

LONDON GUARANTEE AND ACCIDENT COY., LIMITED

WRITE

FIRE INSURANCE

FIDELITY GUARANTEE
ACCIDENT and SICKNESS
PUBLIC LIABILITY
AUTOMOBILE
TEAMS
ELEVATOR
COURT and CONTRACT BONDS

BRANCH OFFICES IN ALL PROVINCES

Head Office for Canada : TORONTO
General Manager for Canada : GEO. WEIR

BRITISH COLUMBIA LOSSES SETTLED IN VANCOUVER

B.C. Rep.—J. H. WATSON, Ins. Agencies, Vancouver

303-306 ROGERS BUILDING, 470 GRANVILLE STREET
VANCOUVER, B. C.

MARINE INSURANCE

AETNA INSURANCE COMPANY of Hartford, Connecticut

Cash Capital\$5,000,000.00
Total Assets 29,852,185.82
Surplus to Policyholders 13,561,967.69

VANCOUVER INSURANCE AND VESSEL AGENCY, LIMITED

W. A. LAWSON, Managing Director

British Columbia Agents:

Telephone Seymour 7540 Vancouver Block
Vancouver, B. C.

R. V. WINCH & CO., LIMITED

Established 1860.

VANCOUVER, B. C.

VICTORIA, B. C.

GENERAL INSURANCE AGENTS

AGENTS FOR :-

Royal Insurance Company Limited.
London & Lancashire Fire Insurance Company.
Northern Assurance Company Limited.
London Assurance Corporation.
London & Provincial Marine & General Insurance Company Limited.
Ocean Marine Insurance Company Limited.
Western Assurance Company.
London & Lancashire Guarantee & Accident Company of Canada.
North American Accident Insurance Company.
National Surety Company.
Hartford Steam Boiler Inspection & Insurance Company.

industry must adjust itself to the iron laws of business necessity. It proposes to make business considerations subordinate to human necessities; and whether this can be done or not must be established by experimentation.

If labor is not to be a commodity, it must be the master of industry (which it cannot be, in fact) or it must be a partner of industry. It is along this latter line that we must look for an escape from our present dangers. It is becoming increasingly evident that the unrest in the world cannot be quieted by wage increases, nor will wages call forth the maximum of output. There are two roads to the future, and we are perhaps nearer to the bifurcation of the path than we think. One is to Communism with its necessary drastic regimentation of society, which must mean disaster because it outrages all the deepest instincts of the human heart; the other is to a vast modification of our existing individual system by which all permanent workers in an industry will

FOUNDED 1797

NORWICH UNION

Fire Insurance Society Limited

FIRE INSURANCE

Accident and Sickness
Plate Glass

Employers' Liability
Automobile Insurance

BANFIELD, GUNTHER AND BLACK,
LIMITED

327 Seymour Street
Vancouver British Columbia
GENERAL AGENTS

Phoenix Assurance Company Limited

FIRE AND LIFE

General Agents :

CEPERLEY, ROUNSEFELL & CO.

Winch Building, Vancouver, B. C.

Losses Adjusted and Paid in Vancouver

Montreal Halifax Toronto Winnipeg Vancouver

DALE & CO. LIMITED

Marine and Fire Underwriters

107-110 Pacific Building, 744 Hastings St. W.

Telephone Seymour 3252 VANCOUVER, B. C.

UNION INSURANCE SOCIETY OF
CANTON, LIMITED

Established 1835

FIRE
MARINE
AUTOMOBILE

WESTERN CANADA BRANCH OFFICE,
309-313 Yorkshire Building, Vancouver, B. C.
Telephone Seymour 616. C. R. Elderton, Branch Manager