LINED CONSIDERABLY

DL. XXX. No. 10

thways in the United States of the last 25 years that there even inhabitants to each mine period. In fiscal year ended the state of the last 25 years and the period. In fiscal year ended the state of the state of

		- 47
age.		Pop.
DOCUMENTS OF THE PARTY.	Populatio	
59	90,027,000	391
30	97,337,000	389
16	95,656,000	
80	93,983,000	000
38	91,972,000	000
68	90,556,000	904
94	88,938,000	004
Park and the		
71	87,320,000	
75	85,702,000	373
18	84,084,000	378
41	75,994,000	393
72	62,947,000	204
tion	declined o	Oneiden
ne 30.	1914. Rep	onsiderahl

miles of new line were con. Comparisons with previous rs are not available, but the e amount of new line con-21 calendar years: 5,212 1900 4,834 ... 5,652

1896 1,692

.... 6,026 1895 1,428 5,368 1894 1,766 IVE CO. WAR ORDER. he recent reports to the efmotive Company had pracor \$20,000,000 of shrapnel is ther than the order really is that the company is in the shrapnel steel, which would hells. Figuring at \$13 each, ce for the shells, the total \$6,500,000. Officials of the

SEASHORE.

ore is the form of vacation usands of people from the d and its environs abound Il tastes, from the quiet reeth and Cushings Island to thing. "Mountains of New just issued by the Grand contains full information, and boarding houses, etc., ication to M. O. Dafoe, No. eal

N PACIFIC

OADS.

TION Daily For ΓO - 10.50 p.m.

8.45 A.M. 10.00 P.M.

ng Cars on day train. nt and Standard Sleeping

IA DAY Return May 24th. ONE-THIRD. Return May 25.

OFFICES: Phone Main 3125. r and Windsor St. Stations

RUNK RAILWAY

RIA DAY Class Fare

and One-Third Returning May 25. ARK, MAY 24th. .. returning arrive Month EXPOSITIONS.

— San Diego. f Routes. strated Booklet. Mayier-Phone Main 6900.

" Uptown 1187 otel e Station " Main 823 ISHIPS.

er Sailings, 1915

2nd for Glasgow.

of for Havre and London.

th, for Glasgow.

Oth, for Liverpool.

17th, for Liverpool.

9th, for Glasgow.

Oth for Havre and London

it, for Liverpool. rates, etc., apply to local

AN LINE ; H. & A. Allan, 4 You-s, Montreal.

PREPARE NEW TABLE OF

York, May 21.—One of the most vital su neen years to the life insurance interests of the country is the proposed adoption of a new American mortality table. Critics of the American Experience hable, in use since 1868, declare that it has outlived

s usefulness.
Three years ago a committee was appointed by the charlal Society of America to prepare 2 new table. Advarial Society of America to prepare a new table.
At the recent meeting of the executive committee of
the National Convention of Insurance Commissioners the National Convention of insurance Commissioners acommittee of five was appointed to ec-operate with the Actuarial in the preparation of the new table. The mestion is being dealt with at the annual meeting of the Actuarial Society, now in session. The following ution was recently adopted by the Insurance ners, executive committee:

whereas, At the 1914 meeting of this Convention at Asheville, N.C., the committee on rates of mortality and interest submitted a carefully prepared report in which the mortality experience of eighteen American the the mortality eaper a series of years was set for a series of years was set forth as the basis for the conclusion: 'That the mortality and the mortality are the series of years was set for the conclusion: 'That the mortality are the series of years was set for the conclusion: 'That the mortality are the series of years was set for the conclusion: 'That the mortality are the series of years was set for the conclusion of years was also as the years was als ity table which is at present used as a scandard ality table which is at present duct as a standard in the several states, does not represent the true mor-mity experience of the several companies, and mpanies of the sharp under obser-ded of twenty-four years, and having under obser-tion three millions of lives, conclusively proves that rtality has materially improved since the tables which is in keeping with the ascertained experience of erican companies, and report thereon at the Sepember meeting of the convention."

