

# CANADA PERMANENT DALBY & CLAXTON

## LOAN AND SAVINGS CO.

HEAD OFFICE, CO'S BUILDINGS, TORONTO, ONT

J. HERBERT MASON, PRESIDENT & MANAGING DIRECTOR.

Subscribed Capital.....\$ 5,000,000  
Reserve Fund.....1,502,252  
Total Assets.....P. 12,001,772

This company is now prepared to accept applications for loans upon improved City and Farm Securities at current rates of interest. NO AGENTS' COMMISSION IS CHARGED THE BORROWER. Full particulars on application to

## HEISTERMAN & CO.,

75 GOVERNMENT STREET,

Agents and Appraisers for Victoria District.  
BODWELL & IRVING, Solicitors.

Victoria Brewing and Ice Company,

(LIMITED.)

## LAGER BEER.

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## GREEN & SONS CO'Y,

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FURS, HATS, CAPS, ETC.

## BRITISH COLUMBIA FALL TRADE, 1892

Men's Furnishings, Merino and Woolen Underwear.

SCARFS, TIES, SHIRTS, COLLARS, WATERPROOF COATS.

WAREHOUSE:

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MONTREAL.

### THE MONETARY CONFERENCE.

At the International Monetary Conference which is to be opened in Brussels on the 22nd November, eighteen powers will be represented. Of these, Great Britain, Germany, Denmark, Sweden, Norway and Portugal use the single gold standard. France, Italy, Belgium, Switzerland and Greece comprise the Latin Union, working under bimetalism, but with certain restrictions regarding silver. Spain, Servia and Roumania have also adopted the money system of the Latin Union. The Netherlands mostly uses silver in circulation, but in 1875 passed a law allowing the unrestricted coinage of gold and suspending silver coinage indefinitely. Russia has the single silver standard. Austria-Hungary has also been a silver country until recently, when legislation was passed looking to the adoption of the gold standard.

Great Britain and Germany are regarded

as being the most strongly committed to the single gold standard. Even with them there is a strong element in favor of rehabilitating silver. This feeling is especially prevalent in English commercial circles. A director of the Bank of England is credited with the assertion that England will stand in with the United States in favor of some monetization scheme for silver. This is contrary to previously received information, and is almost too good to be true. There is, at any rate, room for the belief that the conference will have a decided influence upon international monetary affairs.

The passage through the Suez Canal grows shorter every year. According to the average report the average duration is 24 hours 31 minutes, some 35 minutes less than 12 months ago. The improvement is due to the electric light enabling the vessels to continue their voyage at night.

Real Estate, Insurance,  
Mining & Financial  
**AGENTS.**

—AGENTS FOR—

The Yorkshire Guarantee and Securities Corporation, England.  
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The British Columbia Fire Insurance Company, Victoria.  
The Great West Life Assurance Co., Winnipeg and Victoria.  
The Royal Canadian Packing Company, Claxton, Skeena River.

64 YATES ST., VICTORIA.

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210 ST. JAMES ST., MONTREAL.

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THE BRITISH BARK

## KINKORA

(Substituted for the Valparaiso)

WILL SAIL FROM

## LIVERPOOL

—FOR—

## Victoria and Vancouver

About the End of OCTOBER.

Freight will be taken at the rate of 12s 6d. per ton measurement; 15s per ton dead weight.

AGENTS: { G. H. FLETCHER & CO.,  
Old Churchyard, Liverpool,  
R. P. RITHEAT & CO., LTD.,  
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## VICTORIA STEAM BAKERY.

## M. R. SMITH & CO.

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## CRACKER BAKERS.

VICTORIA. B. C.

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