STARTING A FARM IN THE BOW RIVER VALLEY

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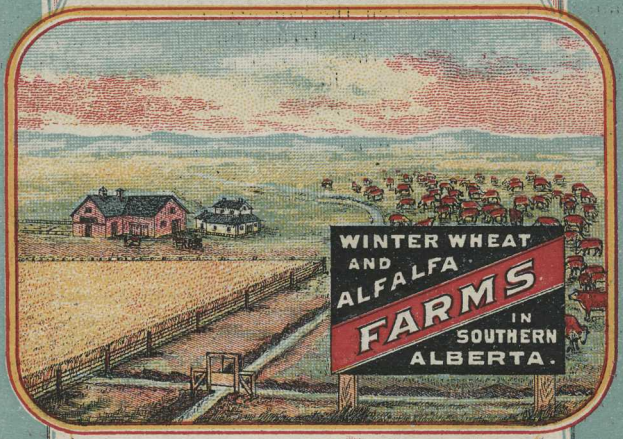
SOUTHERN ALBERTA
CANADA.



CANADIAN PACIFIC RAILWAY

THE
WESTERN PTG. & LITHO. CO.
CALGARY, CAN.

INTRODUCTION.

The development of the Canadian Pacific Railway Three Million Acre Irrigation Block, east of Calgary, cannot be measured by any known standard, for the simple reason, that this huge colonization enterprise stands absolutely alone on the Continent of America.

As a rule, when a corporation has sold a new settler a farm, its interest in the transaction immediately ceases except in so far as deferred payments are concerned. The Canadian Pacific Railway Company, being essentially neither a "water selling" nor a "land selling" concern, is, however, in an entirely different position. With the sale of the land, the company's real interest in the farm practically only commences. This Company sells its lands at a low figure and supplies water for irrigation at bare cost. It is not, by any means, actuated by philanthropic motives in so doing. The Company has undertaken the colonization and development of the Three Million Acre Irrigation Block almost solely with a view to creating the greatest possible amount of railway traffic on this area, which, it is a well known fact, is invariably the result of colonization on irrigated and part irrigated land.

The Company's handbook, describing the Irrigation Block, refers to it, on the front page, as follows:—

> "The future home of the most closely settled and prosperous mixed farming, stock raising and dairying community in Western Canada."

When these conditions are actually brought about, the Company's ambition will be fulfilled. The mere sale of the land is only a means to the end—the successful settler is the end the Company is striving to attain. Under the circumstances, it will be clear that "success makers" is the class of men the Company seeks to interest. The chronic failure may go elsewhere.

The main object of this booklet is to present facts and figures bearing on "Starting a Farm," which, it is hoped, may be the means of so convincing those whose capital is limited in dollars and cents, but plentiful in those qualities (after all vastly more important), that characterise the successful home maker, that they may safely embark upon the task of carving out a home for themselves in the fertile Bow River Valley. Perchance, the effect of this booklet may also be, that some of those who shrink from the toil of rural life and the crudeness of pioneer existence, may decide that other vocations are more alluring. In either case, the real mission of this pamphlet is fulfilled.

The Company is earnestly anxious that every person who acquires land in the Irrigation Block should do so fully realizing the conditions prevailing there. Such being the case, every care has been taken to embody in this booklet nothing but verified statements, in order that the reader may have intelligent information before him upon which to form a decision as to whether or not it will be to his interest to start farming in the Bow River Valley.

Aguila
Aug. 24/93

To the Landless Man.

While our aim is to present information herein of value to all classes, this booklet will perhaps be more carefully read by those whose lives have been cast in cities and towns and whose experience in farming is limited. A word specially directed to the city dweller will not, therefore, be out of place.

This is an age of invention, industrialism and commercialism. The cities and manufacturing centres have proved veritable magnets, constantly drawing young men away from the farm. Invention is continually supplying machinery by means of which one man is able to do the work of many. Multitudes are thus displaced from time to time, and would be without employment were it not for the necessity of greatly increasing production to meet increasing demands. The output of American factories in recent years far exceeded that of any previous period.

Labor has thus been kept employed, but in many cases under conditions hardly less than distressing. In the evolution of a business it comes to pass that space none too liberally planned originally for the accommodation of one hundred men, is made to answer for two hundred. Life under such circumstances becomes more trying, the strain more intense, and nervous collapse more frequent.

Capital and labor are arrayed against each other more bitterly than ever. Strikes, with all their attendant evils, are becoming more frequent, until it seems as though even the privilege of working is frequently denied to honest manhood. Rents, meats, foodstuffs, clothing, and, in fact, everything entering into the cost of living, is advancing in price. Salary and wages, however, remain stationary, so that in the rushing, struggling, stifling life of the city, the average employee finds it increasingly hard to "make ends meet," and to accumulate seems impossible. The work of tradesman and clerk, mechanic and laborer, is subject to such extreme organization that the maximum wage which the ordinary man can earn, even by the exercise of the greatest fidelity and industry, is exceedingly limited. Increases in earnings are, therefore, small and more than offset by increases in expenditures. Small savings, made by dint of grinding economy, are quickly dissipated by an unlooked-for illness, loss of position, accident, or some other misfortune. Such is the condition of thousands upon thousands in the great cities.

The Contrast.

In rural life, the home is not merely a few square feet hedged in by a brick wall. The whole wide country-side, the barns, the fields, the woods, the orchards, the animals, wild and domesticated, the outlook over hill and valley—these all constitute the farmer's home. Country life has other advantages over the city. The comfortable simplicity, the air, the sunlight of the open country, all tend towards the finest

development of the human frame. It is true, that on the farm there are disadvantages, but at the worst, these cannot be severe so long as the sun shines and the wind blows. Here the child may be born right, and, nourished by pure food and air, raised right.

Country life affords the opportunity for healthy family relations. Parents and children share the common labors from the latters' babyhood, and work together for the advancement of mutual interests and ambitions. In such a family, there is nothing to conceal. Life takes on dignity instead of affectation, honesty instead of sham, simplicity, pure affection and fidelity.

One of the greatest authorities on rural life, Professor L. H. Bailey, says the following about the farm:—

"I do not believe that people are to become wealthy on the farm, as a few do in manufacturing. I should not hold out that hope to men. There are certain men, here and there, who have great executive ability and see strategetic points and take advantage of them, and who make a success of farming the same as they would of making shoes, or harness, or buttons, or anything else. But as a general thing the farmer should be taught that the farm is not the place to become wealthy. I do not believe it is. Certainly I should not go on a farm with that idea in view. If I wanted a healthy, happy life; if I wanted an independent and comfortable living, I do not know where I could better find it than on the farm. For those very things which appeal to an educated taste are the things which the farmer does not have to buy—they are the things which he has already."

When it is considered that there is little or no direct outgo for rent, and that nearly three-fourths of the food is produced at home, it will be found that the farmer's income is much greater than is usually estimated in money. In other words, $500.00 income on a farm, under the conditions which prevail, provides for a more comfortable living than $2,000.00 in the city.

"Back to the Farm"

is the message which is ringing through the large cities of the world, and is the call destined to be the means of transforming thousands of lives from conditions hardly better than servitude into the fullness of independent manhood.

