

# 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  
Sir H. Montagu Allan, C.V.O., Vice-President

R. B. Angus	E. B. Greenshields
A. Baumgarten	C. R. Hosmer
A. D. Braithwaite	Sir William Macdonald
E. J. Chamberlin	Captain Herbert Molson
H. R. Drummond	Lord Shaughnessy, K.C.V.O.
C. B. Gordon	Sir Frederick Williams-Taylor, LL.D.
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:—

North Vancouver, Dec. 10th.—317 Fifteenth Avenue West; owner and occupant, Mr. Calli; wood dwelling; value of building \$1,000, insurance on same \$750; value of contents \$500, insurance on same \$500. Cause, defective chimney. Liverpool & Manitoba.

Saanich, Dec. 26.—Bowen Street, owner, T. Watson; occupant, Mrs. Edwards; frame dwelling; value of building \$1,000, value of contents \$100; no insurance; total loss, \$1,100. Cause unknown.

Trail, Dec. 15.—Eldorado Street, owner and occupant, B. O. Bean; wood dwelling; value of building \$3,200, insurance on same \$2,000; value of contents \$1,800, insurance on same \$1,000; total loss \$360; cause, defective chimney. Glens Falls, Stuyvesant.

Vancouver, Dec. 1.—Nicola and Nelson Streets; owner, city of Vancouver; occupant No. 6 Fire Hall; two storey brick fire hall; value of building \$17,500, insurance on same \$9,000; value of contents \$1,500, insurance on same, nil; total loss, \$287. Cause, spontaneous combustion. Nova Scotia, Connecticut, Springfield.

Vancouver, Dec. 19.—606 Granville Street; owner, Dominion Bank; occupants, Parisian Ladies' Tailoring Co.; three storey brick store; value of building \$40,000, insurance on same \$33,000; value of contents \$5,000, insurance on same \$5,800; total loss, \$3,332. Cause unknown. Rochester Underwriters, Sun, Scottish Union, Caledonian, London and Lancashire.

Vancouver, Dec. 30.—Foot of Victoria Drive, Burrard Inlet; owner and occupant, Standard Shingle Mills, Ltd.; two storey frame shingle mill; value of building \$1,000, insurance on same, nil; value of contents \$10,000, insurance on same \$2,600; total loss, \$6,700. Cause, sparks from boiler. Phoenix, St. Lawrence Underwriters.

Victoria, Dec. 7.—Broad and View Streets; owner and occupant, David Spencer, Ltd.; five-storey brick department store; value of building, \$150,000, insurance on same not stated; value of contents, \$175,000; insurance on same, \$151,200; total loss, \$2,368. Cause, joists built into flue. American Lloyds, Factories, Factories Underwriters, Franklin, General, Ins. Co. of North America, Inter-Insurers Exchange, Merchants Fire, Minneapolis, Michigan Millers, National Benefit, National Union, New Zealand Ocean Accident, Pennsylvania, Phila-Underwriters, Providence Washington, Reliance, Springfield, Westchester.

## 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