

# FOREIGN OPEN TO INQUIRY

In Annual Report Says  
Main Facts as Easily  
Corporations.

Superintendent of Insur-  
Hasbro, to-day pre-  
annual report for the  
ular attention to the  
of fire risks for the  
rating systems, the pro-  
of insurance companies  
et depression, workmen  
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there was no indication  
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of securities quotations  
and it was accordingly  
quotations for June 30th.

United States branches  
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STREET RAILWAY.  
Notwithstanding a de-  
receipts last year, the  
railway, owned by the city,  
7.70 for 1914. Total re-  
Seventy-five per cent  
the Berlin Treasury and

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## MANY INSURING AGAINST ZEPPELIN BOMBARDMENT

Definite Statement by Government on Compensation  
for War Damages Expected—General Manager  
of Alliance Member of Investigating Com-  
mittee.

London, February 15.—The chronicle of the war continues to furnish plenty of items of special interest to those engaged in insurance business, and last week brought no exception to the rule, the arrival of the enemy's airships and the raid on Yarmouth and Herringham being events of undeniable significance. As might be expected, the underwriters and the few companies which offer to cover the risk of damage from bombardment by the enemy's ships or aircraft found their services in greater requisition for the particular purpose indicated than at any previous stage, the general impression being that this comparatively harmless raid was in the nature of a rehearsal or trial trip, and that another incursion on a bigger scale is almost certain to be attempted at a convenient time later on. And until a definite statement is made by the Government in regard to the steps they propose to take to compensate sufferers from these raids, it is not surprising that many persons should prefer to have a contract in black and white with an insurance company.

The announcement that the Government has appointed a committee to investigate the damages to persons and property sustained in the Hartlepool, Scarborough, Whitby bombardment, with a view to affording relief from Imperial funds to the persons affected, aroused the greatest interest in insurance circles, more particularly in that one of the four members of the committee is Mr. Robert Lewis, general manager of the Alliance Assurance Company.

As stated on a previous occasion, there are some who think the time is ripe for an arrangement to be made between the Government and the life offices which will enable uninsured soldiers and sailors going on foreign service to take out policies for limited amounts at reasonable rates. It is recognized that the offices have done all they can in the matter, and while they sympathize with those members of the army and navy who wish to provide for their families by taking out new policies, they are obliged in the interests of their policyholders, as a whole, to fix such rates as they deem to be required in the circumstances. It is believed, however, that the Life Offices' Association have had under discussion the question not approaching the Government with a view to coming to some arrangement, and that the idea was not received with favor.

### HALI LOSSES LIGHTER.

The losses by hail on insurance carried by the Saskatchewan Hail Insurance Commission during 1914 were \$200,000 less than during the previous year. The total amount paid out by the Commission at Regina was \$510,000 during last year, as compared with \$750,000 for the previous year. Approximately one-half of the losses were in the districts of Belle Plain, Moose Jaw, Margus, Bethune, Fintler and west of Drinkwater. While a good year's business resulted, the advantages of insurance were made plain to the farmers in one district, where approximately \$8,000 was paid in premiums and indemnities for hail losses received aggregated \$40,000.

### THE CONTINENTAL LIFE.

The report of the Continental Life for the business of 1914 shows that the company now has a surplus of \$350,000, an increase of nearly \$200,000 in 1914. The net premium-income was \$312,000. During the year death claims of \$50,000 were paid, and the total payments to policyholders during the year were \$87,537. The company shows total assets of \$1,849,209, and the report, as a whole, is entirely satisfactory.

### CLEVELAND HAD \$100,000 FIRE.

Cleveland, Ohio, February 15.—The four-story building of Aldrich, Howey and Company, furniture dealers, was destroyed by fire, and five other buildings in the retail district were damaged by flames which started late yesterday afternoon from an explosion, presumably of natural gas, in the furniture store. The damage exceeds \$100,000.

### SPRINGFIELD CO.'S PREMIUMS INCREASED BY \$137,377

Boston, February 15.—The annual report of the Springfield Fire and Marine Insurance Co.—the largest fire insurance company chartered in Massachusetts—shows total assets of \$11,068,125, net surplus of \$1,999,436, and a surplus to policyholders of \$4,490,000. Since the organization of the company, which was incorporated in 1849, losses have been paid of \$61,073,244.