The last generation developed our great industries and most of the enormous fortunes gained in financial and commercial pursuits. In the meanwhile, agriculture made strides of a kind. But the urban population increased in greater ratio than the rural population, until the world had unemployed problems, housing problems, and many others, indicating unhealthy economic conditions.

Now the city man joins the farmer in his "Back to the Land" call. Our social system is out of balance. The congestion of cities must be relieved and the surplus population diverted to the farm.

Many men have no hope of ever earning more than $1,500 a year; the limit of a much larger number is $1,200; a vastly greater number still will never command more than $1,000; while those whose maximum possibility is $800 are countless. It is only a very small percentage in any of these classes who are able to save any appreciable sum of money. Every one of them who is able-bodied and industrious, could have a much larger cash balance at the end of each year if he were cultivating the land.

Rural life is becoming more and more convenient and attractive, and, what is quite as important, more profitable, and there can be no doubt that a reaction has set in and that the tendency in the future will be towards the healthier and more independent country life. "God made the country and man made the city." It is the natural destiny of humanity gradually to drift back to the soil and to those surroundings most favorable for the creation of happy, prosperous homes.

To all such who desire to increase their net income; to acquire a property and to be independent; to work for themselves rather than for another; to have for themselves the total sum of their own labor instead of dividing it with an employer; to live a larger and fuller and freer and healthier life than that which is made up of days spent in the confinement of office or shop, and nights in the sunless chamber of a city flat; to secure a home where children can have an abundance of "out-of-doors," grass, flowers, trees and sunshine; where they can run and romp and play and make all the noise they wish and be well, we extend an invitation to investigate the special advantages offered in the Canadian Pacific Railway Irrigation Block.

To the Practical Farmer.

We also have a few words to address to the practical farmer. He has probably by this time carefully read the general literature issued by the Company, and has made up his mind as to whether Southern Alberta appeals to him or not. Whether or not, there is a business side to the question.

Are You the Owner of a Farm Clear of Incumbrances? If so, it is probably worth up to $100.00 an acre, perhaps more. We would submit for your consideration, whether it would not be good business on your part to dispose of this property and with the proceeds therefrom purchase a farm within the Canadian Pacific Railway Irrigation Block, from two to four times larger than the area you now own. The chances are, that the land thus purchased would give you, acre for acre, net returns amounting to twice as much as your old farm would, and where you can buy **four** acres with the amount you now have invested in **one** acre, a very simple calculation will demonstrate that you can practically increase your net annual income eightfold by making the change.

You have probably old friends and relatives living all around you now, and your present conditions of life are quite satisfactory, yet an increase of several hundred per cent. in

your annual income is an attractive proposition. To gain this, you can afford to forego some of the pleasures that now are yours.

Or, perhaps, your family is growing up, and the problem presents itself as to how they are to be provided for. Are the boys to be sent to the city to swell the army of underpaid and underfed humanity? By securing more land, you can start your boys in life, with chances of success equal to what you had yourself. By sub-dividing your old farm, you will probably doom them all to disappointment and poverty.

Are You the Owner of a Mortgaged Farm? If so, the remarks made above apply equally in your case. Furthermore, you are probably tired of paying so large a portion of your net earnings out in interest. You may be able to effect a sale of your farm and realize considerable capital, and in addition, you have your equipment. The first payment you will require to make upon a good sized farm purchased from the Canadian Pacific Railway on a basis of one-tenth cash and the balance in nine equal, annual instalments, will probably be a good deal less than you are now paying out annually in interest to a mortgage company.

Are You a Renter? If so, you are thrice welcome. A large experience in western colonization has taught us that the ex-renter makes, perhaps, all things considered, the most successful colonist. You no doubt started on a rented farm with very limited capital. If your capital had been ample, you would never have been a renter. Since then, your landlord has taken most of the profits, and you have been face to face not alone with paying rent and keeping your family, but also with augmenting your slender capital as you went along. You have probably by this time a considerable farm equipment, some grain and live stock, and perhaps a little balance in your bank. Fortunately, you are not tied up with property interests, and you are, therefore, a free man; to go or stay, just as you please. Of course, your lease is an obstacle at present, but that will expire sooner or later. In the meanwhile, like a wise man, you are looking around with a view to bettering your condition. If your capital is very limited, we can sell you land on the crop payment plan, provided that you have a working outfit and are prepared to go into occupation of your farm within a reasonable time. On the back page of this booklet will be found complete details as to the manner in which this company disposes of its lands on the crop payment plan. You will find that within a few years your farm in the Canadian Pacific Railway Irrigation Block will have paid for itself, and instead of paying half of your profits out in rent every year, as you are now doing, you will be an independent land owner in comfortable circumstances.

Making the Start.

This booklet will no doubt be largely read by farmers in Eastern Canada and in the Eastern and Central States, and it is, therefore, well to point out that the cost of starting a

farm on the plains of Southern Alberta and getting it to the productive point is much less than it would be elsewhere. There are no trees to cut down, no stumps to pull, or under brush to clear; there is not in Southern Alberta any grease wood or sage brush or other rank weeds to destroy; there are no stones to pick. The prairie, usually covered with a carpet of luxuriant grasses, is ready for the plow, harrow and seeder, and, if the breaking is carefully done and performed in proper season, as good a grain crop can generally be obtained the first year as at any future period.

Again, the climatic conditions of Southern Alberta are such that no expensive stables or barns are required for the accommodation of the live stock. The winter is dry and bracing, and it has been clearly demonstrated by actual experiment here that stock wintered out in tight sheds do better than those housed in closed stables. This is an important source of economy.

A few words on the subject of the farmer's dwelling would be appropriate here. Those who have the capital available and can afford to do so, generally erect comfortable houses on their holdings. Many Alberta farms boast of commodious mansions with every modern convenience and provided with every luxury that the most exacting could demand. These are often built by people in easy circumstances who have been accustomed to similar surroundings where they came from and had the means to provide them in their new homes, but in most cases they are owned by farmers and ranchers who have acquired a competency in Alberta, and who, in many cases, started with little or no capital. Thousands of colonists have, however, lived with a certain amount of comfort in small shacks built by themselves, until such time as they had the means available to provide adequate quarters. Lumber is fairly cheap, and if the means are limited, it is surprising how comfortable a family can make itself with an expenditure of less than $100.00 on lumber and a firm determination to make the best of things.

Home Making By Contract.

The Company, realizing that it will be of considerable advantage to many of its clients to be able to get certain preparatory work performed economically and expeditiously, on land purchased by them prior to going into occupation thereon, organized a development department as a branch of the Company's service, which will take care of any such work required by purchasers of land within the Irrigation Block. This department is in the hands of men thoroughly well qualified to obtain the best services for clients at the minimum cost.

All work will be done under contract with responsible parties. These contracts will at all times be available for inspection by parties interested at the Company's offices. It goes without saying that the Company, by reason of being in a position to contract annually for thousands of acres of breaking, discing, harrowing, seeding, etc., is able to demand

from contractors the very best class of work at the lowest prices going.

In order to convey some idea of the cost of farm development work, we might state here that the average contract prices have been as follows:—

Breaking, 3 inches deep	$3.00 per acre
Breaking, 5 inches deep	$4.00 per acre
Harrowing, each operation	25c. to 35c. per acre
Discing, 3 times	$1.50 per acre
Seeding (not including seed)	50c. per acre
Seed, per bushel	Market Prices
Fencing, per mile, 3 wires	$110 to $125
Fencing, per mile, 4 wires	$120 to $140
Hauling seed grain from nearest station to land, per mile,, per bushel	½c.
Treating grain with bluestone or formaline, 3c. per bushel but not less than $2.	

