

revenue-producing properties that will bear the inspection of expert valuers.

The company are able to guarantee from 6 to 8 per cent. per annum on this class of business, which may be regarded as a gilt-edged investment. In making loans the company always engage the service of expert valuers who make a specialty of the work and who do nothing else. The reports are fully and carefully considered, and the amount of the loan is fixed on a basis of not more than fifty per cent. of the actual values, which are calculated on the most conservative figures. The rate at which Vancouver is expanding is a good indication of the secure and profitable character of the loan business as conducted by this company. For instance, the total value of the building permits for the first seven months in 1911 exceeded ten million dollars. For the corresponding period in 1909 and 1910 the total values were \$4,042,292 and \$7,425,410 respectively.

A word about the insurance business of the F. H. Lantz Company is interesting. The company controls the agency of one of the largest insurance companies of America, a company which stood the great test of the San Francisco earthquake in 1906, and which, by promptly meeting all claims on this occasion, has become known as "conflagration proof."

Perhaps the most interesting branch of the company's business today is their mining department. Coal-mining properties are at present offering a most tempting field for investment. The consumption of coal is increasing every day as the extraordinary commercial activity of the province is developing.

The increase of population and business development in neighboring parts of the United States have also created a tremendous demand and consumption of coal.

Coal of very high quality exists in great quantities in the province, and the coal mines of British Columbia will have all they can do to cope with the demand. Of all the resources Nature has provided, coal is one of the most necessary. It is the basis and foundation of all commercial and individual wealth, and may be called the great moving power of the world. Ships, railroads, mills and factories are all dependent upon this great commodity. Without coal we should also be without iron, copper, lead, silver and other metals, be-

cause coke, obtained from coal, is the only fuel that will produce heat intense and strong enough to reduce rocks to a liquid state and enable us to extract the metals we need and must have. Another point about coal which should be of great interest to the investor is the fact that the world's supply of coal is limited. The consumption of coal is continually increasing and the supply is continually becoming less. Mr. F. H. Lantz, the president of the company, has been in British Columbia so long that he has had ample opportunities of personally inspecting a large number of mining propositions, and he exercises his experience and careful judgment regarding all such propositions before associating himself with them. As we have already pointed out, the only way in which the investor can be safeguarded is by doing business through the medium of a financial house of long standing and high reputation. This applies to mining and timber propositions more than to any other branch of financial activity.

The Nicola Valley Coal & Coke Company, which was promoted and financed by Mr. Lantz and his associates, is an instance of their sound methods. The company is anxious to provide facilities for investors everywhere, to get into touch with the many safe and profitable openings which the company have selected after careful and extensive investigation by their staff of experts.

We sometimes hear of investors who are dissatisfied with the results of their financial operations in Canada. If these cases are investigated it will be found that with hardly one exception the transactions have not been made through the medium of a reliable firm that knows the *pros* and *cons* of the local situation. We must, therefore, impress most strongly upon the public the wisdom of doing business only through a strong financial house of the type of F. H. Lantz & Company Limited.

The outlook in British Columbia is endorsed in the highest terms by every eminent man who has visited the coast. We take the opportunity here to quote the remarks of several distinguished men who have expressed their sentiments after investigation, not only of our wonderful West, but of most of the growing communities on this continent.

Following are some expressions of opinion