An increase in the fire loss in the United States during the past year of \$10,568,000 over 1913 has been reflected in the operations of the fire insurance companies throughout the country and almost without exception they have shown an underwriting loss. The Springfield has participated in this underwriting loss yet its statement as of Jan. 1, 1915, shows the following increases: Assets, \$26,501; premiums written, \$127,377; reinsurance reserve, \$256,130.

### THE MANUFACTURERS' LIFE.

The Manufacturers' Life Insurance Co. has issued its twenty-eighth annual report. It shows an income of \$4,236,231, an increase of \$259,143 for the year. The total assets are \$19,180,398, which have increased \$1,400,000. The company has a net policyholders' surplus of \$1,853,323.

### THEATRE WAS BURNED.

Chicago, February 15.—The Academy of Music, Chicago's oldest theatre, located in the centre of the crowded west side at Halsted and Madison streets, was destroyed by fire yesterday, with a loss of \$175,000. It was a four-story structure, erected in 1870, and was the only theatre not ruined on the great fire of 1871.

### MR. GRIFFIN RETIRES.

Mr. R. I. Griffin, who for the last thirty years has been associated with the Employers' Liability Assurance Corporation, Limited, of London, England, and was its joint manager for Canada for fourteen years, has retired. Mr. Charles W. L. Woodland, of Toronto, has been appointed general manager for Canada and Newfoundland.

### FRED W. G. JOHNSON

INSURANCE AND REAL ESTATE  
111 Board of Trade Building  
Telephone: Main 7688; Up 1529  
Your Patronage Solicited.

## REAL ESTATE

Marcel Milert sold to Victor Morel lot No. 148-2524 Hochelaga ward, with buildings on Montgomery St. for \$5,000.

John Hyde sold to Alms Desrosiers the northwest half of lot 215-112, Parish of Montreal, with building No. 521 Victoria avenue, for \$10,750.

J. B. A. Wilson sold to H. Paquin lot No. 344-360, Parish of Montreal, with buildings No. 500 Bloomfield avenue, Outremont, for \$17,000.

John Martin Welsh sold to Arthur S. Eve part of lot 213-3, Parish of Montreal, with dwelling on Mount-ain avenue, Westmount, for \$10,100.

G. N. Clermont sold to G. N. Clermont, Ltd., part of lot No. 1195-11, and part of lot 1195-12, St. James ward, with buildings Nos. 652 to 656 St. Hubert St., for \$7,500.

Joseph Lajeunesse and A. C. T. Leduc sold to Sam Collins lots 3-287 and 288, Hochelaga Ward, with buildings Nos. 97 to 107 Alfrd Avenue, Maisonneuve, for \$18,000.

Jos. Leduc and others sold to Mrs. Alban Germain part of lot 35-576 and part of lot 35-577, Parish of Montreal, with building No. 459 Outremont avenue, for \$12,400.

Arthur Chevalier alias St. Jacques sold to J. M. G. Poirier lots Nos. 4033-1, 4034, 4035, and parts of 4032-2 and 4034-2, Parish of Montreal, with buildings on Champigny street, St. Paul ward, for \$9,000.

Henri Paquin sold to J. Bte. A. Wilson lot No. 2650-3, 4, 5, 6, 7, Parish of St. Laurent, and lots Nos. 490-218, 219, 220, 221 and 222, same parish, with houses Nos. 3613 to 3623 St. Hubert street, for \$29,450.

The most important real estate transfer of the new year was that which was registered last Saturday, when Isaac Kert sold to the St. Denis Theatre Company, Ltd., lot 705, St. Louis Ward, with buildings on St. Denis street, for \$257,580.

## GUARANTEE AND ACCIDENT LAST YEAR HAD INCOME OF \$487,417

Toronto, Ont., February 15.—The Dominion of Canada Guarantee and Accident Insurance Company, had during 1914 an income amounting to \$487,417.33. The surplus to policyholders at present amounts to \$500,026.18. There is on deposit with the Dominion Government \$261,260.56. The claims paid to date have exceeded \$2,100,000.

During the past year the company paid under accident and sickness policies 2,807 claims. Over 94 per cent of these were paid within one day after receipt of proof.