A special train will leave Place Viger Station in charge of a manager. No theory as to the origin donday, May 24th, at 8.10 a.m., making all stops. Returning, leave Calumet at 7.35 p.m., arriving Montreal at 10.20 p.m.

A Record of Success

At DECEMBER 31, 1914.

ASELIO 14.916,008
NET SURPLUS 2.116,166
PAID POLICYHOLDERS IN 1914 ... 1,340,099
The unexcelled financial standing of the North
American Life and its progressive policy ensure the
highest degree of success for the Company, and satisfaction to the policyholders.

Assurance Co.

HEAD OFFICE TORONTO, Can.

Fire, Theft, Transportation, Liability to Persons Property Damage, Collision Accident, Health, Plate Glass, Burglary, Fidelity, Judicial and Contract Bonds, Employer's and

Public Liability, The Provident Accident and Guarantee Company

HEAD OFFICE - - - MONTREAL. 160 St. James Street. Tel, Main 1626.

ACCOUNTANTS

ACCOUNTANTS and AUDITORS

J. J. Robson, L.I.A.; M. S. Temple Hill, C.A.; Chas. McGILL BUILDING, MONTREAL

FRED W, G. JOHNSON INSURANCE AND REAL ESTATE B11 Board of Trade Building Telephones: - - - Main 7682; Up. 1320 Your patronage solicited



2,506,882 Policies Were Issued

and revived by The Prudential during 1914.

This is the greatest number of policies ever issued in a single year by this company.

PRUDENTIAL INSURANCE

CO. OF AMERICA FORREST F. DRYDEN, President.

Home Office - - Newark, N.J. Incorporated under the laws of the State of New Jersey

******************** **PERSONALS**

Sir Lomer Gouin is at the Place Viger.

Mr L Bernier of tOtawa, is at the Windsor

Mr. A. A. Allan is at the Chateau Laurier, Ottawa

Dr. A. Doughty, of Ottawa, is at the Place Viger. Mr. W. B. Somerset, of Ottawa, is at the Ritz-Carl

Mr. Beckles Wilson has arrived at the Windson

Sir Monagu Allan, who sailed on the Cameronia

Dr. P. Pelletier, agent for the Province of Quebec in London, is sailing for Canada this month.

THE LOSS BY FIRE

Whereas the result of the protracted labors of a result of which he claims \$700 damages on a month-old insurance policy. He could offer no explanation of the actuarial Society of the fact that the door of the room, twelve feet in his home, 2298 Clarke street, last Saturday, as a description of the Actuarial Society of the fact that the door of the room, twelve feet away from the cupboard where the fire started, was also attacked by the flames when the firemen entered the house, though there was little in the started of the started of twenty-four years, and having under observed the house, though there was little in the started of the house.

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. Mr. Wilson

Marine Underwriting is now More Prosperous Than for Some VICTORIA DAY TRAIN SERVICE TO CALUMET. did not frequently visit this office, he said, as it was

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, who said she had been running after the cat to get it out of a certain room. The animal had taken refuge in a wardrobe, and Mrs. Lauzon had lit a match to find it. After getting the cat out of its hiding place, Mrs. Lauzon shut the door of the wardrobe tight. The INSURANCE IN FORCE \$54.326,926 fire originated there, and the witness believed it must have been the fault of the cat and the match,

> 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,

Considerabel damage was done last night by a fire North American Life Considerabel damage was uone last linguit by which broke out in a small grocery store kept at 1552 Bordeaux street by Madame Bergeron. The northern division of the brigade, under District Chief Hooper, were called out, and two streams were used extinguishing the blaze, which had its origin from

Automobile Insurance STATEMENT OF PAST GROWTH NOT EXCUSE FOR FUTURE WASTE

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

Without explanation of its wherefore, Mayor Mar tin has issued a statement regarding the assessed values of property in Montreal. In view of the ex-Phone Main 3898

Audits:—Commercial, Municipal, Financial

Investigations, Liquidations, etc.

