

## TRUST COMPANIES

### Absolutely Safe Investments IN BRITISH COLUMBIA

British Columbia First Mortgages on Improved Properties are highly profitable. At the present time we can place money for you in this manner at 7% to 8% and your money will be safe.

Having offices in Victoria and Vancouver and good connections throughout the Province, we are able to give you a high-class service. If you would care to invest in British Columbia, we would be pleased to give you information leading to successful investments. Write us to-day.

Financial Agents

Investment Brokers

Executors

Trustees

### CANADA WEST TRUST COMPANY LIMITED

Head Office—VICTORIA, B.C.

Reference—  
Merchants Bank of Canada.

Branch Office—VANCOUVER, B.C.

## LIFE ASSURANCE COMPANIES

First British Insurance Office Established in Canada, 1804

### INTENDING ASSURERS

Should read the "THREE MINUTES"  
Leaflet of the

### PHOENIX ASSURANCE CO., Limited

OF LONDON, ENGLAND (Founded 1782).

Copies of this and full information regarding the Company's system, its equitable principles and liberal policies, may be obtained at the Head Office.

100 ST. FRANCOIS-XAVIER STREET, MONTREAL

The Company offers to the Public  
every advantage which

### LIFE ASSURANCE

conducted under the most favorable  
conditions is capable of affording.

At the BONUS DIVISION for the five years  
ending 31st DECEMBER, 1910,

(1) A UNIFORM ADDITION of \$85 per \$1,000  
was declared on all classes of Full-Bonus Policies.

(2) A GUARANTEED BONUS was also declared  
of \$12.50 per \$1,000 per annum on Full-Bonus Policies  
becoming claims by death, and \$17 per \$1,000 per  
annum on Endowment Assurances maturing before  
31st December, 1915. These bonuses apply to new  
as well as existing policies.

H. B. F. BINGHAM,  
Life Superintendent.R. MACD. PATERSON, Joint  
J. B. PATERSON, Managers.

### AGENTS WANTED

### COBALT ORE SHIPMENTS.

The following are the shipments of Cobalt ore, in pounds,  
for the week ended September 8th:—La Rose, 130,500; Nip-  
issing, 134,560; Cobalt Lake, 60,300; O'Brien, 70,530; Right  
of Way, 60,580; Crown Reserve, 58,160; McKinley-Darragh,  
60,400; Coniagas, 43,090; total, 618,120 pounds, or 309 tons.  
The total shipments since January 1st are now 34,786,663  
pounds, or 17,393 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.

### COLLECTION OF ACCOUNTS.

The Canadian Credit Men's Association is circulating  
some philosophic literature on the collection of accounts. If  
every country merchant, they say, could collect his outstand-  
ing accounts, he could in turn pay his own bills. The whole-  
saler would then be receiving his money, and the banks would  
be receiving theirs. Broadly speaking, the credit question  
narrows down to one of the farmer paying in the fall for the  
goods he has purchased during the time his crop has been  
maturing.

This is the time when the retailer should get busy on his  
collections. He should get out his statements promptly and  
should keep sending them at regular intervals to those who  
do not settle. He should follow this up by personally seeing  
those of his customers whose accounts are of sufficient im-  
portance to justify it. He should keep track of those who  
have threshed and those who have shipped. Where settle-  
ments are made by his customers at the local elevators, the  
collections should follow automatically. Where, however, the  
farmer ships himself either alone or with others in car load  
lots, then the excuse will often be made that there is delay  
in delivery, receipt of certificates, etc. In point of fact, in  
such cases the farmer can always raise at least 50 per cent.  
on the value of his shipment without waiting for returns.  
He can do this and pay his debts. He ought not to be  
allowed to delay settlement under such circumstances, be-  
cause if he does it is almost certain that he is using the  
money in some other direction. It is up to the retailer then  
by the exercise of the utmost vigilance and energy to see  
that his accounts are collected. He should take a firm stand  
with his customers and insist upon an early settlement.

This can only be accomplished by the farmer disposing  
of his crop as soon as possible after harvesting same.

The merchant should, therefore, lose no opportunity of  
impressing upon his customers the advisability of doing this,  
and if every retailer would issue a letter strongly urging  
upon the farmer the desirability of effecting an early settle-  
ment of his store accounts, much good could no doubt be  
accomplished.

Attention should be called to the heavy crop and the con-  
gestion in transportation that is almost sure to result in the  
endeavor to rush the grain through before the close of navi-  
gation, the congestion at the elevators which always follows  
a heavy crop, and the desirability from the standpoint of  
both the farmer and the merchant of an early settlement for  
the goods purchased by the farmer during the past summer.

### VILLAGES EMPOWERED TO BORROW MONEY.

The following Saskatchewan villages have been empow-  
ered to borrow money for permanent improvements:—

**Perdue.**—\$1,200. H. B. Kirby, secretary-treasurer.  
**Laura.**—\$12,000. J. McCurdy, secretary-treasurer.  
**Killaly.**—\$600. J. Ruhe, Killaly, secretary-treasurer.  
**Earl Grey.**—\$1,000. E. Brown, secretary-treasurer.  
**Kelliher.**—\$4,000. W. Gale, secretary-treasurer.