Clients wishing to have work performed will be able to figure out very closely the probable cost. It is the invariable rule of the Company that funds must be available before any development contracts will be initiated. It is also a rule that no development of areas smaller than forty acres or the erection of less than one mile of fencing will be undertaken.

It is the intention of the Company that the personal services of its development staff should be given gratis to purchasers of land within the Irrigation Block. No charge will, therefore, be made for any time devoted by its employees to supervising and inspecting such work. The Company, however, finds it necessary to charge a small amount to cover actual cash expenses in the way of livery, hotel bills, and other travelling expenses incurred by its employees in behalf of clients. The amount so charged is based upon the average travelling expense outlay in connection with such work during the present season, and has been fixed at 5 per cent. of the total contract price.

In undertaking work of the kind referred to, the Company is actuated solely by a desire to hasten the agricultural development of the lands embraced within the Irrigation Block, and to assist new-comers to get upon a profitable footing as soon as possible after going into actual occupation. It is realized that a great many land purchasers are unable to move on to their farms at once, and would prefer to have the preliminary work done by contract, so as not to lose any time, and to enable them to get a crop growing and a cash revenue from the farm shortly after going into occupation in time to take charge of the harvesting.

The chief object of the Company's development policy is to encourage purchasers to make their farms immediately productive. It, therefore, agrees to initiate farming operations. It does not, however, undertake the further management of such lands. Once the farm has been fenced and the land has been prepared for crop and seeded, the Company's task ends. The harvesting and marketing of the crop must be attended to by the owner or his representative. The Company will not assume this responsibility.

The Company does not encourage purchasers of lands to break the same after the end of July. The most favorable time for breaking is generally between the middle of May and the first week of July, when the prairie grasses are at their best. Winter wheat should be sown as far as possible during the last two weeks of July; spring wheat as early as possible after the season opens; oats prior to the first of May; and barley during the first two weeks in May.

The Development Department stands for the best farming practice only. The Company's ambition is, that any work undertaken for absentee land owners should bring as good, or even better, results than if such work were performed by them personally. Such being the case, it positively refuses to undertake any farm development work too far out of season to give satisfaction to its clients. However anxious the Company is to serve its purchasers and to promote the most rapid development in the Irrigation Block, it respectfully declines to become a party to any expenditure on the part of its clients that is almost certain to end in disappointment.

A form is provided which must be used by owners of land desiring the Company to undertake development in their behalf. This form, duly signed and accompanied by the proper remittance, must be forwarded to the Company as early in the season as possible. Should there be a balance left after the work ordered has been completed, owing to our having been able to shade the contract prices and effect a saving in any other direction, it will be promptly returned.

Home Making in Instalments.

The married man who cuts adrift from his old home, gathers together his family and effects and settles on the Irrigation Block to carve out a home for himself, is naturally more or less dependent on his capital and the production of his farm to succeed in this enterprise. The bachelor settler with limited capital, is, however, able to supplement his finances by leaving his holding during the winter time and working out in the mines or lumber woods located in the Rocky Mountain Region west of Calgary.

During the summer time, there will be for years to come, a considerable amount of construction work going on within the Irrigation Block, where good wages will be paid to competent men. This opportunity of employment is, of course, equally open to married and single men. The summer season is not, however, a good time for the settler to be absent from his holding, unless he is acting under compulsion, and we would not advise men with families to locate on the land unless they are largely independent of outside work to make a living, until such time as they have a crop to realize on. The bachelor, however, enjoys the advantage of coming and going more or less as he pleases, and can proceed with the development of his land as fast or as slowly as his means will permit him. There is, of course, always a considerable

amount of work available locally, which can be taken advantage of by the family man. Thousands of acres are being broken, harrowed and seeded every season by contract and at remunerative prices.

Area of Land Required.

Generally speaking, old settled districts are devoted to the small farm, and the older the settlement, the smaller the farm. Western America has during the past been the home of the large farm. The introduction of irrigation and what follows in its train, namely, specialized and intensified farming, has had a tendency to reduce the size of holdings very materially. It is expected that in the Irrigation Block, east of Calgary, the farms will average less than 160 acres each, and that the production per acre will be so great that such an area will yield a comfortable living to a family.

It is a great mistake for any person to acquire more land than his available capital will enable him to properly develop. Eighty acres of irrigated land will yield as much, or more, than twice that area of non-irrigated land in districts where farming is carried on under natural rainfall. The higher development of the dairy and sugar beet industries will further reduce the area necessary to sustain the farmer and his family. Apart from this, if there is any lesson in farm economics that has been consistently and clearly proven, it is the superiority, in point of production, of the small, but highly developed, farm over the cruder methods of the large farm.

Here again lies an essential difference between the Canadian Pacific Railway Company and the average land selling concern. This company is vastly more interested in a successful farmer on a small area than in a speculative buyer on a large scale. The latter is not wanted. The Company's experts will be prepared to discuss the subject with any prospective settler and will not advise him, under any circumstances, to buy more land than he can successfully handle with the capital he has available. His success is the Company's success and vice versa.

Home Making Under Irrigation.

If there is one thing above any other that places the Canadian Pacific Railway Irrigation Block in a class by itself, it is, that it is essentially a home-making enterprise. One has only to travel through the highly developed irrigated areas of Western America, and compare them with the non-irrigated areas in the Dakotas, and wherever farming under natural rainfall conditions is practised, to be struck with the conviction that home-making where irrigation is available is so quickly and efficiently accomplished that the irrigated farm generally looks in point of development ten years further

advanced than the non-irrigated farm, which was, perhaps, started at the same time.

Trees, with an abundant supply of water, grow like weeds. The banks of canals and ditches in a few years will be covered with a dense growth of willows, which completely changes the whole character of the landscape. Small fruits, and hardier standard fruits of all sorts, strawberries and garden truck, are produced without the slightest difficulty. Periodical reverses, owing to dry seasons, encountered from time to time, almost everywhere on the American continent, and which put a stop to all expense of beautifying a home and making it more comfortable, are unknown in the irrigated sections. There are many apparent reasons why home-making under irrigation is so much easier, and there are evidently a great many reasons that do not appear on the surface. The sum and substance is, however, that any irrigated community four or five years old, generally presents the appearance of an old settlement, while colonies started on non-irrigated lands often show little evidence of settled conditions for two or three times that period.

The Capital Required.

After the foregoing general remarks, we will now endeavor to approach the real subject of this booklet, which is, to attempt to convey an idea of the amount of capital required to start a farm in the Canadian Pacific Irrigation Block. It is no easy task. Arbitrary amounts will not apply.

The amount of capital required is a very elastic quantity indeed. In no two cases almost will the requirements be exactly the same. So many items affect the matter, that when everything is said and done, the whole question must be answered with generalities rather than with definite and decisive information. In the first place, the size of the family has an important bearing on the subject. Secondly, whether or not the would-be colonist has had previous experience in farming. Whether he has been used to manual labor of any sort. Again, so much more depends upon the man than upon the **capital.** We can point to men who came to Southern Alberta years ago with only a few dollars, and who are now worth upwards of $100,000.00. On the other hand, we can cite any number of cases of men who came to the country with almost an unlimited capital, and who have succeeded in losing everything through bad business methods, irregular habits, and lack of energy.