ROBSON HIII DITCUIT O DAYN ROBSON, HILL, RITCHIE & DAVY there may be a temporary fluctuation, values will be increased in similar manner in the future.

This impression is not warranted by the facts. If J. Robson, L.I.A.; M. S. Temple Hill, C.A.; Chas, Ritchie, C.A. (Can.), C.A. (Scot.); John H. Davy, A. passive consent of the citizens to continued extrava-gance in the belief that the revenue will in a couple of years surpass all its previous records, it is an attempt to misrepresent the true situation. That this point of view is not doing the Mayor an undeserved injustice is shown by the repeated and united efforts of the great majority of the Council, and part of the Board of Control to resist all efforts at or urgings to-

wards economy. No further increase of property values is to be expected in the near future. Even were conditions values being already inflated, were due to decrease. Undoubtedly there will be further additiens, but no such enormous differences as those shown in the figures given by the Mayor need be ooked for. It is in fact by no means improbable that the end of the next decade may show real estate values little changed. There will, of course,

St. Lawrence street, from Craig to St. Catherine, was even more satisfactory. Premiums—owing to the \$179,660, the assessed value in 1914 being \$2,541,100, war—have risen, and in every case but one settle-"Sherbrooke street, from St. Denis to St. Lawrence ments have fallen. This is remarkable, not merely street, had then but 14 residents; the assessed value in view of the war losses in which some of these of the land and buildings being \$117.700, while at the companies must have shared, but also because unpresent time the relis show an assessment of \$1,gravitine sexpected a great increase in navigation
227,200. The block on the south side from University
gasualties under war conditions. The extinction of
street to McGill College Avenue, including the buildlightn and the necessity for deviation might well have ings known as the Grystal Palace, was assessed at \$\frac{4}{17,950,700}\$, the present casessed value being \$1,955,700 and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends paid, and the whole of the underwriting profit is left intact. It has the property of the Seminary of St. Sulpice, the property of the Seminary of St. Sulpice, was \$537,000, the present assessment being \$27.

Time risks are different, and here underwriters can of dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increased the risks of shipwreck, and cargo rates were carred more than pay for the dividends and interest increase the property of the underwriting profit is left intract. It has the whole of the underwriting profit is left intract. It has the whole of the underwriting profit is left intract. It has the whole of the underwriting profit is left intract. It has the whole of the underwriting profit is left intract. It has the whole of the underwriting profit is left intract. It has the whole of the underwriting profit is left intract. It has the whole of the underwri



has issued a statement regarding the past Max Okoom was further questioned yesterday in the Fire Commissioners' Court with regard to a blaze the need for retrenchment.

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.

cepting houses few business men had greater anxiety last year than marine underwriters, says the Econo-With the possible exception of bankers and acmist. At the outbreak of the war they had heavy liabilities on cargoes at sea, and on open policies, including war risks, on which the risks might continue for months and lay them open to very heavy

Though the standard policy has for years contain-Though the standard poincy has no year and a second as 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 ompany declared a bonus to its life policynoiders at the high rate which has now been maintained unaltered or the long period of fifty years, namely, an addition of \$15 per annum to each \$1,000 assured. The declaration is particularly interesting and significant at a time like the present. was declared. Consequently instead of bringing disaster to underwriters the war has resulted in big profits. It would be interesting to make an estimate of the war premiums paid, and the profits earned since August last, but full figures are not available. Some of the English companies have refused all war risks, and others have written them only in conjunction with marine risks so that their results are not typical. All that the English reports prove is that the war, has so far done no harm to marine understance on its MONTHLY INCOME PLAN

Sir ROBERT FOR ENGLAND.

Sir ROBERT FOR ENGLAND.

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.

