

The Canadian Bank of Commerce

Head Office—Toronto, Canada

Paid-up Capital - - - \$15,000,000
Reserve Fund - - - 13,500,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD - - - - - General Manager
JOHN AIRD - - - - - Assistant General Manager

This Bank has 370 branches throughout Canada, in San Francisco, Seattle and Portland, Ore., and an agency in New York, also branches in London, Eng., Mexico City and St. John's, Nfld., and has excellent facilities for transacting a banking business of every description.

Savings Bank Accounts

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

The Bank of British North America

Established in 1836

Incorporated by Royal Charter in 1840

Paid-up Capital - - - \$4,866,666.66
Reserve Fund - - - - \$3,017,333.33

Head Office in Canada, Montreal
H. B. MACKENZIE, General Manager

Branches in British Columbia

Agassiz	Kerrisdale	Prince Rupert
Ashcroft	Lillooet	Quesnel
Duncan	Lytton	Rossland
Esquimalt	North Vancouver	Trail
Hedley	150-Mile House	Vancouver
Kaslo	Prince George	Victoria

YUKON TERRITORY
DAWSON

Savings Department at all Branches.

Special facilities available to customers importing goods under Bank Credits.

Collections made at lowest rates

Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued; negotiable anywhere.

Vancouver Branch

WILLIAM GODFREY, Manager
E. STONHAM, Assistant Manager

What the Coast cities require, in order to handle this new trade which will shortly be established, are large grain elevators and flour mills; in fact, every kind of plant which will manufacture everything made from cereals.

There is no question in my mind that the producers in the Peace River country will grow the grain and the stock if the manufacturer will do his part and increase the wealth of the country by backing up the producer and giving him the benefit of the price.

The opening up of this country will not only bring out the wealth of the agricultural area, but also that of the mineral; and while I am not a mining man, nor sufficiently posted along these lines, by what I have seen in samples found by men who are reliable, and the outcroppings of coal which are visible along many of the small streams, the country will undoubtedly prove rich in minerals. Copper and silver are known to exist in large quantities in the Upper Peace, while mica is found in abundance in many places in the foothills.

As to the class of settler we have in the Peace River, they are hardy pioneers and practical farmers. It is not a country for the weak, for there are innumerable difficulties to surmount as there are in every country in its pioneer days.

The majority of the settlers at present in the country are Americans and Eastern Canadians, the former probably in the majority. Men who have experienced pioneer life in the Dakotas, Minnesota and other western States, and have done much to make those States what they are today, are selling out their farms for good prices and are coming into the country with both money and experience.

I might say to those intending to settle and make their homes in the Peace River country the following suggestions may prove beneficial:

First—See the country thoroughly and decide in what locality you care to settle before taking in your family and chattels.

Second—Don't take in useless articles or anything that can be purchased reasonably in the country. Banks are established at Athabasca Landing, Grouard, Grande Prairie, Peace River Landing, and one will be shortly at Hudson's Hope.

The following articles can be purchased more reasonably than the cost of shipping: Flour, lumber (except sash and doors), shingles, seed grain, potatoes, light horses and ponies, heavy work horses and oxen; also pork, groceries, and farming implements.

The man with money cannot make a mistake in going into the Peace River country. I do not think there is any country on the globe that will give as good returns on money invested as the Peace River country, and for the man without capital there is abundant opportunity to roll up his sleeves and wade in. In a very short time he will be able to exclaim, as did the children of Israel on reaching the Promised Land:

"The lines have fallen unto me in pleasant places. Yea, I have a goodly heritage."

(Mr. Lewis J. Raby has been in the Peace River country since 1905 and during that time has farmed successfully seven years, in addition to travelling extensively in the district.—Editor.)