Under the circumstances, and desiring to present matters exactly as new settlers in the Irrigation Block have actually found the conditions entering into their early efforts to make homes for themselves here, the Company has invited a number of them to embody their experiences in letters. We have urged these people to deal with actual facts only, and itemize as far as possible the expenditure they have thought fit to make.

A careful reading of these letters will substantiate the statement previously made, that the question of the capital required to start a farm in Southern Alberta is not one that can be answered with exact figures. We do not know that we can submit any better advice than that contained in these letters from settlers giving their actual experiences in the matter, and which we commend to the most careful attention of those who contemplate settling in the Irrigation Block. Of course, these statements must be read and considered with judgment, and sight must not be lost of the fact, that there is scarcely any limit to the amount of capital that can be expended in starting a farm. On the other hand, it will be seen that a few hundred dollars will oftimes suffice where the settler supplements his capital with hard work, determination and good sense.

In conclusion, we can only say that this company will, upon application, be glad to take the matter up by way of correspondence with any person interested. If we receive a statement of the condition of the homeseeker, the size of his family, the experience he has had, if any, in actual farming, whether he has been used to manual labor, and what amount of capital he has at his disposal, we will undertake to give careful consideration to his case and will not hesitate to tell him if we consider his interests would be better served by not starting a farm for the time being, but by waiting until such time as he is able to augment his capital.

All letters should be addressed to

CANADIAN PACIFIC RAILWAY,
COLONIZATION DEPARTMENT,
CALGARY, ALTA.

Langdon, Alta., Oct. 25, 1908.

The Canadian Pacific Irrigation Colonization Co.,
Calgary, Alta.

Gentlemen,—

Two Hundred and Fifty Dollars does not seem a very heavy capital on which to start large farming operations, and yet, that is the amount of cash I had when I landed at Langdon seven years ago, and began my farming venture.

I tell you it took lots of faith, but that I had in abundance, and coupled with good health, as it was, even the hard luck stories of the old ranchers failed to check my movements. I have lived to see all the prophesies come to naught, and have never witnessed that exodus which they so stoutly claimed would depopulate this country, and leave it for ever the unchallenged domain of the rancher.

I came from Cambridge, England, and had a vague idea of what it meant to farm as it is done here. It makes me smile now as I look back and see how little I actually did know about farming.

The reason so few come from England is because they lack either faith or backbone, and no one takes the trouble to educate them. I think of the hundreds of thousands in the cities, living in crowded quarters, and with no prospect of ever being able to better their condition, when here in this great country, there still remains fertile land, only waiting for a husbandman to till it to make it yield golden harvests.

But to give some idea of my own operations, I purchased the E.½, Sec. 23-23-28 and the N.½ 14-23-28. Land does not look good to me to own unless a good portion is broken and in crops, so I have broken and am cropping 500 acres, and will break more next spring. For the past seven years, I have never seen a season when the crop did not pay over $10.00 per acre, and, mind you, never a failure.

My crop this year consists of 350 acres of oats, which turned me 60 bushels to the acre. They were very heavy, too, and weighed 44 lbs. to the struck bushel. I expect to crop 500 acres next year.

My experience is that it pays to summer-fallow, as it gives you not only time to plow your land, but also keeps it free from weeds.

I have 30 head of horses, 30 cattle, and all sorts of implements, a threshing outfit, and with another year like this, and we will get it, I can swing clear of debt. Not too bad for a green Englishman, who started on a capital of $250.00, is it?

To conclude, will say that I shall be pleased to answer any questions I may be posted on, and can say as for myself, the climate and country suit me perfectly.

(Sgd.) P. HARRADENCE.

Strathmore, Alta., Oct. 20, 1908.

The Canadian Pacific Railway Co., Sales Department,
Calgary, Alta.

Dear Sirs,—

Your letter of the 11th inst. to hand, and contents carefully noted, with reference to parties wishing to settle on lands in the Irrigation Block and becoming practical farmers, beginning in a small way, yet sufficiently large to do considerable work.

It would first be necessary for the settler to erect a house and barn, and if he is able to help at carpenter work, he could get through with it for about $250.00, figuring on a house 18 x 24, which is ordinarily large enough for a beginner. His barn could be put up with posts in the ground covered with hay or straw. I would advise starting with as little money put into buildings as possible, until he harvests his first crop, which ordinarily puts him well on his feet.

Three head of horses	$400.00
Wagon with double box	85.00
Disc Harrow	40.00
Plow	18.00
Harness for three horses	25.00
Cow fresh with calf	35.00
Fencing for 50 acres, 3 wires and willow posts	90.00
Seed wheat $50.00, oats $50, barley $60, for 50 acres, whichever you decide to sow.	
Furniture, stove, kitchen utensils, according to his means. Less money will buy them and do well for a time	180.00
Horse feed	75.00
Living expenses about $15.00 per month	
Two dozen chickens	12.00

This is practically all the expense with the exception of the small cost of hiring a drill, which will cost about $1.00 per acre. The total would therefore be, including house, $1,270, allowing for the more expensive seed.

My own expense was greater, as I began in a larger way, but could have done with much less and lived with just as much comfort.

Hoping this will give you some idea as to cost, I beg to remain,

Yours truly,
O. F. BREMER.

Formerly of Three Oaks, Mich.

Langdon, Alta., Oct. 4th, 1908.

The Canadian Pacific Irrigation Col. Co.,
Calgary, Alta.

Dear Sirs,—

Replying to your letter of Sept. 23rd, asking for information regarding the capital necessary to start a farm in the Irrigation Block, will say:

From the limited but practical experience I have had so far, the necessary capital should be invested as follows:—

Dwelling house (not including labor)	$125.00
This amount will build a small three-room house which can be made comfortable for the first two years.	
Barn and small grain bin	50.00
Fencing, 3 wires, posts 33 ft. apart, 21c. per rod, 700 rods (not including labor), say	150.00
Tools, carpenter and garden	15.00
Implements:	
Breaking plow (walking)	25.00
Disc (4 horse)	45.00
Wagon	95.00

Other implements can be rented or bought on yearly payments.	
Teams, 4 medium-sized horses	600.00
Harness, two sets	50.00
Cattle, one good cow	35.00
Hogs	30.00
Poultry	12.00
Household furniture	60.00
Well, dug and cased	40.00
Feed for horses	50.00
Seed 80 acres	80.00
Total	$1462.00

The above amount, while limited, will enable a person to make a successful start on 160 acres of land, or perhaps more by hiring some breaking done.

However, one can make a fair start on a much smaller capital provided he will put up with a few inconveniences for the first few years. Would say $500.00 would start a farm and put 50 acres into grain the first year. Only ambition and hard work will do this.

The living expenses for a family of four will average $8.00 each per month. This must be helped out by a well kept garden.

Trusting the above will be of use to you,

Yours very truly,
GAYLORD GIBSON.

P.S.—Should you desire detailed information, do not hesitate to write me. My former home was in Sawyer, Kansas.

Ilkey Farm, Strathmore, Sept. 30, 1908.

