

### If you don't make a Will

The courts will appoint an administrator, usually chosen from the "next of kin."  
 The estate will then be divided among the "next of kin," which often is not in accordance with your wishes.  
 Your children will not receive any proceeds (except by special permission from the courts, which means extra expense) until they are 21 years of age, which may mean privation to them.  
 There will be more legal costs, and it will cost more to wind up the estate than if you make a will.  
**Make your will now**, while sound in mind and body, and before any accidents happen.  
 Let us help you draw your will—our knowledge and experience will prevent costly blunders.  
 We make no charge for this service, and will keep your will in our Safety Deposit Vaults free, when we are appointed as executors. The officers of the Company are at all times anxious to respond to inquiries.

**THE  
STERLING TRUSTS  
CORPORATION**  
 PRESIDENT W. S. DINNICK MANAGING DIRECTOR HERBERT WADDINGTON  
**80 KING ST. EAST TELEPHONE M 2717 TORONTO**

## The London Mutual Fire Insurance Company

ESTABLISHED 1859

Assets . . . . . \$784,426.31  
 Surplus to Policyholders . . . . . \$404,046.07



### DIRECTORS

A. H. C. CARSON, Toronto.....President  
 R. HOME SMITH, Toronto.....Vice-President  
 F. D. WILLIAMS.....Managing Director  
 A. C. McMASTER, K.C. W. T. KERNAHAN  
 S. G. M. NESBITT H. N. COWAN  
 G. H. WILLIAMS

Head Office, 33 Scott St., TORONTO

### New Issue

\$2,000,000

## Province of British Columbia

(Dominion of Canada)

4½% Gold Bonds

Dated 1st July, 1916

Due 1st July, 1926

Interest payable half-yearly, 1st July and 1st January.

Principal and Interest payable in gold at The Canadian Bank of Commerce, Toronto, Montreal, Victoria, or New York, at the holder's option.

Denomination \$1,000

Bonds may be registered

Legal Opinion of Malone, Malone & Long, Toronto

These debentures are a direct and primary obligation of the Province of British Columbia and are payable from its general revenues.

Price: 93½ and Accrued Interest, yielding practically 5.35%

**MACNEILL & YOUNG**  
 TRADERS BANK BUILDING, TORONTO