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IS there any better argument than the circumstances of the present day for the necessity to business men of "An Anchor to Windward" in the shape of Life Insurance Policies, which are always worth one hundred cents on the dollar, no matter when and under what stress of circumstances they become due?"

Do not forego this safe assurance for want of a little enquiry.

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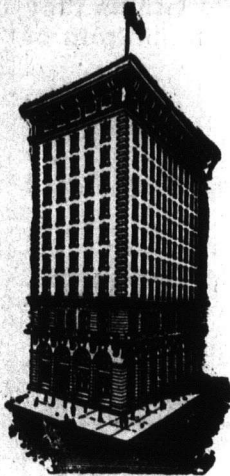
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HEAD OFFICE - WINNIPEG

UNION BANK

OF CANADA

Loans for Livestock



Head Office, Winnipeg
Total Assets as at Nov. 30,
1918, over \$153,000,000
Deposits over \$127,000,000

To good farmers living in the vicinity of its rural branches, the UNION BANK is prepared to make loans on reasonable terms for the purpose of purchasing Cattle for feeding or breeding purposes. Consult the Local Manager for particulars.

Paid-Up Capital - - - - - \$5,000,000
Total Assets as at Nov. 30, 1918, over - \$153,000,000

THE PIONEER BANK OF WESTERN CANADA

When you think of - LIFE ASSURANCE



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WRITE FOR OUR LITERATURE

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Managing Director

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Secretary

A Peep at Pacific Coast Life

Written for The Western Home Monthly By Bonnycastle Dale

THERE are so many of my readers wishing an intimate account of British Columbia life, both for personal reading, and to send to friends abroad, that I hereby string a few adventures on the mild and hospitable coast together.

I also wish to answer the very kind inquiries about Laddie Sr. He is now in a convalescent hospital, this at one time was a big lakeside tourist hotel. As in all cases of shrapnel torn lungs it takes much time to perfect a cure, over two years now in his case. I am sure he thanks you also for your kind interest.

It was a day in June, the rainy season was over. You must have either rain or snow in America from October to May, in limited quantities early and late, and in greater volume in midwinter. But I must witness that Laddie and I rarely found a day in B. C. too wet to hunt or fish, or too cold to enjoy a ramble. But this June day I am speaking of, we were on the beautiful Cowichan River in Vancouver Island, on a visit to an English rancher. The hundred acres or so of land he owned were mainly hilly, but the valleys were all cleared and sparkled beneath the early sun. I never saw finer cattle or deeper pasturage. His ducks on the creek and his fowls in their runs were in excellent shape, but he impressed one thing on me. "Any man with energy

rather low set beasts, at large in the hills, and, as the thermometer never falls to quite zero, they pick up an easy comfortable living. We were puffing along a wild animal trail, cameras in hand, in the black soil fed by each year's dying ferns, I was hop-stepping along in the pads of a great panther which had preceded me, I was heavily armed—to wit, one brass tripod for the camera, and one rather dull, jack knife. "Crash!" "What's that?" I queried to Laddie Jr. "Smash!" "Crash!" it went again, and we ran along the trail around a bend, right onto a party of Coast Indians resting around their kill.

"Hy-iu Mow-itsh," (plenty deer), I asked.

"Taht-le-lum lee lok-it," (fourteen), and he pointed to each of the other two.

"Some kill," murmured the boy—forty-two deer to three men, each deer weighing a hundred pounds on the average.

"Look," said Laddie Jr.—and following his pointed finger I looked away down the valley through my glasses and saw the ranch of the Englishman right below us, and so plentiful is game (of course these natives broke the law in taking so many), that no one on the ranch noticed any unusual firing.

No use to hunt wild cattle for pictures with so many wild hunters abroad, so we toted the end of a doe each down to the wagons in the valley below, and each



Camp on Cowichan River and Coast Indians

can make a good living on the money he invests in these small ranches—but if he hasn't any money he can't have a ranch. This is just a hint. Don't go to this smiling land unless you have sufficient to buy your place, he paid forty an acre all through in low price times, very little was cleared then either, it's worth many times that now, in fact two hundred and fifty dollars is a fair price for clear, cultivated land. If the land you buy is heavily forested find out your market for timber before you buy. Note one thing—the United States is nearly denuded of forests, so timber holdings are worth buying. I wonder more Canadians do not get together and purchase great tracts of timber lands—the usual owner of B. C. timber lands is a U.S. citizen. There are some small limits yet for sale on Vancouver Island and the mainland, a man with a thousand acres, fifty cleared, would be wealthy in ten years.

Now we will leave our amiable, college bred English host, on his smiling ranch. One October day, when Laddie Jr. and I were painfully following some wild cattle to get a picture, said cattle being the descendants of those of a foolish rancher, who in days gone by, turned loose thinking he could use this wild island mountain range for a pasture, rumour has it he put out three hundred head and the few he got back he shot, anyhow there are some very fine looking,

ate a whole grouse, as there was a half a wagon load of these also. There was no shot marks on either of the birds we picked. I know these men are excellent rifle shots, and two were armed with pump guns and buckshot shells, but I have heard of many a wily trick of getting these birds in trees, let's say they were shot to end the argument.

It was December before our adventurous life brought us past the Englishman's ranch again. Now we were about ten miles beyond it. We have seen the firkins of salted salmon, the boiled crabs, baskets of clams, hanging pheasants and quail, and have pleaded "too many in camp" when offered "to help ourselves." We were rambling up the river when "Look," fairly screamed the boy, "Wild man," he yelled. I parted the thick ferns, dislodging a male pheasant which gave me the fright of my life as he "rocketed" away—right below us, in a rapid stretch of the river, was a copper coloured man with as little on as I may say to save your blushes. His whole wardrobe consisted of a bit of bagging neatly draped about his waist. He was armed with a long poled spear, and he was certainly doing a "devil dance" in the boiling white water. He waded now right up near the low falls; up these great salmon were leaping as gracefully as a dog leaps a fence—glitter—splash—out lined the spear, down sank the salmon, up it sailed and landed, flap-