The Canadian Pacific Irrigation Col. Co.,
Calgary, Alta.

Dear Sirs,—

Re yours of the 26th.

I will first give you a statement of my own expenses. Team of 2 horses, $327.00; harness, $35.00; wagon, $75.00; plough, $23.00; disc, $49.00; fencing, $55.00; house, $17.00. In case you may think this is a mistake, I may add that I dug my house a depth of 6 feet and just built two feet above it, roofed it with rubberoid, and lined with building paper. Unless one is situated as I am on a slope, it would hardly be safe on account of the rains, but mine is perfectly free from damp, and for the winter is far more comfortable than a cheap shack built on the top of the ground. I have kitchen utensils, $50.00; pigs (3), $25.00; poultry, $25.00; stable and barn for 15 cows, $35.00. This also is just simply a shell covered all over with hay. Cellar and root house—cost of lumber for roof about $16.00. Feed for teams just short of

$1.00 per day, and my own living expenses from $12.00 to $15.00 per month. I put about four acres of potatoes in, the seed for same amounting to 40 bushels at 65c. per bushel, $26.00; hog pen, $12.00; fowl house, $12.00. Well, sir, I started on this place with $806.00, after paying my first instalment, and that should be a fair sum for a bachelor to start with. Now, I will give what, in my opinion, is really necessary for a married man to have. It is not absolutely necessary to have a seeder, as one can generally be borrowed or the seed can be sown broadcast. Team of three horses, from $450.00 to $500.00; plough, $23.00; disc, $55.00; house suitable for a woman and small family, at least $400.00; harness for three horses, $50.00; horse feed for five months, $180.00; kitchen utensils and stove included, $70.00. I cannot say as to other furniture. One cow, $30.00; two pigs, $30.00; poultry, say $20.00. A man should also be in a position to fence his quarter, and a fence to be cattle proof will cost $140.00. He should have a mowing machine and rake, also a hay rack, costing I suppose about $8.00 or $9.00. Then there is a hay fork, $2.50; post hole auger, $2.00; shovel, etc., say for small tools, $10.00, not a liberal estimate, but I notice it is thought nothing of borrowing from a neighbor, and everyone seems pleased to help one another so far as lending is concerned. I think this is all. In my opinion a man, especially if he is married, wants no less capital than $1500.00. I have tried to give you an honest opinion of what is required, and I will admit that in my own case I was very much at sea as to the prices of things, especially as regards horses and buildings.

Yours truly,
H. R. KILN.

Mr. Kiln was born in England, but after several years in Australia and South Africa, he decided, upon coming to Southern Alberta, that this would be his future home.

Langdon, Alta., Oct. 19th, 1908.

The Canadian Pacific Irrigation Colonization Co.,
Calgary, Alta.

Gentlemen,—

In reply to your letter asking for information about amount of money a man should have to make a start, on a farm here, I give the following estimate:

3 horses	$400.00
Wagon, harness, plow, harrow, disc	200.00
2 pigs	10.00
2 cows $60.00, chickens $24.00	84.00
Hay and grain for feed	70.00
Seed grain	50.00
House (4 rooms) $400.00, barn $50.00	450.00
Fencing	100.00
Living (provisions)	200.00

With his team, he can get plenty of breaking to do at $3.00 per acre, and can easily earn from $300.00 to $400.00 in this way, after putting in his own crop. This is about as close an estimate as I can make, but if he is the right kind of man he should not be afraid to come in with considerably less money than that, as there are so many opportunities for him to make money here. I did not make an estimate of amount needed for household furniture, as that depends so much on the people themselves.

Yours truly,
ALBERT SNIDER.

Formerly of Atwood, Colo.

Strathmore, Oct. 1st, 1908.

The Canadian Pacific Irrigation Colonization Co.,
Calgary, Alta.

Gentlemen,—

In reply to yours of Sept. 19th, would say that I have found that the following is cash required to start a farm of 160 acres in this country, counting on coming about the First of April and having a crop available about Oct. 1st.:

Tools	$ 5.00	Fencing	120.00
Implements	400.00	Stove	30.00
Harness	88.00	Furniture	40.00
Team of 4 horses	540.00	Kitchen utensils	15.00
Cow	30.00	Living expenses	100.00
Poultry	10.00	Seed grain	50.00
House	300.00	Feed	115.00
Barn	100.00		

Making a total of $1,943, although the kind of house and barn may be more or less according to the fancy of the builder.

Yours very truly,
ROY P. McELHOES.

Formerly of Home, Penn.

Gleichen, Sept. 14th, 1908.

The C.P.I.C. Co.,
Calgary, Alta.

Gentlemen,—

Your letter received and contents noted. To commence to operate a farm, say 160 acres, the following is necessary:—

One 3-horse team	$500.00
Implements, breaking plow	50.00
One disc harrow	50.00

One disc drill	100.00
Hand tools, fork, shovels	10.00
Harness for 3 horses	60.00
One cow	40.00
Three hogs	25.00
2 doz. chickens or hens	12.00
Living house	300.00
Barn	100.00
Poultry house, hog pen, cowshed	100.00
Share of fence on 160 acres	110.00
Furniture, stove, etc.	150.00
Seed grain for 50 acres	60.00
Feed for horses and hogs from seeding to harvest	125.00
Hay till harvest	25.00
Living expenses, 4 persons, 6 months	144.00
Incidental expenses	39.00
Making a total of	$2000.00

The above is a fair estimate of what I required to have. Upon the other hand, a team of three good horses need not spend all of the six months on 50 acres, and consequently can earn some money outside breaking, say $150.00 to $200.00, and the implements do not always require all cash down, so that a person might venture on less than $2,000.00 if industrious and a good manager.

Yours truly,
(Signed) P. J. UMBRITE.

Formerly of Chico, Wash.

Strathmore, 6th October, 1908.

The Canadian Pacific Irrigation Colonization Co.,
Calgary, Alta.

Dear Sirs,—

As we have started a farm of 160 acres as small as possible, we will give you our own expenditure, knowing the statement extremely moderate.

Tools and Implements.

Wagon $90, double plow $65, disc $45, mower $65, single disc drill $140, binder $125	$530.00
Hammer, chisel, plane, 3 hayforks, 2 spades, saw, fence auger	10.00
Harness (6 horses)	108.00
Teams 3, 2 heavy, 1 light	700.00
Cattle, one milk cow	40.00
Hogs, two little ones	6.00
Poultry (we don't have)	
House	240.00

Barn	80.00
Sheds (a few dollars)	
Fencing, 336 poles ½ big, ½ small, every 11 yards	30.24
18 rolls of wire 3ft. high, at $5 the piece	90.00
Stoves (one)	50.00
Furniture, 4 beds (complete)	20.00
4 chairs	3.75
Sheets, blankets, pillows, we brought from Holland	
Blinds	3.75
Kitchen utensils	50.00
Seed grain (50 acres)	93.75
2 acres potatoes (10 bus. per acre)	12.00
Feed grain, 3 horses for 6 months	60.00
Living expenses, 6 months, 4 persons	225.00
	$2352.49

There is to be added sinking of well, which we did ourselves, threshing expenses, a part fenced in for cattle and horses, first payment on land, buggy and saddle pony.

Yours truly,
(Signed) A. BOERS.

Formerly of Holland.

