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Absolutely Safe Investments IN BRITISH COLUMBIA

British Columbia First Mortgages on Improved Properties are highly profitable. At the present time we can place money for you in this manner at 7% to 8% and your money will be safe.

Having offices in Victoria and Vancouver and good connections throughout the Province, we are able to give you a high-class service. If you would care to invest in British Columbia, we would be pleased to give you information leading to successful investments. Write us to-day.

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CANADA WEST TRUST COMPANY LIMITED

Head Office—VICTORIA, B.C.

Reference—
Merchants Bank of Canada.

Branch Office—VANCOUVER, B.C.

PORT MANN

Port Mann has been officially announced as the Pacific Coast terminal of the Canadian Northern Railway Company's transcontinental line. We hold large tracts of land at this point, within the area selected by the railway company for its townsite. We would be pleased to send you reliable maps and general information relative to this new scene of development in British Columbia. As one of the pioneer investors at Port Mann, we believe you will be well advised to consult us before making any investments at this place.

With branch offices in various parts of the Province we are in touch with many good opportunities for investments that you might care to hear about.

The PEOPLE'S TRUST COMPANY, Ltd.

HEAD OFFICE—NEW WESTMINSTER, B.C.

BRANCH OFFICES } VANCOUVER SOUTH VANCOUVER KAMLOOPS
IN B. C. } LADNER EBURNE SAPPERTON

CORRESPONDENCE SOLICITED

WE will lend your money for you on approved First Mortgages on Real Estate, and will guarantee you against loss.

We also guarantee that the interest will be paid you promptly on the due date, and the principal on maturity.

Correspondence solicited.

Westminster Trust and Safe Deposit Company - Limited

NEW WESTMINSTER, B.C.

A Trust Company's Special Function is to act as

EXECUTOR

You make no mistake by appointing

THE

TRUSTS and GUARANTEE COMPANY, Limited

43-45 KING STREET WEST - TORONTO

JAMES J. WARREN, Managing Director.

The Sterling Trusts Corporation

REGINA

Sask.

Dominion Charter, 1911

AUTHORIZED CAPITAL, \$1,000,000 SUBSCRIBED CAPITAL, \$614,000

President, Edward Brown, Winnipeg; First Vice-President, Hon. A. E. Forget; Second Vice-President, F. N. Norton; Additional Directors, J. W. Scott, Listowel, Ont.; W. M. Martin, M.P.; Aleck Clark; H. L. Johnson; E. P. Brockman; A. H. Tasker, C. F. Millar; all of Regina.

Bankers: The Canadian Bank of Commerce.
Solicitors: Balfour, Martin, Casey & Blair.

Place funds for investment in the very heart of Canada's richest agricultural district on personally selected farm mortgage securities, not to exceed 40% actual valuation. Values will continue to increase. Profitable rates quoted on application.

When in London call on The Monetary
Times, Grand Trunk Building, Cockspur St.

TOWN PLANNING AND IMPROVEMENT.

Here is a list of suggestions for town planning, advanced by Mr. T. H. Mawson, an expert, who lectured in Toronto last week:—

Avoid haphazard building. Estimate the course of the city's likely development. Study the growth and origin of cities, coupled with reverence for the historical.

Study man and human nature, impression of the civic spirit and the individuality resulting therefrom. Do not cultivate the artistic at the cost of the comfort and well-being of the people.

Undertake civic improvement in a broadminded spirit, and with the co-operation of the surveyor, architect, sanitary and hygienic engineer, town planner, medical health officer, sociologist, and practically every man in the city or town. Seek advice from all available interested persons, and follow such as suits the planner's inclination.

Prepare a series of plans of park systems, street railway lines, fire stations, water mains, schools and workingmen's houses, to show the man in the street the essential connection between the practical and the æsthetic.

Provide for the motor cars which have come to stay. Use diagonal streets, radiating from the congested parts of the city, for street railway lines in the middle, sunk to a depth of from 10 to 14 feet, and a roadway on either side. In planning a park system, interfere with nature as little as possible, and make art take a second place.

Aim at setting apart lands for the future, especially in the outskirts of the city. Preserve existing natural beauties of park lands, rather than create artificial beauties. Preserve the banks of rivers for the public, and make them beautiful.

Equip the streets, parks and gardens for utility and adornment. Do not waste money in gaudy ornaments, which look old and dilapidated when the newness wears off. Space houses far enough apart to be beneficial and artistic. Avoid the monotony of rows of houses.