

The Royal Trust Company

HEAD OFFICE: MONTREAL

Capital Fully Paid - - - - \$1,000,000
Reserve Fund - - - - \$1,000,000

BOARD OF DIRECTORS:

Sir Vincent Meredith, Bart., President	E. B. Greenshields
Sir H. Montagu Allan, C.V.O., Vice-President	C. R. Hosmer
R. B. Angus	Sir William Macdonald
A. Baumgarten	Captain Herbert Molson
A. D. Braithwaite	Lord Shaughnessy, K.C.V.O.
E. J. Chamberlin	Sir Frederick Williams-Taylor, LL.D.
H. R. Drummond	
C. B. Gordon	
Hon. Sir Lomer Gouin, K.C.M.G.	

A. E. Holt, Manager

BRANCHES IN BRITISH COLUMBIA:

Vancouver—732 Dunsmuir Street. A. M. J. English, Local Manager.

Victoria—Rooms 206-7, Union Bank Building. F. E. Winslow, Acting Local Manager.

H. C. AKROYD,
Notary Public.

J. S. GALL,
Notary Public.

Richards, Akroyd & Gall

(Established 1885)

Estate, Financial and
Insurance Agents

Members Vancouver Stock Exchange.

We specialize in conservative First Mortgage investments on improved Vancouver City property bearing 7 to 8% interest.

325 Homer Street, Vancouver, B.C.

Cable Address, "RIKROYD."

Canada Permanent Mortgage Corporation

Head Office - - - Toronto

ESTABLISHED 1855

President—W. G. Gooderham.
First Vice-President—W. D. Matthews.
Second Vice-President—G. W. Monk.
Joint General Managers—R. S. Hudson, John Massey.
Superintendent of Branches & Secretary—George H. Smith.

Paid-Up Capital	- - -	\$6,000,000.00
Reserve Fund (earned)	- - -	4,750,000.00
Investments	- - -	33,546,242.74

BRITISH COLUMBIA BRANCH

432 Richards Street, Vancouver.

MANAGER: GEORGE L. SMELLIE

DEPOSITS RECEIVED, DEBENTURES ISSUED
MONEY TO LOAN.

Associated with the above Corporation, and under the same direction and management, is

The Canada Permanent Trust Company

Incorporated by the Dominion Parliament. This Trust Company is prepared to accept and execute Trusts of every description, to act as Executor, Administrator, Liquidator, Guardian, Curator or Committee of the estate of a lunatic, etc. Any branch of the business of a legitimate Trust Company will have careful and prompt attention.

RECENT FIRE LOSSES.

Recent Fire Losses reported to Superintendent of Insurance, Victoria:

Merritt, Jan. 3.—Quitchea Avenue; owner and occupant, G. B. Armstrong; frame store, implement shed and stable; value of building \$2,500, insurance on same \$1,200; value of contents \$3,000, insurance on same \$1,800. Total loss, \$1,054. Cause unknown National Fire of Paris, Glens Falls.

North Vancouver, Jan. 2.—Esplanade and St. George Avenue; owner and occupant, North Vancouver Lumber Co.; wood, sash and door factory; value of building \$3,500; insurance on same \$1,000; value of contents \$11,562, insurance on same \$7,000. Total loss \$4,048.24. Cause unknown. Norwich Union, Providence-Washington, St. Paul Fire & Marine.

North Vancouver, Jan. 4.—Twenty-Third Street; owner and occupant, Lucy Bracklehurst; wood dwelling; value of building \$450, insurance on same \$200; value of contents \$720; insurance on same \$200. Total loss, \$720. Cause, spark from chimney. London & Lancashire.

Fernie, December 26.—Harrison Street and Morrice Avenue; owner, W. Minton; occupant, J. O. Williams; wood dwelling; value of building \$500, insurance on same nil; value of contents \$750, insurance on same \$500. Total loss \$475. Cause, coal oil lamp explosion. Caledonian.

Chase, January 14.—S. E. ¼ Sec. 17, Range 11; owner and occupant, Arthur G. Gardener; wood dwelling; value of building \$200, value of contents \$3,500; insurance, nil. Total loss, \$3,700. Cause, children playing with burning paper.

Chase, December 28.—Lot 10, Block V, Township of Chase; owner, Theo. Echhaudt; occupant, James Chaters and family; value of building \$500; insurance on same \$500; value of contents not known, insurance on same nil. Total loss, about \$800. Cause, coal oil lamp explosion. Loss of four lives. Norwich Union.

Vancouver, Nov. 14.—Boat at Johnson's Wharf; owner, Union Steamship Co. of N. Z.; steel freight boat Waimarino; cargo of copra; value of boat and cargo, \$186,000; insurance on same covered. Total loss, \$30,000. Cause, supposed spontaneous combustion. Insurance companies unknown, policies in New Zealand.

Vancouver, Nov. 6.—543-16th Ave. West; owner, Mrs. A. Anderton; occupant, Parratt & Longbottom; one-storey frame bakery; value of building, \$2,000; insurance on same, \$1,500; value of contents, \$700; insurance on same, \$700. Total loss, \$1,300. Cause possibly defective chimney. British America, Phoenix of London.

Colonial Trust Company

INCORPORATED 1909

Registered under British Columbia Trust Companies Act.
AUTHORIZED TO ACT AS

ADMINISTRATORS RECEIVERS EXECUTORS
LIQUIDATORS ASSIGNEES AND TRUSTEES

An estimate of the Company's charges for acting in any of the above capacities will be gladly given.

Head Office: 1221 Douglas St., Victoria, B.C.

Cable Address: "Conail"

"A Canadian Company for Canadians"

The British Colonial Fire Insurance Co.

Head Office, Montreal

AGENTS FOR B. C.

Royal Financial Corporation, Limited

Sey. 4630

Vancouver, B.C.

ERLING H. GISKE

AUDITOR AND
ACCOUNTANT

807 NORTH WEST TRUST BUILDING

VANCOUVER, B.C.

The Union Steamship Company of B.C. LIMITED

Frequent and regular sailings to all settlements, logging camps and canneries on the Northern B. C. Coast.

For full information as to freight and passenger rates and times of sailing, apply to

Head Office on Wharf, foot of Carrall Street
Phone Seymour 306