. SOMERS,
President of the Crown Life Insurance Company, is not only one of the
dest authorities on insurance matters
in the city, but is equally well known
in financial circles. headin financial circles, having recently seen elected president of the Sterling

SUCCESS IN ENGLAND

Friendly Societies Are Pleased With National Health Insurance Act, Especially Compulsory Clauses.

Friendly Societies Are Pleased With National Health Insurance Act, Especially Compulsory Clauses.

Special Correspondent to The Journal of Commerce.)

London, Eng., June 16.—The holiday onferences of the friendly societies staturally evoked considerable discussion upon the working of the National lealth Insurance Act in its relation to the ordinary branches of the old-stablished friendly societies.

At the Conference of the Manchester Inity of Oddfellows, it was stated that he Act had resulted in a net gain of 08,000 members to the voluntary side, with the result that it has now a membership of over 1,500,000. Of these only more half million are members of the approved or "compulsory" side only he president of the Hearts of Oak Benefit Society declared himself rongly in favor of the compulsory Jauses of the Act and found justification for the Act as a whole in the act that millions of people could not be induced voluntarily to join any riendly society whatever, their apathy and indifference rendering them a positive danger to the community. The embership of the Hearts of Oak had nereased from 304,599 on Dec. 31st 1911, the month of the passing of the neuroscipion of the Hearts of Oak had nereased from 304,599 on Dec. 31st 1911, the month of the passing of the neuroscipion of the properties in addition to the enefits conferred by the compulsory remiums paid.

The excessive sickness rate since the cet came into force was referred to 1 all the Conferences. As I have prejously pointed out, so far as women assured persons are concerned, the acuarial estimates have proved misleadness and maternity benefit will have to taken out of the Act altogether antaide a function of the local health authority to be dealt with on its merits. It was also generally agreed that the sorties organies was too limited to be just. Though t is true to say that without the co-peration of Uh Insurance companies was too limited to be just. Though t is true to say that without the co-peration of Uh Insurance companies of the companies in thei

PRIZE ESSAY CONTEST

ife Underwriters' Association of Canada Offer Cup for Best Essay Written on Popular Subject. Life Insurance (Inderwriting as a rofession' is the topic which has been hosen for the prize essay contest of landada this year. The prize, which is he Association Cup, will be held by he winner for one year, and will comento his possession permanently if won hree years in succession. The prize-yill be adjudged by a committee of hree, and the results of the competition will be announced at the annual convention in July next. Following are the rules of the con-

1. Each contestant shall be a mem-oer in good standing of a local Life Underwriters' Association affiliated with the L.U.A.C. an three essays are offered in com-

etition.
3. The essays must not exceed 2,006 Each essayist shall place his

mame in a scaled envelope, bearing a uniber corresponding to a number on the envelope contfining his essay and orward both envelopes in one enclo-ure to W. Lyle Reid, Sun Life Build-ng, Ottawa, on or before July 15th.

DECISION MAY EFFECT

Privy Council Decides in Life Companies

AUSTRALIAN CASE

a Want Ad the best way to locate a buyer. Just send in a little Want Ad like those below. We will carry your

conditions were contained in the pol-icy that payment should be avoided, the applicant being guilty of any false statement or concealment. statement or concealment.

The premium as paid to the National Mutual was £347 is. 8d., while the premium received from the Australian Widows was for £366 os. 10d., the National Mutual making a minimum profit of £41 os. 10d. per year. Upon the trial of the action, the jury ound the statements contained in the ipplication for insurance were false, and judgment was given in favor of the c-insuring company. On appeal to the statement of the profit o and judgment was given in favor of the re-insuring company. On appeal by he insuring company in the Court of Appeal, the appeal was allowed and judgment entered for the insuring company. From this there was an appeal of the Supreme. Court of Australia, which was dismissed, some of the adges dissenting. Application was hen made for leave to appeal to the Privy Council on the ground of the appearance of the questions involved, and also on the difference of the judical opinion given.

and also on the difference of the judi-dial opinion given.

The judgment of the Privy Council, which has only lately been rendered, was to the effect that they thought, naving regard to the facts found by he jury, the appellant (the Australian Widows) was not and never was table on the policy of re-insurance, and the majority of the Court held hat the appeal should be allowed.

s 金黑蛋蛋蛋 的复数克莱克斯 医葡萄蛋蛋蛋蛋蛋蛋 医皮肤炎 **Personals**

题 新用用用用用用用用用用用用用用用用用用用用用用用用用用用用用 Mr. Justice Hodgins, of Toronto, is staying at the Ritz-Carlton

Mr. W. Harcourt Palmer, New York, s at the Windsor.

Mr. J. H. Woods, Calgary, arrived n the city yesterday,

Mr. H. Donald Hope, Birmingham, Eng., is a guest at the Ritz.

Mr. Arthur Clift has opened his sum ner cottage at Little Metis.

Mr. T. J. Rutherford is about

eave town for his summer Trout Lake, St. Agathe. Mr. G. H. Shaw, general traffic man

uger of the Canadian Northern Rail-way, is in the city to-day.

Mr. H. T. Wilgress, representative of the Canadlan Pacific Railway at To-tohamer, Japan, arrived in the city yesterday and is at the Windsor.

CANADIAN POLICYHOLDERS

Respect to Reinsurance in

s Case Was An Appeal by the Australia Widows' Fund Life Assurance Society With the National Mutual Life Association as Re-

sponderts.

An imporfant decision has recently been given in the Privy Council with respect to reinsurance in life companies which may possibly effect many insurance policies in force in Canada.

The case referred to was an appeal by the Australia Widows' Fund Life Assurance Society with the National Mutual Life Association of Australia Mutual Life Association of Australia as respondents, and the decision, as finally given, depended on the question as to whether the facts disclosed were true and material not only in the taking of the insurance in the first place, but on the representations made to the re-insuring company. The wital point in connection with this was on the statement made by the insured that his life was a good and insurable one, whereas the fact was it was an impaired risk. The policy of reliasurance was also taken on the same statement. Upon the death of the assured, a claim was made against the National Mutual, which was paid, and a claim made over against the Australian Widows, who repudiated same on the ground that the statements made in the application were not true. The policy in question was for £5,000, and in the application one Patrick Morgan stated that he was not aware of any circumstances in regard to the insurance beyond what was disclosed in the medical examination. The usual

Mr. A. F. Blackwell, of London, Eng.

Mr. C. E. Williams, Chicago, is stopping at the Windsor.

Messrs. Robert C. Staal and John Reid, New York, are registered at the Ritz-Carlton.

message into thousands of business offices where it will almost surely find a good purchaser for you.

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In Canada. Fully equipped. Speed
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celephone Main 3029.

KOBAN — TWO CYLINDER DEtachable rowboat; motors can be obtained from the Montreal agents for
\$35.00. Ask for Mr. Thornton, Diamond Light Co., 308 Creig Street
FOR SALE—A GROCERY LIGHNOR.

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West.

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