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THOS. C. MORGAN

817 GRANVILLE ST. VANCOUVER, B. C.

Point Grey, Oct. 6.—32nd Ave. Owner and occupant, P. S. Smith; wood dwelling; value of building \$1,000, insurance on same \$500; value of contents \$700, insurance on same \$700. Total loss, \$200. Cause, lamp explosion. Niagara Ins. Co.

Delta Municipality, Oct. 5.—Owner, W. J. Holden; occupant, W. W. Sharp; wood dwelling; value of building \$300, insurance on same nil; value of contents \$400, insurance on same \$350. Total loss, \$650. Cause, sparks from chimney. Ins. Co. not mentioned.

South Vancouver, Oct. 13.—220 39th Ave. East. Owner, Jos. Royle; unoccupied; one-storey frame dwelling; value of building \$400, insurance on same \$400. Total loss \$400. Cause evidently incendiary. London & Lancashire.

Vancouver, Oct. 7.—1317 Richards St. Owner and occupant, Mrs. M. Hughes; two and a half-storey frame dwelling; value of building \$2,500, insurance on same \$1,500; value of contents \$1,000, insurance on same \$1,000. Total loss, \$355. Cause, unknown. Northwestern, Imperial Underwriters, National Fire of Paris.

Vancouver, Oct. 4.—1400 block, 12th Ave. West. Owner and occupant, Imperial Oil Co.; one-storey frame gasoline and oil supply station; value of building \$335, value of contents \$238. Total loss, \$435. No insurance. Cause, man stepped on match while filling gasoline tank.

Langley, Sept. 30.—Owner and occupant, Joseph Reeves; wood dwelling house; value of building \$1,500, insurance on same, nil; value of contents \$3,200, insurance on same \$1,000. Total loss, \$3,200. Cause, unknown. Mutual Fire of B. C.

MR. J. F. WESTON, OF IMPERIAL LIFE, VISITS B. C.

Mr. J. F. Weston, managing director of the Imperial Life Assurance Company of Canada, who has been on a tour of Western Canada, and at the same time making a comprehensive investigation of the affairs of his company as well as of conditions generally in that territory, arrived in Vancouver last week.

Speaking of his company's affairs, he said he found both the business of the Imperial Life and its investments in excellent shape. The Imperial Life has made a specialty of farm mortgages in the West, and its wisdom has been well attested by the fact that only three loans had to be foreclosed. This year's crop has swept away the last vestige of concern and placed Western Canada in a position to move forward in the march of progress. The investments of the Company in this Province are not large, and those that were made in Vancouver and Victoria were made some years ago, so that our mortgages held here were always in excellent shape and well secured. Business, too, in British Columbia has been satisfactory to the company.

Mr. Weston was of the opinion that a marked change has come over the Dominion. He expressed himself very strongly that the tide had actually turned in business, and from now on business would be on the up grade. He based his opinion on three factors. The first was the phenomenal crops throughout the West. In the territory for the past two years that has felt the drought most, Southwestern Saskatchewan and Southern Alberta, the crops are really remarkable. In many places oats have yielded 120 bushels to the acre, and wheat 60 bushels. Manitoba has had a splendid crop, and Northern Alberta and Saskatchewan have materially increased their yields, not so much per acre as in increase in acreage. The full effect of the crop won't be felt until the end of November and December, and its beneficial influence will stimulate trade for many months longer.

The second factor was the stimulation to business of war orders. While the disruption of peace has brought about industrial paralysis, the injection of war orders has hastened a recovery in every factory capable of being used to the production of war munitions. Nevertheless there was considerable hesitation in those lines that could not be turned into war production. However, increasing consumption of ordinary commodities was overcoming this inertia.

The third factor, and one which augurs much for the future, is the practice of economy, either voluntary or forced, which seized the people of Canada on the outbreak of war. All forms of extravagance and reckless expenditure were stopped, and the public ever since have been nursing their resources and conserving their financial strength. The cumulative effect of this economy and saving is exerting a tremendous influence on our economic position, and is certainly hastening the day of our commercial and industrial recovery.