Strathmore, Alta., Jan. 6th, 1909.

The Canadian Pacific Irrigation Colonization Company,
Calgary.

Sirs,—

In reply to your letter requesting a statement of capital necessary for making a start on a farm in the Irrigation District, it is a rather difficult matter to answer, as opinions as to "making a start" vary so much. The "start," however, can be made in a small way for about $2700.00 for a family of four, allowing for the requirements absolutely necessary for putting in 50 acres of crop and building cheaply, until the first crop is available.

The outfit required to handle 50 acres of crop will handle a 160 acre farm as well.

The following is for a three horse outfit. The house can be made good and warm for winter for the amount specified.

Tools—saw, hammer, square, axe, shovel, 2 forks, hoe, rake, wire stretcher, wire cutter, posthole auger	$ 15.00
Implements—plow $30, wagon $85, disc harrow $40, disc drill $120, mower $65, rake $35, hay rack $5, binder $160	540.00
Team of 3 horses	500.00
Harness for 3	60.00
Two cows	70.00
Two pigs	10.00

12 chickens	10.00
House, 14 x 24	300.00
Barn	100.00
Sheds	50.00
Fencing, 80 acres, 3 wires, posts 2 rods apart	95.00
Stove	40.00
Furniture	60.00
Kitchen utensils	20.00
Seed for 50 acres of fall wheat	60.00
Twine	20.00
Feed and seed oats	250.00
Living expenses for 1½ years, for family of four	500.00
	$2700.00

Yours truly,
(Sgd.) J. E. DILLABAUGH.

Gleichen, Nov. 1st., 1908.

The Canadian Pacific Irrigation Colonization Co.
Calgary, Alta.

Dear Sirs,—

Your letter of September 11th was laid aside in the rush and forgotten for the time, and note what you say regarding information about starting on a farm.

One requires two good cows, four good work horses, a gang plow, disc, harrow, seeder, mower, rake, wagon, binder. A person needs $2,000.00 to make a right start. There is fencing and buildings. The fencing costs $100.00 a mile, a small house to start with $600.00, small barn $100.00, well $100.00. I would start in a small way for kitchen utensils and furniture; for chicken coop, $25.00; harness, $80.00; teams, $200.00 to $500.00; wagon, $90.00; gang plow, $135.00; disc, $43.00; seeder, $110.00. I think a great deal depends on the kind of man, as some men can do their own carpenter work, that would save them quite a lot of money, as wages are high. There are quite a lot of other expenses, such as living, which would be $300.00 a year, at a low estimate, for four of a family, with the aid of a couple of cows and some hens. A man might start with $2,000.00, and come out all right, but $3000.00 would be better in my opinion. I hope this will be of some use to you.

Yours truly,
W. H. MACPHEE.

Gleichen, Alberta, October 5th, 1908.

The Canadian Pacific Irrigation Colonization Company,
Calgary, Alberta.

Gentlemen,—

Your letter of Sept. 26th to hand. In reply I consider that anyone with £400 or £500 (I give it in English money so that people from Great Britain can better understand the amount required) could take up a quarter section of land on the Company's terms, breaking and planting fifty acres first year.

A small house for four persons, £60; barn and stable, £50; pig-sty, £5; fowl house and tool shed, £10; total, £125; other buildings added after first year as required; one team of horses, £60; harness, £10; wagon, £15; plow, £3; disc, £8; harrow, £2 10s.; seeder, £20; sundry tools, £5; total, £123 10s. Cows, four, £30; two brood sows, £6; poultry, £10; furniture about £20; stove, £3; seed grain, 20 acres oats, present price 25 cents per bushel, 3 bushels to the acre, £3; 20 acres wheat, 65 cents per bushel, 2 bushels per acre, £5 8s. 4d.; 10 acres barley and potatoes, 5 acres each, potatoes £1 10s. per acre, 5 acres barley £2; fencing first year, £30. Total, £110 18s. 4d. This totals up to about £360 altogether. This, with a little extra assistance during seed time and harvest would give a working man a fair start and leave him about £140 for living, feed, etc. The cows and poultry would bring in a big item toward housekeeping expenses the first year. Of course, you will understand the prices I quote are not for new implements, but good second hand can be bought for the prices quoted. I think this is a fair estimate of expenditure for a first year crop of 50 acres. Some people would, of course, start with less capital than I have and succeed.

I am, yours respectfully,
J. BENNETT.

Brush, Colo., Oct. 5th, 1908.

The Canadian Pacific Irrigation Colonization Co.,
Calgary, Alta.

Dear Sirs,—

I have your enquiry of Sept. 11, 1909, and will give you the desired information as I find it.

Tools which a farmer can make	$ 25.00
Implements for the first year's crops	600.00
Harness for 5 head of horses	100.00
Horses, 5 head, heavy enough to draw one 12in. breaker	1000.00
2 cows	80.00
Hogs for use, 5 head	50.00
Chickens, 5 doz., at $8.00 per doz.	40.00
House, 18 x 24, with basement	350.00
Barn for 6 horses, 2 cows, and room of 8 x 12 granary in one side and room upstairs for 4 to 5 tons hay	200.00
Shed for machinery	75.00
Fencing for ½ sec., posts 3 rods apart, 3 droppers to each post and 3 wires	175.00
Stove, furniture and cooking utensils	165.00

Disc Harrow	44.00
Plow (riding)	63.00
Mower	63.50
Rake	39.00
Wagon (new)	92.50
Harrow	32.00
Wagon (second hand)	25.00
Buggy	50.00
Potato Cultivator	12.00
Potato Plow (second hand)	5.00
Horses (7)	1130.00
Harness for four teams	134.00
Cedar Posts for 1 mile of fence	23.40
Barb Wire, 2,000 lbs.	82.00
Wages	35.00
Cow and Calf	30.00
Hogs (5 small)	15.00
Chickens (10)	16.50
Ducks (2)	2.50
Furniture and 2 heating stoves	160.00
Cooking stove, kitchen utensils, etc., for 20 men	140.00
Living expenses per month	11.00
Seed wheat (50 bushels)	55.00
Seed oats	30.00
Cost of buildings—House, story and a half, 48 x 18, 5 rooms on first floor; stable, 28 x 18, for 8 horses; shed, 28 x 14	801.29
Wages of carpenters	151.00
Well, 38 feet deep, fitted with pump and cribbed	134.60

The cost of well and buildings would have been much less if we had done all the work ourselves.

Yours truly,

K. OTSUKI.

The City of Calgary.

The Commercial Centre of Alberta.

"And ever we come back to the pulsing heart of this great foothill country, fascinating Calgary. One can study on its streets London fashions and fat stock, prize horses and beaded moccasins, the very newest capers in automobiles and the most ancient and approved aroma of the Plain Indians." ("Saturday Evening Post.")