WALTER I. JOSEPH, Manager Province of Quebes and Eastern Ontario. Guite 502 McGILL BLDG., MONTREAL, QUE. the war has so far done no harm to marine underwriting, which is now more prosperous than for some

years past. derwriting accounts being closed at the end of two the Cameronian. He cables: "All well and happy years, and here, of course, there is no trace of war. pected deficit in next year's revenue owing to the decrease in values and consequent decrease in the well in advance of those for 1912, as the following creased, and particular averages on hull are likely to

1912.

	Net	Settle-	Ex-	D.	.c. of
	Pre-	ments.	pense.		Pre-
	miums.	etc. etc	etc.	m	ium.
	£	2	£	£	
British &					
Foreign	513,526	388.833	51,302	73,391	14.3
Indemnity	435,868	390,354	15,476	30,038	6.9
Maritime	284,422	242.324	16,847	25,015	8.8
Merchants	251,536	233.197	16,540	1,799	0.7
Reliance	135,763	109.436	14,573	11,754	8.6
Sea	404,144	353.361	24,796	25,987	€.4
Union	562,582	489.959	37,000	35,306	6.3
World	256,524	234,376	17,349	4.799	1.9

2	,844.175	2,441.840	193,886	208,449	7.4
	1	913.			
Indemnity	51,005	442.189	18,591	90,225	16.4
Maritime	284.203	240.166	16,566	27,471	96.
Merchants'	265,812	204.331	16,272	45,209	17.0
Reliance	138,229	102.781	14,016	21,432	15.5
Sea	415,186	353,548	24,818	36,819	8.9
Union	643,802	561.1 92	34,523	45,087	7.0
			-		

that values little changed. There will, of consection of the city but nothing of a sensational nature is likely. On the other hand, of a sensational nature is likely. On the other hand, if the municipal government continues in its career less. This year the gritish and Foreign (controlled by the Royal) and the World drop out, while the Union, though publishing a separate repert and batter population and wealth of the city during the past impopulation and wealth of the city during the past time by the Scottish Union and National. The most of years," says Mayor Martin. "Great as has been the growth in the past, the indications are that the the growth in the past, the indications are that the chants', which has an underwriting profit of £45,209. or 17 per cent. of its premium income. This profit dends, etc., accruing to the companies, and the divi-of grosperity for Montreal surpassing anything we compares with a sum of £1.739 in 1912, and £16.457 have witnessed. No conditions can in the long run in 1911-a very remarkable increase. It is especially overcome the buoyant effect of an increase in population of 25,000 to 30,000 every year, and in a city ures in past years. The Indemnity has an excellent which is growing as fast as Montreal, the demand profit of over £90,000, which compares with £30,938

for well-situated real estate is bound to increase." In 1912, and £62,522 in 1911.

Continuing, he gives the following examples: "In Turning from the completed accounts of 1913 to the year 1862 the assessed values of the east side of the "first year" figures of 1914, we find the results

REAL ESTATE

********** William J. Poupore sold to Alexandre Clarke part of lot No. 45-43-1, Parish of Montreal, measuring 24 by 198 feet, with buildings No. 1702 Queen Mary road. for \$4,700.

Napoleon Lamontagne sold to Daniel Vezeau lot. Nos. 3406-311 and 212, 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.

Gregoire Rochon sold to Henry Bulind and others lot No. 571, St. Louis ward, with buildings at Nos. 53, 55 and 57 St. Dominique street, measuring 62 by 37 feet, for \$5,000.

The Mount Royal Land Company, Limited, sold to

Mrs. Narcisse Morin, fot No. 643c-114, Parish of St. Laurent, measuring 25 by 72 feet, fronting on St. Dominique street, for \$1 and other good considera-Owen Roberts and Walter E. Peck sold to Miss Helena L. Ellacott lot No. 175-221-2, Parish of Mont-

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 Assets Exceed \$48,000,000.

avenue, Notre Dame de Grace ward, for \$7,010

real, Notre Dame de Grace ward, with buildings Nos.

