

CONSTRUCTION... CLINED CONSIDERABLY... always in the United States... 1914, there were 339, ac...

TO PREPARE NEW TABLE OF MORTALITY IN AMERICA

New York, May 21.—One of the most vital subjects... Actuarial Society of America to prepare a new table...

VICTORIA DAY TRAIN SERVICE TO CALUMET.

A special train will leave Place Viger Station... Monday, May 24th, at 8.10 a.m., making all stops...

A Record of Success

AT DECEMBER 31, 1914. INSURANCE IN FORCE \$54,326,926 ASSETS 14,916,008 NET SURPLUS 2,116,166 PAID POLICYHOLDERS IN 1914 1,340,089

North American Life Assurance Co.

Automobile Insurance

The Provident Accident and Guarantee Company

ACCOUNTANTS Audits—Commercial, Municipal, Financial Investigations, Liquidations, etc. ROBSON, HILL, RITCHIE & DAVY ACCOUNTANTS AND AUDITORS

FRED W. G. JOHNSON INSURANCE AND REAL ESTATE 111 Board of Trade Building

PRUDENTIAL INSURANCE CO. OF AMERICA... 2,506,882 Policies Were Issued and revived by The Prudential during 1914.

PRUDENTIAL INSURANCE CO. OF AMERICA... FORREST F. DRYDEN, President. Home Office Newark, N.J.

PERSONALS

Sir Lomer Gouin is at the Place Viger. Mr. L. Bernier, of Ottawa, is at the Windsor. Mr. A. A. Allan is at the Chateau Laurier, Ottawa.

THE LOSS BY FIRE

Max Okoom was further questioned yesterday in the Fire Commissioners' Court with regard to a blaze in his home, 2298 Clarke street, last Saturday, as a result of which he claims \$700 damage.

Mr. Joseph Wilson was examined with regard to a fire which caused small damage to his wood and coal office at 136 Wellington street on May 7.

The frolics of a cat may have had something to do with the fire at 3 Guay Place which occurred on May 13 at the home of Mrs. Felix Lauzon.

A fallen box of matches in the grocery store of L. P. Lavoie was the only explanation offered as likely to have caused the blaze which damaged Mr. Lavoie's premises and stock at 1387 Notre Dame street west, on May 17.

Considerable damage was done last night by a fire which broke out in a small grocery store kept at 1562 Bordeaux street by Madame Bergeron.

STATEMENT OF PAST GROWTH NOT EXCUSE FOR FUTURE WASTE

Mayor Tells of Increase in Assessed Property Values—Does not Promise Retrenchment, but Arouses Suspicion of Worse Extravagance To Come.

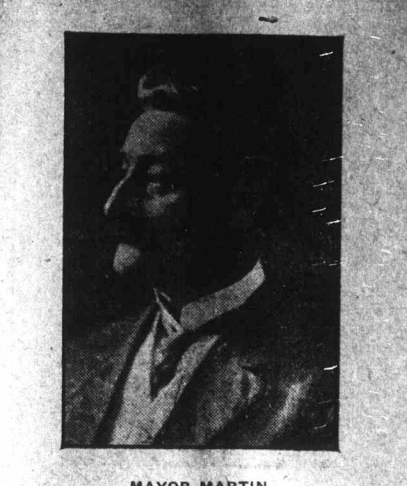
Without explanation of its wherefore, Mayor Martin has issued a statement regarding the assessed values of property in Montreal. In view of the expected deficit in next year's revenue owing to the decrease in values and consequent decrease in the total taxes collected, though not in the rate, it is of considerable interest.

Table with 4 columns: 1912, Profit, etc. Rows include British & Foreign, Indemnity, Maritime, Merchants, Reliance, Sea, Union, World.

No further increase of property values is to be expected in the near future. Even were conditions normal, values being already inflated, were due to decrease. Undoubtedly there will be further additions, but no such enormous differences as those shown in the figures given by the Mayor need be looked for.

The number of companies continues to be reduced as the big composite offices buy up the marine companies and run them as branches of their own business. This year the British and Foreign (controlled by the Royal) and the World drop out, while the Union, though publishing a separate report and balance-sheet, is owned by the Phoenix, and the Maritime by the Scottish Union and National.

