

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.

Who Takes the Chances?

Who runs the risk when the breadwinner neglects to secure protection of Life Insurance for those dependent upon him?

Not himself surely, but those for whom it is his duty to provide run the risk of his untimely death.

Whatever chances a man may rightly take for himself, there can be no excuse for subjecting others to a risk against which they cannot guard.

THE Great-West Life Policies offer all that can be desired in Life Insurance; low rates, high profit returns, and the safeguard of careful, conservative management.

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Oldest Insurance Company in the World

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THE GLOBE INDEMNITY COMPANY OF CANADA FIRE, ACCIDENT, SICKNESS, AUTOMOBILE, BURGLARY

Elevator and Fidelity Guarantees

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All Claims Settled Promptly

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Provincial Agents:

The PROVIDENCE WASHINGTON INSURANCE Co. (Inc. 1799)

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Losses adjusted and paid in Vancouver.

Active Agents wanted in unrepresented territory.

708-712 Board of Trade Building, Vancouver, B.C.

And at Victoria, B.C.

"A CANADIAN COMPANY FOR CANADIANS"

The British Colonial Fire Insurance Co.

Head Office, Montreal

AGENTS FOR B. C.

Agents wanted in unrepresented districts.

Royal Financial Corporation, Limited

Seymour 4630

Vancouver, B. C.

RECENT FIRE LOSSES

Recent fire losses reported to the Superintendent of Insurance, Victoria:

Hazelton, Dec.—Omineca and Government Streets; owner, I. M. Smith; occupants, Sam Lee, Lee Tong, Boo Gee; block of five wooden buildings, restaurants and tailor shop; value of buildings \$2,900, insurance on same \$800; value of contents \$4,700, insurance on same, nil. Total loss, \$6,675. Cause, defective stove pipes. British Columbia Fire Insurance Co.

Cranbrook, Dec. 3.—Two miles west of Cranbrook; owner and occupant, P. Burns & Co.; wood slaughter house; value of building \$2,000, insurance on same \$2,000; value of contents \$6,000, insurance on same \$6,000. Total loss. Cause, unknown. Western, Occidental, Nationale, National-Union, British Empire Underwriters, Glens Falls, Yorkshire, Fidelity Underwriters, State of Pennsylvania, Fire Association of Philadelphia.

Summerland, Dec. 14.—Lot 1, Block 24, D.L. 455; owner and occupant, Summerland Hospital Society; frame hospital on stone foundation; value of building \$8,163, insurance on same \$4,000; value of contents \$3,504, insurance on same \$1,000. Total loss, \$10,667. Cause, probably sparks from chimney. British American, London, Liverpool and Globe.

Vancouver, Dec. 9.—Owner and occupant, Hastings Shingle Manufacturing Co., No. 2.; one storey frame kilns; value of building \$10,000, insurance on same \$9,000; value of contents \$50,000, insurance on same \$60,000. Total loss, \$250. Cause, sparks from burner. Lumbermen's Indemnity Co.

Vancouver, Dec. 1.—177 Cordova Street West; owner, O. E. Fleming; occupants, various; three storey frame and brick stores and hotel above; value of building \$80,000, insurance on same \$70,000; value of contents \$172,472, insurance on same \$103,685. Total loss, \$17,096. Cause, probably spontaneous combustion. Merchants, National, Firemen's Fund, British Crown, Equitable, New Hampshire, Alliance, Boston, Fidelity-Phoenix, Phoenix of Paris, Great American, Home, Insurance Co. of North America, General Fire.

Victoria, Dec. 10th.—2832 Pleasant Street; owner and occupant, Moore & Whittington Lumber Co.; frame saw mill; value of building \$5,000, insurance on same, nil; value of contents \$40,000, insurance on same \$24,000; total loss, \$40,000; cause, overheated bearing. Boston and New Hampshire.

Chilliwack, Dec. 15th.—Wellington Street; owner, Mrs. Embleson; occupant, W. MacKirdy; wood dwelling; value of building \$2,700, insurance on same \$2,000; value of contents \$5,300, insurance on same \$3,000; total loss, \$3,000; cause, defective chimney. Monarch-Union, London.

Nelson, Dec. 26th.—321-323 Baker Street; owner, A. W. McCune; occupant, J. P. Morgan; wood store; value of building \$7,000, insurance on same \$3,000, value of contents \$3,000, insurance on same \$2,000; total loss, \$6,000; cause, probably incendiary; being investigated. Canada National, Fire Assurance of Philadelphia, Globe, Independent, Acadia, London.

Belford, Dec. 18th.—Granite Road; owner and occupant, F. M. Lavolette; wood long general store; value of building \$1,000, insurance on same \$500; value of contents \$3,000, insurance on same \$1,750; total loss, \$4,000; cause unknown. Norwich-Union.

R. P. RITHET & CO. LTD.

Established 1871

Wholesale Merchants, Shipping and Insurance Agents

General Agents for British Columbia for Queen Insurance Company

Provincial Agents for National Fire Insurance Company

WHARF STREET

VICTORIA, B. C.

Union Assurance Society, Limited of London, England

Fire Insurance since A.D. 1714.

General Agents

McGregor, Johnston & Thomas, Limited, Vancouver, B.C.

Bishop & Worthington Limited, Victoria, B. C.

A British Company

The China Fire Insurance Company

Limited

Incorporated in Hongkong

Established in 1870

Western Branch Office:

309-313 Yorkshire Building

VANCOUVER, B.C.

C. R. Elderton, Branch Manager.