Calgary is a live city, with 75 automobiles, upwards of 300 retail stores, 106 wholesalers, 43 manufacturers, 13 banks, branches of practically all the friendly societies, one morning and two afternoon daily papers, several weekly and monthly publications, five clubs (The Ranchers, St. Mary's, Alberta, Canadian and Young Men's), and Young Men's Christian Association building in course of construction, when completed will cost $90,000; excellent public schools, and various other educa-

tional institutions, including High School, Western Canada College for boys, St. Hilda's for girls, and Provincial Normal School completed at a cost of over $150,000; General Offices of the Canadian Pacific Railway western officials, Government offices, such as Land Titles Office, Courthouse, and Provincial Public Works Office, beautiful churches, street letter delivery, in fact, everything necessary to make an up-to-date progressive city of nearly 25,000 population. The famous Calgary sandstone, which is used so extensively in the erection of business blocks, public buildings, wholesale houses, and manufacturing plants, gives the city a beautiful and substantial appearance, which is most favorably commented upon by all visitors. Calgary's business blocks, schools, churches, and many of its residences would be a credit to the larger Eastern and United States cities. A street car service is just being inaugurated, and will add one more convenience to the city life of Calgary, and two companies have only recently completed very large street paving contracts. The building campaign planned for 1909 will be one of the most aggressive in the history of the city.

The city owns its sewer, electric light and waterworks system, and is now completing a gravity water system at a cost of $340,000. Water will by this means be taken from a point ten miles west of the city, and in sufficient quantity to supply a city of at least 200,000 people. Brick and tile clay are to be found in large quantities in the immediate vicinity.

Cost of Living and Home-Making in Southern Alberta.

In the preceding pages information has been given in regard to the subject of starting a farm within the Irrigation Block, and other information that may be of interest to the homeseeker.

To the farmer with limited resources, however, it is important to know how far his capital will go and how it should be expended. The cost of living is also a vital feature entering into his calculations. The company is anxious that every person who settles in the Irrigation Block shall become prosperous and satisfied, and it is, therefore, important that they should labor under no misapprehension in regard to the conditions prevailing in this country, so that they may not overestimate their resources or fail to lay out their capital to the best advantage.

Wishing to obtain absolutely correct information, the company is quoting below the actual prices prevailing at Calgary on the 10th of November, 1908, as secured from the retail merchants. It might be mentioned that a discount of about 5 per cent. is often given for cash, and that there is no reason why prices in the various towns throughout the Irrigation Block on the commodities quoted should be any higher than they are at Calgary. In fact, owing to the smaller expenses in connection with carrying on business in a small town, the prices should, in some cases, at least, be lower.

The wages paid ordinary farm laborers ranges from $15.00 per month upwards. Skilled hands generally receive $25.00 per month for a year's engagement and $30 to $40 per month for a summer's job.

FUEL.

Lethbridge Coal	$6.50
Clover Bar	6.50
Galbraith Domestic	5.50
Coal in Irrigation Block	1.50 to $2 at mine

LUMBER AND BUILDING MATERIAL.

Brick	$12.00 to $15.00 per M.
Cement	3.20 per bbl.
Lime	1.50 per bbl.

No. 1 Dimension.

2 x 4 12 to 16 S.I.S.I.E.	$23.00
2 x 6 ditto	23.00
2 x 8 ditto	23.00
2x10 ditto	23.00
2x12 ditto	24.00

Add $1.00 per M. for every 2 inches over 12 inches wide.

Add $1.00 per M for every 2 ft. over 12 ft. long.

10 ft. stock same price as 20 ft.

Cedar dimensions $2.00 less than above.

3 in. plank, 10 to 16, rough	$25.00
4x4, 10 to 16, rough	25.00
6x6 ditto	25.00
8x8 and larger, 10 to 16, rough	26.00

Add $1.00 per M for every 2 ft. over 16 ft.

No. 1 Common Boards.

4 in. wide, S.I.S.	$19.00
6 in. ditto	21.00
8 in. ditto	23.00
10 in. ditto	25.00
12 in. ditto	24.00

Cedar boards, $1.00 per M less.

1-2 in. Shiplap	$16.00
4 in. Shiplap	20.00
6 in. "	23.00
8 in. and wider Shiplap	25.00
4 in. and 6 in. No. 1 Mountain Flooring	37.00
4 in. and 6 in. No. 2 Mountain Flooring	34.00
4 in. and 6 in. No. 3 Mountain Floormg	24.00
4 in. and 6 in. No. 1 Ceiling	37.00
4 in. and 6 in. No. 2 Ceiling	34.00
4 in. and 6 in. No. 3 Ceiling	24.00
1x6 No. 1 Drop Siding	37.00
1x6 No. 2 Drop Siding	34.00
1x6 No. 3 Drop Siding	24.00

No. 2 Stock.

No. 2 Boards and Dimen.	$18.00
No. 2 Shiplap	19.00
No. 1 Cedar Lath	6.00
No. 1 Pine Lath	5.50
No. 1 Fir, Spruce and Larch Lath	5.50
No. 1 XXX Shingles	3.50
No. 2 XXX Shingles	3.00
No. 2 Lath	4.00
Short Ceiling and Flooring	20.00
Short Siding	22.00

Hardware.

Nails	4½c. per lb.
Barbed Wire	4¼c. per lb.
Tar Paper	$1.00 per roll.
Building Paper	90c. per roll.
Gaspipe, 1-inch	10c. per foot.
Gaspipe, ¾-inch	6½c. per ft.
Stoves, Tools, Tinware	10 p.c. above St. Paul

Harness and Saddlery.

Good average work harness	$40 per set.
Collars, hand-made	$3.50 per set.
Single Buggy Harness	$15 and up.

Harness and Saddlery continued

Halters	85c. to $2.00
Saddles	$4.50 to $75.00
Robes, Whips, Blankets, etc.	Same as St. Paul

Meats.

Steaks, round	12½c
Steaks, Porterhouse	18c
Roast Rib	15c
Roast	8c to 10c
Corned Beef	8c to 10c
Mutton, Side	14c
Mutton, Chops	18c
Mutton, Fore qrtr.	15c
Pork	15c
Sausage	12½c

Meats continued

Dressed Chicken	15c to 25c
Lard, Bulk	15c
Salmon Steaks	12½c to 15c
Turkeys	25c to 32c

Groceries and Crockery.

Potatoes	60c per bush.
Butter	25c to 30c lb.
Eggs	35c to 40c doz
Gran. Sugar	6c per lb.
Brown Sugar	5¾c per lb.
Rollèd Oats	3½c per lb.
Fancy Flour	$3.25 to $3.50 per 100 lbs.
Ham	20c per lb.
Bacon	20c per lb.
Tomatoes	3 tins 50c
Corn	2 tins 25c
Evap. Apples	2 lbs. 25c
" Peaches & Pears	15c per lb.
" Prunes	10c to 12½c lb
Oranges	30c to 50c doz
Lemons	40c per doz.
Eating Apples	5c per lb.
Eating Apples, box	$1.75 to $2.00
Salt, bbl	$3.50
Soda Biscuits	9c per lb.
Tea	25c lb. up.
Coffee	25c lb up.
Rice	5c to 6c lb.
Beans	5c lb.
Onions	3c to 5c lb.
Tinned Salmon	15c to 20c
Jams, pure	5 lbs. for 75c
Table and cooking Syrup	75c per gal.
Cheese	20c per lb.
Baking Powder	25c per lb.
Kerosene Oil	40c per gal.
Gasoline	40c per gal.
Vinegar	30c per gal.
Starch	10c per lb.
Turnips	1c per lb.
Tinned Beef	20c—2 for 35c
Condensed Milk	15c—2 for 25c
Codfish	15c—2 for 25c
Spices	Same as St. Paul
Crockery	Same as St. Paul

Live Stock.

