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When you answer the telephone you are courteous in your answer. If you are answering a business telephone, however, it would be more courteous if instead of saying "Hello," you announced the name of the firm or department. One greets another on the street with "Hello," but then one sees the other and there is no need to announce the person speaking. On the telephone it is different. You anticipate what a person wants to know when you reply to a call, "This is Hoe & Company, Mr. Blank speaking."

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INSURANCE NOTICES.

"American Equitable Assurance Company of New York" has been licensed to transact in British Columbia the business of fire insurance. Provincial head office is Vancouver. Christopher G. Hobson, insurance agent, Vancouver, is the attorney for the company.

"Occidental Fire Insurance Company" has been licensed to transact in British Columbia the business of automobile insurance. Provincial head office is Vancouver. A. E. Short, insurance agent, Winch Building, Vancouver, is the attorney for the company.

STEAMER CAPILANO LAUNCHED

The steamer Capilano was successfully launched by the British Columbia Marine Ways, Ltd., Vancouver, on Saturday, December 20th. This vessel, which is built for the excursion trade, will go into the service of the Union Steamship Company of British Columbia when placed in commission. The keel was laid on October 15th and was ready for launching December 16th. She will have accommodation for 400 passengers and an operating speed of 13½ knots per hour.

GOVERNMENT GIVES ASSISTANCE TO VICTORIA SHIPBUILDING

The result of the Victoria delegation to Ottawa in connection with assistance in wooden shipbuilding construction in that city is an order-in-council providing for an advance of 75 per cent. of the cost of construction secured by a mortgage in favor of the Dominion Government. It is stated that the Cholberg Shipyard Co. will avail themselves of this order-in-council for the building of four vessels, but it is stated that the Foundation Co. will not build under the plan and are preparing to close their yards.

KAMLOOPS CITY MANAGER RETIRES

It is announced that Mr. J. J. Carment has retired as city manager of the City of Kamloops, being superannuated on account of prolonged ill health. Mr. Carment, from the early days of Kamloops, has been a municipal official of that city, and when the system of municipal government was changed to that of city manager, Mr. Carment was the unanimous choice of the citizens. His resignation removes the most distinguished municipal official in British Columbia affairs. His successor has not yet been named.

REMOVAL OF DOUGLAS MACKAY & CO.

Douglas, Mackay & Co. have removed to larger offices and are now located in Rooms 708 to 712 Board of Trade Building.

The firm have been appointed agents for this building, which is owned by the Mutual Life Assurance Co. of Canada.

The branch office of the Western Assurance Co. (R. W. Douglas, local manager), is also now located in the Board of Trade Building.

Vickers Limited, London

This is of interest to all who are anxious to see the further development of British Columbia.

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