THE CANADA PERMANENT TRUST COMPANY

which is under the same direction and management as the CANADA PERMANENT MORTGAGE CORPORATION

will be pleased to serve you in any of the various capacities in which a Trust Company may be of service

IT IS EMPOWERED TO ACT AS

Exeecutor or Trustee of an estate left under Will.

Executor or Trustee of an estate left under Administrator Administrator Agent for Executors or Administrators. Trustee under Trust Deeds, Marriage Settlements, Endowments, etc.

Financial Agent for the Management of Property, Collection of Rents, Dividends, Coupons, or other Income, or for the Investment of Moneys, etc.

Guardian or Trustee for the Estates of Minors, etc.

Committee of the Estate of Persons mentally afflicted.

Trustee for Bond Issues.

Transfer Agent and Registrar.

All interviews and correspondence confidential

HEAD OFFICE—TORONTO

RRITISH COLUMBIA BRANCH:

Vancouver

432 Richards Street
Manager, GEORGE L. SMELLIE

Vancouver

THE GREAT WEST PERMANENT LOAN COMPANY

Paid-up	Capital	\$2,410,925.31
Reserve		685,902.02
Assets		7,426,971.18

4% Paid on Deposits withdrawable by Cheque.

One of the best Authorized Investments for Trust Funds is our 5 per cent. Debentures.

Head Office: WINNIPEG Vancouver Office: ROGERS BUILDING R. J. POTTS, Manager.

The London Assurance Corporation

Paid \$7,600,000.00 gross losses arising from the San Francisco conflagration. This is a much greater amount than paid by any other company operating under a single name in this or any other conflagration and stands without parallel in the history of insurance

Law Union & Rock Insurance Co. Ltd.

has the largest excess of assets over liabilities IN CANADA of any fire insurance company in the world.

RICHARDS, AKROYD & GALL AGENTS

Established 1885

Vancouver, B. C. 325 Homer Street - -

Vancouver Financial Corporation, Limited

Estates Managed.

Insurance of all Kinds.

AGENTS FOR-

The Aetna Insurance Company of Hartford, Conn. General Accident, Fire and Life Assurance Corporation, Limited, of Perth Scotland.

Union Insurance Society of Canton, Limited.

R. KERR HOULGATE.

General Manager. 502-507 Yorkshire Bldg. Vancouver, B. C.

miums amounting to \$3,035,895 and paid losses amounting to \$1,360,915. Claims outstanding at the end of the year amounted to \$7,553.

Under the provisions of The Insurance Act, 1917, Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent. of the hail profits for the year, until the said fund reaches fifty per cent. of the net hail premiums. British and Foreign companies are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent. of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies, the Treasury Board has increased the initial deposit to \$50,000.

Inland transportation insurance was transacted by thirteen companies, two Canadian, four British and seven Foreign companies. Premiums received amounted to \$222,402, and claims paid to \$60,943. Claims outstanding amounted

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to \$85,319, the losses paid \$44,049, with unsettled claims at the end of the year amounting to \$7,301.

The business of plate glass insurance was transacted by twenty-three companies, viz.: eleven Canadian, six British and six Foreign companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$353,801, and the total losses paid were \$153,106, and there were outstanding at the end of the year unsettled claims amounting to \$98,464.

The business of sickness insurance was carried on by twenty-four companies viz.: eleven Canadian, nine British, and four foreign companies.

Premiums received amounted to \$876,442, and claims paid to \$412,930. Amount of unpaid claims at the end of the year was \$118,402.

In addition to the twenty-four companies above referred to, six fraternal societies, licenses by this department, the Independent Order of Foresters, the Alliance Nationale, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association. and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by

Continued on page 16.)

London & British North America Company, Limited

REPRESENTING:

North British & Mercantile Insurance Company Hartford Fire Insurance Company.

LOANS-INSURANCE-ESTATE MANAGEMENT Vancouver, B. C. London Building

Are You Getting a Fair Rental for Your Property?

We make a specialty of this class of work Our services are at your disposal.

MACAULAY & NICOLLS

Vancouver, B. C. 746 Hastings Street West Telephone Seymour 8010-8011

Phone Sev. 7370