"A recent glance through the assessment rolls for the year 1862 furnishes an evidence of the increase in population and wealth of the city during the past 50 years," says Mayor Martin. "Great as has been the growth in the past, the indications are that the close of the present war will see the dawn of an era of prosperity for Montreal surpassing anything we have witnessed. No conditions can in the long run overcome the buoyant effect of an increase in population of 25,000 to 30,000 every year, and in a city which is growing as fast as Montreal, the demand for well-situated real estate is bound to increase."



MAYOR MARTIN. Who has issued a statement regarding the past growth of the city, expressing his optimism of future development, but refraining from a discussion of the need for retrenchment.

WAR BROUGHT PROFIT AND NOT DISASTER

Marine Underwriting is now More Prosperous Than for Some Years Past

FINANCIAL STRENGTH

Position Remarkably Favorable—In all Cases but One Dividends and Interest Earned More Than Pay for Dividends Paid.

With the possible exception of bankers and accepting houses few business men had greater anxiety last year than marine underwriters, says the Economist.

Though the standard policy has for years contained the f. and s. clause, which exempts underwriters from liability from war claims practically every marine underwriter was running a certain amount of war risks on cargo and specie covers, and as shipments of specie increased enormously in volume as war was seen to be approaching, the liabilities of the market were extraordinarily heavy.

The last completed figures are those for 1913, underwriting accounts being closed at the end of two years, and here, of course, there is no trace of war. The 1913 results, however, are decidedly good and well in advance of those for 1912, as the following tables will show:—

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"The financial strength of marine companies naturally increases with the prosperity of marine underwriting, and the position of most of them is now remarkably favorable. The following table shows the profit earned from underwriting, the value of the securities in the balance-sheet, the income from dividends, etc., accruing to the companies, and the dividends paid to the companies' shareholders:—

Table with 4 columns: Underwriting, Securities, etc., Divs. received, etc. Rows include Indemnity, Maritime, Merchants, Reliance, Sea, Union.

* At cost and including bank deposits. † Including transfer fees. ‡ Including leasehold property. In every case but one the dividends and interest earned more than pay for the dividends paid, and the whole of the underwriting profit is left intact. It has been the peculiar privilege of marine companies—thanks to their large reserves—to pay dividends when they have been earning no profits, and now that profits are on the increase, they keep to the same rate of dividend and tuck all their profits away. A stronger financial position would be difficult to find.

REAL ESTATE

William J. Poupore sold to Alexandre Clarke part of lot No. 65-43-1, Parish of Montreal, measuring 24 by 108 feet, with buildings No. 1702 Queen Mary road, for \$4,700.

Napoleon Lamontagne sold to Daniel Vecan lots Nos. 3106-311 and 312, Parish of Montreal, with buildings No. 346 Claude street, Verdun, measuring 50 by 112 feet, for \$6,500.

Mrs. J. D. Globensky sold to Amedee Charest lot No. 12-10-28-1, Cote St. Louis, having a superficial area of 2,500 square feet, with buildings fronting on Mance street, for \$7,000.

Georgio Rochon sold to Henry Bulnd and others lot No. 571, St. Louis ward, with buildings at Nos. 52, 55 and 57 St. Dominique street, measuring 62 by 27 feet, for \$5,000.

The Mount Royal Land Company, Limited, sold to Mrs. Narcisse Morin, lot No. 6430-114, Parish of St. Laurent, measuring 25 by 72 feet, fronting on St. Dominique street, for \$1 and other good considerations.

Owen Roberts and Walter E. Peck sold to Miss Helena L. Elacott lot No. 175-221-2, Parish of Montreal, Notre Dame de Grace ward, with buildings Nos. 200 and 202 Winslow avenue, measuring 20 by 98 feet, for \$8,000.

The White Construction and Realty Company sold to Mrs. Archibald Owen Beck part of lot No. 165-238, Parish of Montreal, with buildings at 364 Beaconsfield avenue, Notre Dame de Grace ward, for \$7,010.

Hon. Robert Mackay sold to F. X. Lafond the southwest part of lot No. 1091 and 1093 and 1092, Parish of Montreal, St. Henry ward, having a superficial area of 3,522 square feet, fronting on St. James street for \$4,754.90.

Among yesterday's 40 realty transfers, the largest was a transaction involving the sum of \$14,000, for which amount A. Dufresne sold to O. Daoust lot No. 29-109, Hochelaga ward, measuring 23 by 85 feet, fronting on Aylwin street, and another lot 7 feet by the entire depth of the lot, with buildings No. 232 to 233 Aylwin street.

