

DISPUTE OVER PAYMENT OF N. Y. LIFE POLICY OF \$124,000

New York, May 15.—A dispute over the payment by the New York Life Insurance Company of a policy of \$124,000 on the life of Richard A. Canfield, the gambler who died December 11 last, was disclosed in the Supreme Court when Luke V. Lockwood, executor under the Canfield will, sued the insurance company under the agreement to pay the estate of \$33,272 due under the terms of the policy.

STOCKS AS WAR INSURANCE.

New York, May 15.—The weekly letter of Gilbert Elliot suggests that American investors, following a European custom, are buying ordnance stocks as war insurance. "American investors," runs the letter, "realize the fact that war or the ugly rumors of war may bring about serious consequences in financial markets, while the recent illustration of war stocks advancing on values created by ordnance orders has brought to the notice of our investment world the principle of war insurance. For many years it has been a general practice with European investors to place a portion of their invested funds in stocks of the Krupp, Vickers-Maxims, Nobel's Explosives and similar companies, these investments being made as a form of war insurance. Logically the increased profits from these investments during war times should be sufficient to offset the decrease in other securities. Hitherto the American investor has not considered this phase of the situation—ne has had occasion to. The Baltic kingdoms and their squabbles have seemed so remote that he has not felt the apprehensive shudder which has periodically affected the European markets when these petty bickerings threatened to draw all Europe into conflict. It is now recognized that this country in its general trade has suffered severe curtailment, but this loss has been offset by orders for ordnance materials. Consequently shrewd American investors are today placing a portion of their funds in ordnance stocks for the purpose of securing war insurance."

CITY OFFICERS ADDRESSED LAST "CLEAN UP" MEETING.

The concluding lectures of the series preceding the "clean up" week, were delivered last night in Emond Ward Town Hall, Fire Chief Tremblay and Dr. S. Boucher, city health officer, being the speakers. The audience, which followed the remarks of the two city department heads with great interest, was especially urged to keep the cellars clean. Dr. Boucher dwelling on the importance of this from a hygienic point of view, while Chief Tremblay pointed out the danger of fire starting in paper or scraps of wood left at the bottom of buildings. Mr. F. A. Covert, president of the committee, and Mr. Montet, both of whom have been active in organizing the lectures, expressed great satisfaction at the close of the series, with the good attendance which had marked them all, as they believe that the personal appeal which has by this means reached several thousands will have better results than the mere reading of the pamphlets distributed in every home by the firemen, though much is hoped from the latter form of publicity.

A Record of Success

AT DECEMBER 31, 1914. INSURANCE IN FORCE \$54,326,928 ASSETS 14,916,000 NET SURPLUS 1,216,166 PAID POLICYHOLDERS IN 1914 1,340,989 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.

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REAL ESTATE

J. M. Polier sold to Adrien Campeau lot No. 23-185, Hochelaga ward, with buildings Nos. 411 Joliette Street, measuring 25 by 120 feet, for \$12,500. John Bray sold to Mrs. J. McComb lot No. 165-277, Parish of Montreal, with buildings fronting on Beaconsfield avenue, in Notre Dame de Grace ward, measuring 25 by 91 feet, for \$7,000. Dr. Henri Gadbois sold to Hormidas Benoit the southeast part of lot No. 42, Hochelaga ward, with buildings Nos. 1755, 1757 and 1759 Notre Dame Street, measuring 34 by 96 feet, for \$10,000. William H. Creed sold to Mrs. (Rev.) Evanston L. Hart lots Nos. 225-10 and 222-261, Parish of Montreal, having a superficial area of 5,497 square feet, with dwelling house at 731 Belmont Avenue, for \$17,200. William H. Creed sold to Mrs. Gifford Laflorey lots Nos. 225-11, 222-265, Parish of Montreal, with a dwelling house at 731 Belmont Avenue, measuring 50 by 110 feet, a superficial area of 5,525 square feet, for \$16,000. Hector Barabou sold to the Protestant Board of School Commissioners of the City of Montreal lots Nos. 53-147 to 151, 152, 154 to 157, the southeast part of 153 and 158, Hochelaga ward, having a superficial area of 21,990 square feet, fronting on Hochelaga St., for \$14,100.

REGULARITY OF BONUS RESULTS FEATURE OF LAST ATLAS REPORT

Company Now Assumes Funds Can be Invested at Not Less Than 3 Instead of 2 1/2 Per Cent. as Formerly. Although the energies and fortunes of the Atlas are chiefly centred in the fire insurance department, on this occasion both critics and shareholders must turn in the first place to the figures of the life department, says the Policyholder in a review of the company's annual report. It has fallen to the lot of several important offices the Atlas being one to make a valuation of their business and assets within a few weeks of the outbreak of a war which has thrown all modern financial arrangements into the melting pot. Regularity of bonus results was one of the chief characteristics of the Atlas life department during the twenty years ending in 1909. In spite of changes in valuation bases and fluctuations in security values, the compound rate of 28 per cent. per annum was maintained. During the same period the business in force increased from three and a half to six millions sterling, and the life and annuity reserves from £1,542,835 to £2,019,423. Steady expansion and consolidation, which means public confidence, was apparent. Turning now to the company's 1909 annual report, we read: The life assurance fund after providing for depreciation of £147,582, stood at December 31 last at £2,219,946. The quinquennial valuation of the assets and liabilities of the life department has been made at 3 per cent. interest, the assumptions by the 1909 Table and the annuities by the British Office's Life Annuity Tables. A most premium valuation has been made and a further reserve has been set aside to meet further expenses and provide future profits under whole life limited payment policies. Surplus of £297,821. The total surplus for the quinquennium (including £114,747 brought forward from the last valuation) is £297,821, which has been applied by the directors in the following manner: In writing down securities during the quinquennium to the value at December 31, 1913, £297,821, £297,821, £297,821, £297,821, £297,821. To form an investment reserve to meet estimated further depreciation up to December 31, 1914, £297,821, £297,821, £297,821, £297,821, £297,821. Interim bonuses and bonuses in relation to premiums received during the quinquennium, £297,821, £297,821, £297,821, £297,821, £297,821. For distribution amongst policyholders in the form of a reversionary bonus of 20 per cent. per £100 per annum upon sums assured and existing bonuses of policies ending to share £297,821, £297,821, £297,821, £297,821, £297,821. Carried forward £297,821, £297,821, £297,821, £297,821, £297,821.

ATLANTIC CITY AT MERCY OF INSURANCE TRUST IS CHANGE

Atlantic City, N.J., May 15.—Charges of report officials that Atlantic City is and has been for years, at the mercy of an insurance trust, exporting tribute from the town to the tune of \$500,000 annually, will be the means of greatly reducing the fire hazard within the city and saving property owners thousands of dollars annually in premiums. To meet the charge, Atlee Brown, State expert on railroads, has established a branch State bureau here in charge of C. T. DeGraw. A systematic rating of hotels, apartments and office buildings, warehouses, cottages and other buildings is in progress by a corps of fire experts. A policy of "merciless impartiality" has been adopted, and the criterion is to be turned on each of the corners, barring the shortcomings of owners who maintain fire traps or fail to take ordinary precautions. Services of experts will be provided without charge to those planning to build or reconstruct hotels, so that each structure erected hereafter may conform as nearly as may be practicable to minimum risk standards. As a further inducement to hasten the elimination of extraordinary hazards, new schedules mandating with insurance companies doing business in the city are being written by the experts as fast as reforms are carried out. Erection of brick walls around the Hotel Princess, South Carolina avenue, brought an immediate cut in protection rates.

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