

## 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.

## To Guard the Home

At the root of all true prosperity lies the security of the home. There can be no real sense of well-being without the certain assurance that loved ones will be well provided for when the breadwinner is taken away from them.

To guard the home and the home-folk is the province of Life Insurance. There is no other way so sure, and under a Great-West Policy the way is altogether easy. Plans are available to meet every need and circumstance. The cost is low by the high profit returns paid to Policyholders.

Let us explain the best Policy for YOUR needs. State age and ask for the leaflet, "OUR SAVINGS."

## The Great-West Life Assurance Co.

DEPT. "D 4"

Head Office : Winnipeg.

Ask for a 1918 Desk Calendar.

## SUN INSURANCE OFFICE

Oldest Insurance Company in the World

AGENTS

**PEMBERTON & SON**

PACIFIC BUILDING  
VANCOUVER, B. C.

Liverpool & London & Globe  
Insurance Co., Ltd.

### FIRE INSURANCE

General Agents

**CEPERLEY, ROUNSEFELL & CO., LTD.**

WINCH BUILDING, VANCOUVER, B. C.

Losses Adjusted and Paid in Vancouver

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

(The Oldest and Strongest Canadian Casualty Company)

British Columbia Branch  
Canada Life Building, Vancouver

MACAULAY & NICOLLS  
General Agents  
Pacific Bldg., Vancouver

"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 Superintendent of Insurance, Victoria :

Greenwood, Dec. 31.—Rock Creek, owner and occupant, T. R. Hanson; wood frame hotel and butcher store; value of building \$3,000, insurance on same \$2,500; value of contents \$1,500, insurance on same \$1,000. Total loss \$100. Cause, sparks passing through defective chimney igniting wall. Phoenix of London.

Nelson, Dec. 12.—312 Ward Street; owner and occupant, Provincial Government; stone court rooms and offices. Value of building \$100,000; value of contents \$50,000. Total loss \$2,000. Cause unknown. Amount of insurance carried and companies unstated.

Vernon, Dec. 21.—Pleasant Valley Road; owner T. W. Hays; unoccupied wood dwelling. Value of building \$350; value of contents \$300. Insurance nil. Total loss \$650. Cause incendiary.

Trail, Dec. 14.—Lot 5, Block 15, Trall East; owner and occupant, Andrew D. Nelson; frame dwelling. Value of building \$1,300, insurance on same \$750; value of contents \$240, insurance on same nil. Total loss \$1,540. Cause probably explosion of stove. London & Lancashire.

Merritt, Dec. 12.—Priest Avenue; owner S. A. Andrews; occupant A. Snider; wood dwelling. Value of building \$1,500, insurance on same \$1,200; value of contents \$600, insurance on same \$300. Total loss \$2,100. Cause unknown. Royal Insurance.

Nanaimo, Dec. 2.—Waterfront; owner Harry Reid; gasoline launch. Value of launch \$500; value of contents \$150. Insurance nil. Total loss \$200. Cause unknown, supposed incendiary.

### JAPANESE INSURANCE COMPANY ENTERS THE PROVINCE.

The Tokio Marine Insurance Company one of the strongest and most progressive of the Japanese Companies and which was established in 1879 with head office at Tokio has been admitted to transact business in the province of British Columbia. Messrs Dale & Company whose head office is in Montreal, are the Dominion agents. Their branch office in the Pacific Building, will become the provincial agents of the Company and the Vancouver manager of Dale & Company, Mr. B. G. D. Phillips will be the attorney of record for the company.

### INSURANCE MANAGER RETURNS FROM HOLIDAY.

Mr. Frank W. Rounsefell, managing director of Ceperley, Rounsefell & Company, Vancouver, returned recently from a mixed business and pleasure trip to California. This is his first attempt at a holiday in a considerable length of time and he returns rested and reinvigorated to carry on an active business campaign during the present year.

## The North West Fire Insurance Company OF WINNIPEG

Guaranteed by

UNION ASSURANCE SOCIETY, LIMITED, OF LONDON,  
ENGLAND.

General Agents:

D. C. MCGREGOR & CO., LTD., VANCOUVER, B. C.  
PAYNE & PITTS, VICTORIA, B. C.

## UNION INSURANCE SOCIETY OF CANTON, Limited

Incorporated in Hongkong

Established 1835

### FIRE MARINE AUTOMOBILE

Canadian Head Office—TORONTO

WESTERN BRANCH OFFICE :

309-313 Yorkshire Building  
Telephone Seymour 616

Vancouver, B. C.  
C. R. Elderton, Branch Mgr.

Good Openings for LIVE SALESMEN and DISTRICT MANAGERS

## MERCHANTS CASUALTY COMPANY

Headquarters for British Columbia :  
1009 ROGERS BUILDING, VANCOUVER

Issues the most liberal \$1.00 per month Policy on the market