Work Teams, 2,000 to 2400 lbs.	$250.00
Work Teams, 2500 to 2800 lbs.	350.00
Work Teams, 3000 to 3400 lbs.	500.00
Saddle Horses well broken	100.00
Steers selling on foot 3 to 3½c lb	
Grade Cows, fat	$25.00 to $40.00
Sheep off car	$5.00 to 6.00
Hogs off car	5¾ to 6c
Milch Cows, good	$40.00 to $60.00

Pure Bred Stock.

Bulls	$50 to $200
Heifers	40 to 100
Rams	15 to 40
Boars	12 to 30
Sows	10 to 40

Farm Implements (Canadian)

2-furrow 12-inch Imperial Gang	$ 65.00
16-disc 18-in. Disc Harrow	49.00
Three section spike tooth Harrow	17.00
Single disc 10-ft. drill	100.00
Mower, 5-ft. cut	65.00
Horse Rake, 10 ft.	39.00
Binder complete, 8 ft.	180.00
Wagon complete, 3 ton	90.00

Farm Implements (American)

Gang Plow, Emerson 2-furrow	$ 90.00
Disc Harrow, 16-16	47.00
Harrow, 3-section spike tooth	30.00
Drill, 16 disc, 10 ft.	115.00
Mower, 5 foot cut	65.00
Horse Rake, 10 ft.	38.00
Binder complete, 8 ft.	175.00
Wagon complete, 3 ton	90.00

Dry Goods and Clothing.

Staple and Fancy Woollen Goods	10 to 25 p.c. cheaper than St. Paul
Cotton Goods	25 p.c. higher
Boots and Shoes	10 p.c. higher
Silks	10 p.c. cheaper

Furniture.

Wood Seat Chairs	55c upwards
Leather Seated Chairs	$1.50 "
Common Kitchen Tables	$3.35 "
Dining Tables	6.90 "
Sideboards	13.40 "
Bureaus	8.85 "
Washstands	3.85 "
Kitchen Cupb'rds	12.50 "
Iron Beds	3.55 "
Wire Springs	2.90 "
Mattresses	2.55 "
Wire Camp Cots	2.55 "
Canvas Camp Cots	2.00 "
Pillows, 3-lbs. each	60c "
Couches	6.35 "
Window Shades	0.40 "
Sheeting, plain or twill, per yard	30c "
Sheets, per pair	1.50 "
Blankets, white, pr.	3.65 "
Blankets, grey, pr.	2.10 "
Carpets, All-Wool and Union	35-52c "
Carpet Squares, All-Wool	7.45 "
Carpet Squares, Union	4.45 "
Toilet Sets	1.75 "

Conditions Governing Land Sales on Crop Payment Plan.

One dollar and fifty cents per acre on non-irrigable lands and two dollars on irrigable lands, is all that is asked as a first payment on lands sold under the crop payment plan, the balance of the purchase money, with interest at six per cent. per annum, being paid by delivery to the company each year of a portion of the crop grown on the land purchased. The purchaser undertakes within a year from the date of sale to plow and put in crop at least 50 acres of each 160 acres of the land purchased, and to break a similar area annually thereafter, but may, if he so desires, retain 25 per cent. of his holdings for pasture.

The Company's development department is in the hands of experts who have made a close study of agricultural conditions in Southern Alberta. Certain conditions, insuring good farming practise, are incorporated in the crop payment contract, which are based on many years' experience and observation; for instance, the Company specifies that no breaking shall be done after July 1st. General practice has proven that breaking after this date is not advisable. These conditions protect the interests of the purchasers as much as those of the Company. Summer fallowing or cultivation of the land will be accepted in lieu of putting in crop on such land when such summer fallowing or cultivation is necessary.

The Company will, upon satisfying itself that an applicant for lands under the Crop Payment Plan is financially able to carry out his part of the agreement, sell such applicant any area up to four hundred and eighty acres of non-irrigable land and not exceeding one hundred and sixty acres of irrigable land. These areas are ample for farming operations in Southern Alberta.

Suitable buildings must be placed upon such land by the purchaser, who agrees to erect a house worth not less than $350, a barn worth $100, and to sink a good well, unless there is a spring or other natural supply of water on the land. A legal fence must also be erected within one year of purchase. The buildings are required to be insured, and the purchaser must pay all taxes and assessments on his holding.

The following conditions regarding payment for land sold on the crop payment plan show with what ease the lands of the Canadian Pacific Railway may be secured.

One-half of the grain grown upon the land of the purchaser is to be delivered annually to the Company, free of charge, at the nearest elevator or on cars at the nearest station, the market price ruling on the day of delivery being allowed by the Company. For each ton of sugar beets, alfalfa and timothy produced on his land, one dollar is to be paid by the purchaser.

The purchaser must agree to keep an accurate account of all crops raised on his land, and to render a report to the Company by December 1st each year, of the quantity of grain, sugar beets, alfalfa and timothy produced during the year..

As soon as the Company has realized a sufficient amount to cover all payments due on any land sold on crop payment, title will be issued to the purchaser as provided in the contract.

Publications of the Canadian Pacific Railway Colonization Department.

The following publications may be obtained, postage prepaid, on application to the Company, at Calgary, Alberta, Canada.

"FACTS," a 72-page folder, profusely illustrated, dealing with general agricultural conditions in Southern Alberta, and the famous Bow River Valley. Treats on Soil, Climate, Combination Farms, Canadian Irrigation Laws, the production of cereals, Alfalfa, Timothy, Stock Raising, and giving useful hints to those who desire to farm either on the irrigated or non-irrigated lands of the Company. ..... FREE.

"ANIMAL HUSBANDRY." Diversified farming and stock raising is the foundation upon which all irrigation projects rest. This book gives the business aspect of the industry on the Irrigation Block, and shows that live stock feeding and dairy production on the rich alfalfa meadows there lead to certain success. Every up-to-date farmer nowadays is a stockman, and this book will appeal to that class.....FREE

"THE STAFF OF LIFE," a 45-page folder dealing with winter wheat production, giving land values, markets, expert opinions, and comparative crop statistics.....FREE

"PUBLIC OPINION CONCERNING THE BOW RIVER VALLEY." A 40-page publication giving the opinions of the most prominent writers on the continent, coupled with the statements of farmers actually settled on the land.....FREE

"SETTLER'S GUIDE." A text book, useful to any farmer, giving valuable information in regard to farming practise upon irrigated and non-irrigated lands in northerly latitudes. This work was compiled for the Company at great expense both with regard to time and money.....FIVE CENTS

"HANDBOOK," a 92-page book, printed on heavy paper, giving a splendid series of views of Calgary, farming on the "Irrigation Block" of the Company and general farming operations throughout Southern Alberta. A book that is ornamental and will be a source of pleasure to you.....TWENTY CENTS

"PICTURESQUE BOW RIVER VALLEY." A splendid album of views, measuring 10x12 inches, bound with heavy silk cord, and in every respect a work of art, and an interesting souvenir of Southern Alberta. These twenty-four views bring the varied beauties and possibilities of the great Province of Alberta and the Irrigation Block within the range of your vision .....ONE DOLLAR

OFFICE BUILDING OF THE COMPANY
CALGARY, ALBERTA

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