# H. BELL-IRVING & CO. LTD.

(Insurance Department)

#### INSURANCE

## **Financial Agents**

Represent The Caledonia and British Columbia Mortgage Co., Ltd., of Glasgow, Scotland

322 RICHARDS STREET

VANCOUVER, B. C.

#### The Unavoidable "If"

If a man were certain of living a specified time—IF he could foresee the future—perhaps he could do without Life Insurance. But the elements of uncertainty enters, and makes the best schemes of no account. It is this uncertainty that makes Life Insurance so invaluable. A Life Policy is the one certain way of providing for an uncertain future.

The Great West Life Policies embody all the essentials of profitable Life Insurance. Low premium rates are charged—these premiums may be paid annually or otherwise, as suits the insured—the Policy conditions are liberal and clearly expressed, and the profit returns to Policyholders are to satisfactory that seldom does a participant fail to express both gratification and surprise at returns under his Policy. Full particulars of suitable Policies will be mailed to any applicant.

## The Great-West Life Assurance Co.

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Oldest Insurance Company in the World

AGENTS

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PACIFIC BUILDING VANCOUVER, B. C.

### THE DOMINION OF CANADA GUARANTEE AND **ACCIDENT INSURANCE COMPANY**

(The Oldest and Strongest Canadian Casualty Company)

British Columbia Branch MACAULAY & NICOLLS Canada Life Building, Vancouver General Agents Pacific Bldg., Vancouver

Liverpool & London & Globe Insurance Co., Ltd.

#### INSURANCE

General Agents

CEPERLEY, ROUNSEFELL & CO., LTD.

WINCH BUILDING, VANCOUVER, B. C. Losses Adjusted and Paid in 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

Vancouver, B. C.

#### RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:

Port Coquitlam, Feb. 28.—Suffolk Street; Owner and occupant, Mrs. Wadland; wood dwelling. Value of building, \$2,800; insurance on same, \$2,000. Value of contents, \$700; insurance on same, \$600. Total loss, \$400. Cause, woodbox too close to stove. Insurance

company not stated.

Cranbrook, Feb. 21.—104 Baker Street; Owner, P. Burns & Co.; occupants, P. Burns & Co., E. A. Hill, J. F. Campbell; wood butcher shop, gents' furnishings store. Value of building, \$5,000; insurance

shop, gents' furnishings store. Value of building, \$5,000; insurance on same, \$3,500. Value of contents, \$2,000; insurance on same, \$2,000. Total loss, \$132. Cause, children playing with matches. Fernie, Feb. 11.—Lot 8, Block 127; Owner and occupant, Mrs. W. Haydock; wood dwelling. Value of building, \$400; insurance on same, \$400. Value of contents, \$700; insurance on same, \$400. Value of contents, National Ins. Co. Fernie, Feb. 4.—N. ½ Lot 7, Block 33; Owner and occupant, C. Lassalle; wood dwelling. Value of building, \$2,000; insurance on same, \$1,000. Value of contents, \$3,000; insurance on same, \$1,000. Total loss, \$5,000. Cause, overheated stove. Philadelphia Underwriters, Queen.

Cranbrook, Feb. 20.—Owners, Baker and Hamilton; occupants, Cranbrook Saddlery Co.; frame harness shop. Value of building, \$2,000; insurance on same, \$1,400. Value of contents, \$4,000; insurance on same, nil. Total loss, \$400. Cause, defective wiring. Monarch-Union, National.

arch-Union, National.

Vancouver, Feb. 18.—632 Sixteenth Avenue East; Owner, P. H. Vancouver, Feb. 18.—632 Sixteenth Avenue East; Owner, P. H. Armstrong; occupant, Hall Match Co.; frame match factory. Value of building, \$1,700; insurance on same, \$1,000. Value of contents, \$5,000; insurance on same, \$1,500. Total loss, \$1,778.65. Cause, two trucks loaded with matches colliding. Reliance, Guardian. Vancouver, Feb. 19.—138 Tenth Avenue West; Owner and occupant, Mrs. R. A. Russ; two-storey frame dwelling. Value of building, \$1,000; insurance on same, \$800. Value of contents, \$1,300; insurance on same, nil. Total loss, \$652.45. Cause, defective stovepipe. Royal Exchange.

Vancouver, Feb. 27.—1986 Thirteenth Ave. East; Owner and occupant, G. E. Black; one and one-half storey frame dwelling. Value of building, \$5,000; insurance on same, \$3,500. Value of contents, \$1,250; insurance on same, \$1,000. Total loss, \$575. Cause, children playing with matches. Century, Nationale of Paris.

## R.P.RITHET & CO.LTD.

Established 1871

Wholesale Merchants, Shipping and Insurance Agents General Agents for British Columbia for Queen Insurance Company

Provincial Agents for National Fire Insurance Company - - - - - Victoria, B. C.

## 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

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309-313 Yorkshire Building Vancouver, B. C. Telephone Seymour 616 C. R. Elderton, Branch Mgr.

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