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COLLARS AND COFFS

They have the same dull finish, texture and fit as he best linen collar, and won't wilt or crack. "Challenge" Collars can be cleaned with a sub rom a wct cloth. Always smart, always dressy, if your dealer doesn't sell "Challenge" Brand send as 25c for collar or 50c for pair of cuffs. You'll be delighted.

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PORTAGE AVE.

## Signs of the Times

Written for The Western Home Monthly, by Francis J. Dickie

quarter section. Some cash and an quity in large city house in exchange. WANTED a half section within twenty miles of Edmonton, seven room house, barn and three city lots offered in part

as exchange. WE have a good list of residence and choice lots in various western cities to exchange for various kinds of property. Apply John Doe Realty Co., Winnipeg WANTED section good land. Will ex-change small business block in city.

Apply Good Hunch Realty Brokers, Calgary. HAVE clear title to five acre tract near Fort George to exchange for small

HAVE cash and good city property. Will take over any good farm.

WANTED: Wanted a well-improved the manipulations of real estaters of questionable character, millions of dollars worth of lots have been sold in the cities of Calgary, Edmonton, Regina, Saskatoon, Prince Albert and Fort George that will not bring returns for many years to come. In boom times, backed by the optimism of the West, each of these cities has been surveyed to make room for populations approaching in size the city of Chicago

However, in the case of these cities—belief in which is shown by the large amount of territory laid out in lots beyond the settled portions of to-day—their geographical situation, railroads, and their already large growth, promises the buyer of far out property a return on his money at some future date.

But lots in places like Peace River Crossing, as yet not on a railway, Mirror



Typical settlers' home in New County in the basin of the Athabasca

To the average reader they convey no particular significance; but to the business man and those interested in the affairs of the country they presage many changes in the life of Western Canada.

Two, three, five years ago, these ads were not numerous, if anything the reverse was the order. Hundreds of men, at that time on the land, offered to trade their farms, and in many cases did, for lots in cities throughout the west that were then subject to a boom. Of course, the war has had something to do with the present conditions; but even before the outbreak of hostilities, more and more men on the money invested. were becoming anxious to change their city holdings for something that would bring them a living. Of course, the city more, but these holdings, being for the most part lots without habitations upon, were small powered automobiles cannot compared to the second lacking buyers, and without buildings offered nothing in the way of income. So the desire to trade for farm property as shown above.

ada, conversant with the real estate sit-

HESE are only a few ads, a hundred similar to which may be found in and a dozen other places on the lines of every newspaper published in the various newly built railways as yet little cities and towns of Western Canada today. more than mere names, have been sold to eager, credulous and gullible buyers. These people, anxious to get rich quick, planked down their money on property they had never seen and simply on the strength of effusively worded newspaper ads or the soft, unctuous words of the real estate salesman.

The real estate men who were party to such transactions are not the ones to blame, but the buyers themselves, who paid from \$150 to \$500 on propositions that time has shown to be not worth anything like the purchase price and which will never make the buyers even interest

This one incident in respect to some real estate sold in Peace River Crossing has been paralleled all over the country: Back lots were still in most instances worth the of Peace River Crossing, which is at the purchase price; many were worth much conjunction of the Hart and Peace Rivers Small powered automobiles cannot climb the road that leads from the foot of it to the country beyond; big powerful cars take an hour to climb it. A man had own above.

There is no person in Western Canland at the top of this. It was a good piece of land and might have been profituation who will not admit that the able but for the hardship of getting cities therein have been over-boomed so machinery, lumber and other necessities far as real estate is concerned. Through up to it. A little over a year ago, at which

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Main Street in Western Town on a new railroad subdivision. Property in similar spots were sold for \$150.00 per lot