The balance sheet is as follows:

Liabilities.	
Reserve Premiums (Govt. standard)	\$150,094.31
Reserve for Claims filed and unfilled	57,304.00
Capital Paid Up	213,787.00
Surplus over all Liabilities	286,156.18
Surplus to Policyholders	\$500,026.18
Capital Paid Up	213,787.00
Assets.	
Debitures	\$386,389.26
Interest Accrued	12,498.01
Office Furniture, less 10 p.c. off	4,752.05
Cash on hand and in Bank	35,307.83
Outstanding Premiums and other Assets	71,377.74
	\$709,924.39

### WAR CLAIMS PAID.

London, February 15.—The total amounts paid by the industrial offices to date under claims arising through the war are as follows:—

	Number	£	s.	d.
Britannic	381	5,003	1	8
British Legal and United Provident	193	2,420	18	3
(5 during past week)				
3 killed in action	227	14	0	0
1 died on foreign service	8	17	0	0
1 lost with H.M.S. Bulwark	12	12	0	0
Refuge	1,118	114,524	0	8
Wesleyan and General	390	6,100	5	10
Army	238	2,194	17	10
Navy	144	2,832	15	0
East Coast Raid	72	13	0	0

### VALUE OF MUNICIPAL PROPERTIES.

Mr. Charles Arnold, City Treasurer, has furnished the Board of Control with a report estimating the city buildings, real estate, public parks and other property is to be worth \$87,485,800.

The value of the City Hall is given at \$1,111,400; the land being valued at \$579,600, the building at \$531,800, and the annex on Gosford street at \$774,600.

Other valuations are: McTavish street reversion, \$1,188,850; Incineration Department lands and buildings, \$2,493,650; lands acquired for expropriation purposes and projected parks, including the property purchased for the St. Joseph Boulevard, \$5,070,230; Mount Royal Park, \$30,984,700; baths, including buildings and land, \$273,450; police and fire stations, \$2,240,165; and markets, \$1,611,100, of which Bonsecours is valued at \$505,500.

The market land used for Jacques Cartier Square is valued at \$476,900.

### JOINS A. E. AMES AND COMPANY.

Mr. D. I. McLeod has joined the bond department of Messrs. A. E. Ames & Co. Mr. McLeod was for several years associated with the bond house of Messrs. Brent, Noxon & Co.

### MR. MACKINTOSH UNDERGOES OPERATION.

The Hon. C. H. Mackintosh, formerly Governor of the North-West Territories, has at St. Luke's Hospital, Ottawa, successfully undergone an operation for the removal of a cataract from his left eye.

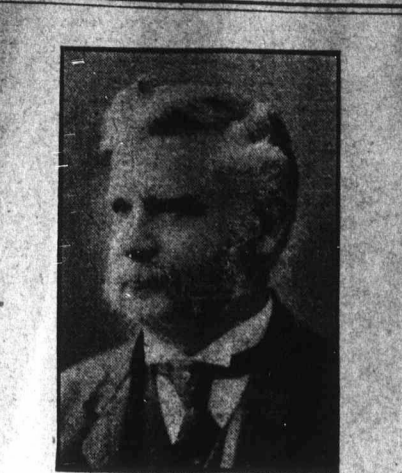
### DESTROYED ENTIRE ROW.

Binghamton, N.Y., February 15.—The village of Afton suffered \$10,000 damage on Friday by a fire which destroyed an entire row of business places.

### MOUNT ROYAL ANNUAL.

The annual meeting of the shareholders of the Mount Royal Assurance Co. will be held to-morrow afternoon at 4.30 at the offices, 17 St. John Street.

After withdrawing from East Prussia, Russians hold their lines in the region of Lyck and claim to have inflicted severe check on the Germans.



MR. C. C. BLACKADER,  
President, Acadia Fire Insurance Co., which was lately merged with the Phoenix of London.

## LOSS FROM FOREST FIRES INCREASE TO 438,567 ACRES

Some idea of the serious loss inflicted on the country by forest fires is given in the annual report of Mr. R. H. Campbell, Chief Forester for the Department of the Interior. Last year there were 1,406 fires in different parts of the Dominion, mostly in the west, which destroyed 438,567 acres of forest and 350,000,000 feet, board measure, of merchantable timber. The spring and summer of 1914 were exceptionally dry. In 1910, another dry year, there were 1,237 forest fires, which destroyed 345,660 acres of trees and 135,000,000 feet of timber that could have been used for manufacturing purposes. Most of the fires are caused by careless settlers, with the railways a close second, and thoughtless campers third.

Butte and Superior Copper Company: Total income for December 31st quarter was \$323,474, against \$1,027,576 previous quarter.

