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The oldest established firm of Chartered Accountants and Auditors in British Columbia.

**W. T. Stein & Co.**

Chartered Accountants, Edinburgh 1889  
 " " British Columbia 1905  
 " " Canada 1909  
 Notary Public " - British Columbia 1901

Power of Attorney to be made in favour of  
**WILLIAM T. STEIN, C.A. (Edin.) F.C.A.**

**319 Pender Street, VANCOUVER, B.C., Canada**

**Money's Earning Power**

The earning power of money depends upon the field in which it is put to work.

In Old Country first mortgages, for instance, 4 per cent. is good average earning power.

In Eastern Canada first mortgages, 5 to 6 per cent. is the usual return.

In similar British Columbia first mortgages, where the value of the security is increasing rapidly, the return is 7 per cent. or over.

The safety of British Columbia investments of the best class, lies in the rapidly increasing value of every natural resource because of railway building, industrial development and increasing population.

In the case of first mortgages on improved Vancouver property or Western farms we guarantee repayment.

We shall be glad to explain in detail about first mortgages, or any other investment that may interest you.

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**COBALT ORE SHIPMENTS.**

The following are the Cobalt ore shipments, in pounds, for the week ended January 20th:—La Rose, 153,310; Nipissing, 124,280; Townsite, 184,040; McKinley-Darragh, 110,430; Kerr Lake, 120,165; Chambers-Ferland, 64,900; Buffalo, 63,980; total, 821,105 pounds, or 405 tons.

The total shipments since January 1st are now 3,156,353 pounds, or 1,578 tons.

In 1904 the camp produced 158 tons, valued at \$316,217; in 1905, 2,144 tons, valued at \$1,437,196; in 1906, 5,129 tons, valued at \$3,900,000; in 1907, 14,040 tons; in 1908, 25,700 tons; in 1909, 29,751 tons; in 1910, 34,041 tons.

Mr. E. A. Killwyn, a representative of German capital, was looking over the investment field in British Columbia recently.

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**CIGARETTE ARISTOCRACY**



Judge a man by what he laughs at—and by the brand of cigarettes he buys. YILDIZ MAGNUMS are the best—flavor, size, comfort.

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