

# H. BELL-IRVING & CO. LTD.

(Insurance Department)

## INSURANCE AND Financial Agents

Represent The Caledonia and British Columbia  
Mortgage Co., Ltd., of Glasgow, Scotland

322 RICHARDS STREET

VANCOUVER, B. C.

# Westminster Trust Company

NEW WESTMINSTER, B. C.

ACTS AS  
Assignee, Liquidator, Trustee  
and Agent

RENTS AND ACCOUNTS COLLECTED

# Prudential Trust Company, Ltd.

HEAD OFFICE: MONTREAL

VANCOUVER BRANCH: 326 HOMER STREET

Act as  
Executor Trustee Administrator  
Receiver Liquidator  
Estates Managed Insurance

Managers for B. C.:

A. E. PLUMMER  
Trusts and Estates

C. A. MACMORRAN  
Insurance

economic ills, and he could not help but express his satisfaction at seeing the evidences of it in his travels. He thought the ills of our realty speculation were being slowly healed, but that the effects would remain with us for some time.

"It must not be thought," said Mr. Tory, "that Western Canada was alone to blame for land speculation. It was felt all through the East, and Montreal was as great an offender as any, except that in the case of Montreal the city had more to back it up industrially and commercially than the main centres of the West and of the Pacific Coast. While the reaction was just as drastic at Montreal, the recuperation and readjustment was quicker."

Speaking of war conditions, he said he never saw such economy practised as at Montreal on the outbreak of war. Automobiles, for example, all but disappeared from the streets. People cut every expenditure possible, and for a time did as little business as possible. Then, becoming accustomed to conditions, they came out from their shells into the usual activities. The placing of war orders and the growth in shipping so stimulated trade, that today Montreal is experiencing an industrial boom as never before; and with it is being seen evidences of extravagance which, if allowed to continue and grow, bodes ill for the people of Montreal and the surrounding territory.

In addition to his work as general manager of the Sun Life, Mr. Tory is a member of the Nova Scotia Legislature. Speaking of the broader questions in industry and finance, Mr. Tory stated that the supreme need of the hour was national thinking and national acting. The war has unified the Dominion as never before. The time for provincialism and sectionalism was gone forever, and we must now act and legislate as a complete Dominion for the good of the entire Dominion. Greater sympathy must be extended to all parts, and mutual help in the solution of provincial or local problems must be extended. "I hope," he said, "that more of our numbers could see your British Columbia and its enormous resources, and more of your numbers come and see our Ontario and Quebec and the Maritime Provinces. We lose nothing by the acquaintance, and the making of new friends and what we gain is inestimable."

"It is toward the attainment of this consciousness of nationality as a part of the British Empire that we Canadians should strain every effort, which will at once make us a united people and result in the internal development of Canada, which is so essential to our permanent prosperity and happiness."

In regard to the Sun Life, Mr. Tory was happy to say that this year would mark a new record in new business and insurance in force. "At this date," said he, "we are half a million dollars ahead of last year, and we hope to increase this to one million dollars before the end of the year."

## ANNUAL SUBSCRIPTION

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