

losses incurred only \$11,688, of which none were resisted—testifying to the thoroughness and efficiency of the inspections.

Title insurance was by the Chartered Trust and Executor Company, whose risks amounted to \$15,000, the premiums \$79.00, with no losses.

Weather insurance by the Canada Weather Insurance Company had risks \$2,240,125, who incurred losses \$46,267, with a premium income of \$70,612.

Tornado insurance was by 13 United States companies and one British, the premiums being \$26,750, the amount at risk \$16,088,787, and the losses incurred only \$3,623, none being resisted. This experience shows that favorable conditions prevail in Canada, the weather and the people being generally calm.

ERLING H. GISKE

AUDITOR AND
ACCOUNTANT

807 NORTH WEST TRUST BUILDING

VANCOUVER, B.C.

The Union Steamship Company of B.C. LIMITED

Frequent and regular sailings to all settlements, logging camps and canneries on the Northern B. C. Coast. For full information as to freight and passenger rates and times of sailing, apply to

Head Office on Wharf, foot of Carrall Street
Phone Seymour 306

See Us regarding Your

Power Problems and Power Requirements

*We Sell Electrical Energy
Throughout the Lower Mainland.*

APPLY:
WESTERN CANADA POWER CO., LTD.

Contract Department

CARTER-COTTON BUILDING

VANCOUVER, B.C.

☐ When you telephone you get an answer instantaneously. You know you are talking to the party wanted—you recognize the voice.

☐ Try the Talk-way. It's quick, it's economical.

☐ Your telephone will take you any time.

☐ Special rates in the evening.

B.C. Telephone Company, Ltd.

RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:—

Coquitlam, August 6.—Owner and occupant, Canadian Pacific Railway; wood pumping plant; value of building \$1,500, insurance on same \$1,500; value of contents \$4,000, insurance on same \$4,000. Total loss, \$450. Cause unknown. C. P. R. Insurance.

North Cowichan, August 11.—Owner and occupant, J. B. Green; wood dwelling; value of building \$3,800, insurance on same \$3,500; value of contents \$1,000, insurance on same nil. Total loss, \$4,200. Cause, sparks on roof. Royal and London & Lancashire.

North Vancouver, August 7.—Fourth Street and Queensberry Avenue; owner and occupant, Yada Bros.; dwelling and grocery store; value of building \$2,000, insurance on same \$1,700; value of contents \$2,000, insurance on same \$1,500. Total loss, \$2,225. Cause unknown. Home Insurance Company.

Vancouver, July 12.—2423 Windsor Street; owner and occupant, Mrs. A. Murray; two-storey frame dwelling and store; value of building \$2,500, insurance on same \$600; value of contents \$600, insurance on same \$500. Total loss, \$299. Cause unknown. Guardian of London.

Vancouver, July 12.—362 Alexander Street; owner and occupant, R. Tabata; three-storey brick garage and rooming-house; value of building \$18,000, insurance on same \$15,000; value of contents \$1,700, insurance on same \$500. Total loss, \$775. Cause, gasoline tank exploded when repairing car. Caledonian, Marine Insurance Company.

Vancouver, July 20.—1011 Seymour Street; owner, Geo. Moscrop; occupant, J. C. Davis; two-storey frame dwelling; value of building \$2,000, insurance on same not stated; value of contents \$500, insurance on same not stated. Total loss, \$175. Cause unknown. Insurance companies not stated.



SYNOPSIS OF COAL MINING REGULATIONS.

Coal mining rights of the Dominion, in Manitoba, Saskatchewan and Alberta, the Yukon Territory, the North-West Territories and in a portion of the Province of British Columbia, may be leased for a term of twenty-one years renewable for a further term of twenty-one years at an annual rental of \$1 an acre. Not more than 2,560 acres will be leased to one applicant.

Application for a lease must be made by the applicant in person to the Agent or Sub-Agent of the district in which the rights applied for are situated.

In surveyed territory the land must be described by sections, or legal sub-divisions of sections, and in unsurveyed territory the tract applied for shall be staked out by applicant himself.

Each application must be accompanied by a fee of \$5, which will be refunded if the rights applied for are not available, but not otherwise. A royalty shall be paid on the merchantable output of the mine at the rate of five cents per ton.

The person operating the mine shall furnish the Agent with sworn returns accounting for the full quantity of merchantable coal mined and pay the royalty thereon. If the coal mining rights are not being operated, such returns should be furnished at least once a year.

The lease will include the coal mining rights only, rescinded by Chap. 27 of 4-5 George V. assented to 12th June, 1914.

For full information, application should be made to the Secretary of the Department of the Interior, Ottawa, or to any Agent or Sub-Agent of Dominion Lands.

W. W. CORY,

Deputy Minister of the Interior.

N.B.—Unauthorized publication of this advertisement will not be paid for. 83575