200 and 202 Winson avenue, measuring 20 by 98 feet.

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

Among yesterday's 40 realty transfers, the larges 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

L. N. Desjardins sold to Napoleon Deslauriers 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 of Alexandra avenue; also lots Nos. 96-715, 716, 717, 718

BONUS TO LIFE POLICYHOLDERS At the annual meeting of the Royal Insurance Com market were extraordinarily heavy. Thanks to the navy there were no claims on specie and few on car-

GALLANT 24TH IN ENGLAND.

Lieut.-Col. John A. Gunn. commanding officer of The last completed figures are those for 1913, un- the 24th Victoria Rifles, has reached Plymouth on

> creased, 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 she

The following tables give the first year settle-ments for 1913 and 1914, and the percentage for a number of years back:-

Fire	t Year	Results.		
	Pren	niums.	Cla	tims.
	1913.	1914.	1913.	1914.
Indemnity	551,005	617,733	162,184	154.906
Maritime	284,202	286,460	90,739	73,069
Merchants'	265,812	264,483	60.702	49,482
Reliance	138,229	137,479	29,897	30,530
Sea	415,186	468,795	133.088	121,639
Union	643,802	740,388	266,643	228,953
1908.	1909. 1	919, 1911.	1912. 191	13. 1914.
p.c.	p.c.	p.c. p.e.	p.c. p.	c. p.c.
				1 9

Foreign . . 35.5 25.7 37.3 27.6 32.6 33.8 Indemnity 31.1 33.9 29.4 25.0 9 Maritime 43.4 23.4 28.9 29.6 30.2 29.4 25.5 0 Merchants' . . . 24.6 31.2 23.6 26.9 23.9 31.9 18.7

Und writi Prof	ng	Securities,	Divs. etc., Re- ceived.	Divs. paid.
Indemnity 90,5	225	937,191	44,463	40,200
Marilime 27,4	171	568,130	21,786	17,500
Merchants 45.	209	554,208*	17,754†	9,375
Reliance 30,	30	361,330	13,326	14,125
Sea 36,8	319	1,056,4972	42,316	40,000
Union 45,0)87.	862,4162	34,895	20,255

*- At cost and including bank deposits. t-Including transfer fees.
1-Including leasehold property.

In every case but one the dividends and interest

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.

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British America Assurance Company

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FIRE and ACCIDENT Risks Accepted.

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Agents wanted in unrepresented towns in Canada J. E. E. DICKSON, Canadian Manager, W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co

Commercial Union Assurance Co
LIMITED :: :: OF LONDON, ENG.
The Largest General Insurance Company in the
World.

AS AT 31st DECEMBER, 1913.)
Capital Fully Subscribed. \$14,750,040
Capital Pald up 1,475,060
Total Fund and Special Trust Fund 6,9,828,746
Total Annual Income Exceeds 42,500,000
Total Funds Exceed 124,500,000
Total Fire Losses Pald 164,420,230
Deposits with Dominion Government 1,077,033
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Building 232-238 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented districts.

J. McGREGOR - Mgr. Canadian Branch
W. S. JOPLING - Asst. Manager

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OF LONDON. ENGLAND

FIRE INSURANCE SINCE A.D. 1741. T. L. MORRISEY, Resident Manager.

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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.

Policies Issued From \$500 to \$5,000. TOTAL BENEFITS PAID - 42 MILLION DOLLARS FRED. J. DARCH, S.S. Temple Bldg., Toronto, Can. ELLIOTT G. STEVENSON, S.C.R.

SECOND-HAND PLANT-

Temple Bldg., Toronto, Cam

OR A GOING CONCERN?

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 bringperhaps the price of a second-hand plant? Canada Life Business Insurance will enable

> HERBERT C. COX President and General Manager

the partners to pay your heirs a proper price for your share of the business as a going