## REAL ESTATE AND TRUST COMPANIES

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:

Quotations for to-day on the Montreal Real Estate Exchange, Inc., were as follows:	
	BID ASKED
Aberdeen Estates	125
Berlin Ltd.	197
Bellevue Land Co.	70 75
Bligny Inc. Co.	07 104
Caledonian Realty (com.)	15 15
Canadian Consolidated Land, Limited	3 5
Cartier Realty	78 78
Central Park, Lachine	100 107
City Central Real Estate (com.)	120 120
City Estates, Limited	55 55
Corporation Estates	50 52
Cote St. Luc & R. Inv.	17 17
C. C. Cottrell, 7% (pfd.)	119 119
Credit National	15 15
Crystal Spring Land Co.	58 58
Danost Realty Co., Limited	45 50
Dental Land Co., Limited	75 90
Dorval Land Co., Limited	15 204
Drummond Realty, Limited	90 100
Eastmount Land Co.	90 97
Fort Realty Co., Limited	24 24
Greater Montreal Land Inv. (com.)	174 189
Greater Montreal Land Inv. (pfd.)	100 118
Highland Factory Sites, Limited	25 383
Improved Realty Limited (pfd.)	50 60
Improved Realty Limited (com.)	15 15
K & R Realty Co.	78 100
Kenmore Realty Co.	55 67
La Compagnie D'Immeubles Union, Ltd.	45 73
La Compagnie Immobiliere du Can., Ltd.	91 9
La Compagnie Immobiliere Ouest de N. de Grace	91 9
La Compagnie Industrielle D'Immeubles, Ltd.	90 92
Compagnie Montreal Est, Ltd.	80 98
Compagnie Nationale de L'Est	125 125
Landmark Land Co., Limited	97 97
Landmark Realty Co., Limited	100 100
Land of Montreal	100 100
La Salle Realty	100 100
La Societe Blvd. Pie IX.	64 64
Lauron Dry Dock Land, Limited	80 80
Longueuil Realty Co., Limited	100 100
L'Union de l'Est	101 101
Model City Annex	40 40
Montmartre Realty Co.	10 10
Montreal Deb. Corporation (pfd.)	44 44
Montreal Deb. Corporation (com.)	34 34
Montreal Western Land	80 80
Montreal Extension Land Co., Limited	92 92
Montreal Factory Lands	55 66
Montreal Leasing Co., Limited	95 101
Montreal Land & Imp. Co., Limited	40 54
Montreal South Land Co., Ltd. (pfd.)	10 184
Montreal Welland Land, Ltd. (pfd.)	78 78
Montreal Welland Land, Ltd. (com.)	10 15
Montreal Welland Land Co., Limited	75 75
Montreal Western Land, Limited	84 84
Mountain Sights, Limited	76 95
Mutual Bond & Realty Corporation	50 84
North Montreal Centre, Limited	123 130
North Montreal Land, Limited	150 150
Notre Dame de Grace Realty	100 124
Orchard Land, Limited	100 124
Ontario South Property Co., Limited	109 124
Pointe Claire Land Co., Limited	173 173
Quebec Land Co.	70 70
Rivera Estates	65 65
Rivermont Land Co.	100 1134
Rochfield Land Co.	27 30
Rosehill Park Realty Co., Limited	71 9
St. Andrews Land Co.	71 9
St. Catherine Road Co.	50 50
St. Denis Land Reg.	73 794
St. Denis Realty Co.	117 117
St. Lawrence Blvd. Land of Canada	80 80
St. Lawrence Heights, Limited	55 55
St. Lawrence Inv. & Trust Co.	80 80
St. Regis Park	95 1024
South Shore Realty Co.	45 47
St. Paul Land Co.	650 680
Summit Realty Co.	50 55
Transportation Bldg. (pfd.)	62 62
Union Land Co.	80 864
Viewbank Realty, Limited	130 130
Westbourne Realty Co.	140 147
Windsor Arcade Ltd., Limited	754 754
Windsor Arcade Ltd., 7% with 100% bonus	80 80
Bonds and Debentures.	
Alex. Bldg., 7% sec. mtg. bonds, with 50% bonus com. Bonds	76 76
Arena Gardens, Toronto, 6% Bonds	794 794
Caledonian Realty Co., Ltd., 6%	75 75
City Central Real Estate Bond	50 50
City R. & Inv. Co. Bond	75 75
Marcell Trust Gold Bond	95 101
Montreal Deb. Corp. 6% Deb.	284 284
Transportation Bldg. 6%	70 70
Trust Companies.	
Crown	110 1124
Eastern	100 100
Marcell Trust Co.	250 2994
Montreal	181 200
Montreal (com.)	221 221
Montreal (pfd.)	490 521
Montreal 7% pfd., 50% paid up (pfd.)	95 118