L. N. Desjardins sold to Napoleon Desjardins lot No. 2032, St. Henry ward, measuring 28 by 117 feet, with buildings Nos. 1646 to 1650 Notre Dame street west and lots Nos. 1529-287, 1529-288, Notre Dame de Grace ward, measuring 60 by 85 feet, fronting on Alexandra avenue; also lots Nos. 96-715, 716, 717, 718 and 1551, Riviere de Prairies, situated at the corner of Lafayette and Grenelle streets for \$9,400.

ROYAL INSURANCE DECLARED BONUS TO LIFE POLICYHOLDERS.

At the annual meeting of the Royal Insurance Company, Limited, held in Liverpool, on May 17, the company declared a bonus to its life policyholders at the high rate which has now been maintained unaltered for the long period of fifty years, namely, an addition of 15 per centum to each \$1,000 assured. The declaration is particularly interesting and significant at a time like the present.

SIR ROBERT FOR ENGLAND.

Sir Robert Borden may take a trip to Great Britain this summer to confer with the Imperial authorities as to what further assistance Canada can offer in the war. His last visit to the Motherland was in 1912.

GALLANT 24TH IN ENGLAND.

Lieut.-Col. John A. Gunn, commanding officer of the 24th Victoria Rifles, has reached Plymouth on the Cameronian. He cables: "All well and happy."

cost of shipbuilding and repairing have greatly increased, and particular averages on hull are likely to be proportionately heavier while present conditions continue. There is, it is true, no sign of this increase in costs in the present reports, but it is possible that repairs are being delayed owing to the state of the yards, and that second or third year settlements will be unusually heavy. Next year reports will show.

FIRST YEAR RESULTS.

Table with 4 columns: 1913, 1914, 1915, 1916. Rows include Indemnity, Maritime, Merchants, Reliance, Sea, Union.

On the whole, 1914 has the best "first year" record of any in the table. The financial strength of marine companies naturally increases with the prosperity of marine underwriting, and the position of most of them is now remarkably favorable. The following table shows the profit earned from underwriting, the value of the securities in the balance-sheet, the income from dividends, etc., accruing to the companies, and the dividends paid to the companies' shareholders:—

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The London & Lancashire Life & General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION. We particularly desire Representatives for City of Montreal.

British America Assurance Company

FIRE, MARINE AND HAIL. Losses paid since organization over \$85,000,000.00. W. R. BROCK, President. W. B. MEIKLE, Vice-President and General Manager.

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

Assets Exceed \$48,000,000. Over \$12,500,000 Invested in Canada. FIRE AND ACCIDENT RISKS ACCEPTED. CANADIAN HEAD OFFICE: 57 BEAVER HILL MONTREAL.

Commercial Union Assurance Co. LIMITED

Capital Fully Subscribed \$14,750,000.00. Life Fund and Special Trust Fund \$9,828,740.00. Total Funds Exceed \$24,578,740.00. Total Annual Income Exceeds \$2,500,000.00. Total Fire Losses Paid \$164,420,230.00.

AN IDEAL INCOME

can be secured to your Beneficiary with Absolute Security by Insuring in the Union Mutual Life Insurance Company, Portland, Maine on its MONTHLY INCOME PLAN.

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND. FIRE INSURANCE SINCE A.D. 1741. Canada Branch, Montreal: T. L. MORRISSEY, Resident Manager.

THE BRITISH CANADIAN REALTY AND INVESTMENT CO. LIMITED

Real Estate, Timber Limits, Farm and Coal Lands, Water Powers. J. T. BETHUNE, Managing Director.

The Independent Order of Foresters

Policies issued by the Society are for the protection of your family and cannot be bought, pledged or sold. Benefits are payable to the beneficiary in case of death, or to the member in case of his total disability, or to the member on attaining seventy years of age.

SECOND-HAND PLANT—OR A GOING CONCERN?

The interests of your family demand that your life be protected in favor of your firm. The biggest part of your estate is probably locked up in your business—how will your family come out if that business has to be liquidated and sold for what it will bring—perhaps the price of a second-hand plant?

HERBERT C. COX, President and General Manager. Canada Life Business Insurance will enable the partners to pay your heirs a proper price for your share of the business as a going concern.