

# Bank of Montreal

Established 1817

Capital Paid Up .....\$16,000,000.00  
Rest ..... 16,000,000.00  
Undivided Profits ..... 1,232,669.42

## BOARD OF DIRECTORS

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A. D. BRAITHWAITE, Assistant General Manager

Bankers in Canada and London, England, for Dominion Government.

Branches established throughout Canada and Newfoundland; also in London, England; New York, Chicago, Spokane and Mexico City.

Savings Departments at all Canadian Branches. Deposits of from \$1.00 upwards received, and interest allowed at current rates.

A general banking business transacted.

C. SWEENEY, W. H. HOGG,  
Supt. of British Columbia Branches Manager,  
Vancouver. Vancouver.

## THE Merchants' Bank of Canada

ESTABLISHED 1864

HEAD OFFICE, MONTREAL

Paid-up Capital - - \$7,000,000  
Reserve Fund - - \$7,248,134

President.....Sir H. Montagu Allan  
Vice-President.....K. W. Blackwell  
E. F. Hebden, General Manager  
T. E. Merrett, Superintendent and Chief Inspector

211 Branches in Canada, extending from the Atlantic to the Pacific

Agents in Great Britain: The London Joint Stock Bank, Ltd.; The Royal Bank of Scotland  
New York Agency.....63 and 65 Wall Street

**General Banking Business Transacted**  
**Savings Departments at all Branches**

Deposits received of One Dollar and upwards, and interest allowed at 3 per cent. per annum.

**VANCOUVER, B. C.**

Granville and Pender Streets G. S. HARRISON, Mgr.  
Hastings and Carrall Streets FRANK PIKE, Mgr.

Natal, September 5th, 1914. Store and twelve dwellings destroyed; loss about \$20,000. While this fire was in progress a fire was started in a building across the street. In the latter case the Provincial police secured evidence, which led to a conviction on a charge of arson and to a sentence to five years' imprisonment.

Stewart, May 14th, 1914. Fire started in hotel and destroyed hotel and ten other buildings; loss \$45,000.

Telkwa, April 12th, 1914. Fire started in or behind vacant pool-room and destroyed twelve buildings; loss \$34,600.

The circumstances of the fires at Stewart, Telkwa, and Natal were investigated. These fires destroyed all traces of their origin, and other evidence could not be produced to establish the causes. A second fire at Comaplix (April 4th, 1915) is under investigation.

A complete index has been made and is kept of all fires reported to the Department.

At the end of 1914 there were licensed under the "Insurance Act," covering life and miscellaneous, eighty-nine companies, as follows:

Where Incorporated.	Dominion Licensees.	Provincial Licensees.	Total.
British Columbia .....	.....	1	1
Canada .....	31	1	32
Other Provinces of Canada .....	5	1	6
Great Britain .....	16	6	22
Australia .....	.....	1	1
Hong Kong .....	.....	2	2
United States of America .....	22	3	25
Total .....	74	15	89

In addition, five companies operated under temporary licences.

Two companies ceased to do business in 1914. The American Life and Accident Insurance Company reinsured B. C. business with First National Life Assurance Society of America. The British Columbia Accident and Employers' Liability Insurance Company, Limited, reinsured B. C. business in the First National, the Law, Union & Rock, London Guarantee & Accident, and Guardian Accident and Guarantee.

Companies licensed in 1914 after June 1 were as follows:—

Name of Company and Head Office.	To Transact.
With Dominion Licence—	
Crown Life Insurance Company, Toronto, Ont. ....	Life insurance.
Fireman's Fund Insurance Company, San Francisco, Cal. ....	Inland transportation and insurance of automobiles against loss by accident, burglary, or theft; also marine insurance.
Marine Insurance Company, Limited, London, Eng. ....	Inland transportation and automobile insurance.
National Life Assurance Company of Canada, Toronto, Ont. ....	Life insurance.
Railway Passengers Assurance Company, London, Eng. ....	Accident, sickness, guarantee, automobile, and plate-glass insurance.
Provincial Licensees—	
Boston Insurance Company, Boston, Mass. ....	Marine insurance.
British Dominions General Insurance Company, Limited, London, Eng. ....	Marine insurance.
Canton Insurance Office, Limited, Victoria, Hong Kong ....	Marine insurance.
First National Life Assurance Society of America, Tacoma, Wash. ....	Sickness and accident insurance limited to accidents to the person and excluding employers' liability insurance.
London Assurance Corporation, London, Eng. ....	Marine insurance.
London & Provincial Marine & General Insurance Company, Limited, London, Eng. ....	Marine insurance.

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