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 Insurance Estates Managed

Managers for B. C.:

A. E. PLUMMER Trusts and Estates C. A. MACMORRAN Insurance

high class British emigrants. Many of these on account of the climate and other advantages that this Province affords, will be attracted to British Columbia. As no other line of railway serves the central portion of the Province, the importance to the country of the completion of our line is manifest, if British Columbia is to be in a position to take advantage of this expected immigation.

The early completion of the railway will continue to be the time of those charged with that responsibility.

Respectfully submitted on behalf of the Directors:

(Sgd.) J. W. STEWART, Chairman of the Board.

At the meeting of the shareholders the old Board of Directors was re-elected, namely: J. W. Stewart, Chairman; D'Arcy Tate, K.C., T. Foley, F. Wilson and E. F. White. After the meeting adjourned the Directors met and re-

appointed the officials of the Company to the respective

positions as follows:
J. W. Stewart, President; D'Arcy Tate, K.C., Vice-President and General Counsel; T. Foley, Vice-President; R. D. Thomas, Secretary-Treasurer; John Callaghan, Chief Engineer; A. H. Sperry, General Manager; F. Wilson, Land Commissioner.

The Importance of Stimulating the Water Haul

unwilling to possibly jeopardize certain immediate interests entrusted to them, for the eventual good that will ensue two, three, or more years hence, when perhaps in some cases their successors in office may reap the benefit. We, however, beg to suggest that the proposed facility would build up so greatly the East and West Provinces that the increased tonnage haul to and from Montreal and New York, etc., and from Western Alberta and British Columbia points and return, would much more than compensate for the loss of a portion of the Coast to Coast long haul low rate business.

What applies to the railroad companies as such must also apply as directly, and at least as pointedly, to the acquired interests of the Dominion therein. It does not seem to us at all wise to seek to force business to even Government controlled railroads that economically does not belong there; it is artificial and not in pursuance of lines of least resistance. It is making water run up hill, which, of course, can be done, but with the inevitable constant expense of sustaining the effort.

To sum up this quite inadequate presentation:

No experiment is desired, merely the extension to our commercial interests of such Customs facilities as have been long established elsewhere and which no one would dare to think of curtailing.

We shall be only too pleased when a Canadian line via the Canal can be secured. Meanwhile we feel sure that the lines running between this Coast and the U. K. which are now coming westbound, almost empty, would welcome the opportunities of booking bonded cargo at New York.

We feel the asked for facility to be essential to our growth and material welfare, and the suitable utilization of our exceptional deep-water situation, which is the envy of many other fine cities on this Coast.

We also believe it will work for the material welfare of

the Dominion of Canada.

TRUST COMPANY CHANGE OF NAME.

The directors of The Yorkshire Guarantee & Securities Corporation, Limited (head office, Huddersfield, England), have changed the name to The Yorkshire & Canadian Trust, Limited. The change in name was approved October 8th, 1915, by the Registrar of Joint-stock Companies, England, and application has been made to the Registrar of Joint stock Companies, Victoria. Permission to use the changed name has been given by the Provincial Registrar pending the necessary legal formalities being complied with.

The only change instituted is that of the name. The company retains the same directors, shareholders, management and policy. Mr. R. Kerr Houlgate is the British Columbia and Canadian agent as well as manager of the company. The Provincial head office is Yorkshire Building, 525 Seymour Street, Vancouver.

Mr. M. D. Hamilton, for several years assistant manager of the Vancouver branch of the Canadian Bank of Commerce, has been appointed manager of the Ottawa branch, succeeding Mr. C. Cambie, who becomes manager of the London, England, branch. Mr. A. C. Steven, of the San Francisco branch, becomes assistant manager at Van-