



O. M. HELGERSON

To almost everybody Saskatoon's real estate offers are known, and to the visitor tales are told of poor men to-day who are millionaires to-morrow.

Mr. Helgerson came to Saskatoon from Iowa, where he had raised poultry and then sold milk, at which after assiduously working for two years and a half, he had saved \$1,600, the original investment in Saskatoon property.

After coming to Canada, a trip was made all through the West, seeking the best spot that would develop rapidly. Saskatoon proved to be his choice, and he immediately secured property by the lowest cash deposit.

In 1908 the start was made and finally, after some difficulties were encountered, the original property was disposed of at a good price.

Mr. Helgerson then went to Prince Rupert and during his two years there, he had many successful real estate transactions, finally disposing of the then finest building, known as the Helgerson Block which together with other property totalled \$41,000, to return to Saskatoon.

On his return, Mr. Helgerson concentrated his efforts on 3rd Avenue property, in the heart of the City and engineered a building scheme of many hundreds of thousand dollars. He believes that the foundations have now been laid for the making of a high class retail business street on 3rd Avenue, one that in the course of a few years will even eclipse 2nd Avenue.

Mr. Helgerson believes in first ascertaining the strategic point of travel or business, and then securing as much of the property as possible on the lowest cash payment. In his rapid increase in wealth, Mr. Helgerson has also been the means of adding to the incomes of several relatives in a very generous manner. The fact that his property holdings are at the present time almost exclusively in the very heart of Saskatoon, insures very little change in the market price, as is the case in outside subdivisions.

It will be of interest to know that in the seventeen months preceding the time his books were audited in November last, Mr. Helgerson made a clear average daily profit for 449 consecutive week days of \$530.95 per day, totalling the sum of \$238,402.87, which, in a limited time, is a record among the foremost real estate dealers in Saskatoon.

Mr. Helgerson has not confined his operations to Saskatoon as he holds large interests in Fort William, Ont.

Mr. Helgerson is one of the citizens of Saskatoon who works for the good, not merely of himself, but of the community, thus being held in high repute in all circles in the prosperous city.

W. A. Coulthard

President and Founder of the Coulthard, Harrison Company

Old timers in the true sense are unknown in "The Wonder City" but there are those who in ten years have seen a hamlet of two or three buildings and many tents spring into a modern city of well paved streets, ninety and one hundred feet wide, with great tall buildings on either side. Such is the growth of this booming Western Country.

Mr. Coulthard, the President of the Coulthard, Harrison Agencies, is a Canadian, and was born at Glencoe, Ont., but previous to landing in Saskatoon he spent many years in the States in the banking business. To-day the Company has the largest insurance business probably in the Prairie Provinces.

The history of Mr. Coulthard's coming to Saskatoon is interesting. He had come as far as Regina, but there was nothing much doing there at the time, so he decided to see what this much talked of place offered. On his arrival here the only place offered to sleep in was the floor in a parlor; and two nights later a cot, six inches too short, at the head of the stairs.

Mr. Coulthard, upon landing here, ran right into good fortune, meeting with a man, Mr. Geo. Hunt, who had three teams of horses, and desired to go into partnership in the real estate business.

A vacant office was secured, formerly belonging to one who had absconded with his gains, and was opened for business. The first sale netted \$320 for property near the present Exhibition grounds and just about prevented the firm from going smash. By the fall however, six months later, the profits for each were \$3,500. Mr. Hunt then went back to his farm in North Dakota, leaving Mr. Coulthard to run the business.

Mr. Coulthard's first dwelling was a shack 16 x 18 feet and for Christmas dinner special provision had to be made to get the eight guests in a room 8 ft x 8 ft. One of the other pioneers was there, Mr. J. F. Cairns, the owner of the departmental store described elsewhere.

In 1904 a partnership was formed with Mr. Geo. Alexander, later manager of the Union Bank here, and the partnership lasted until Mr. Alexander retired in 1907.

Mr. F. E. Harrison, the present mayor of Saskatoon, then entered into partnership and from that time the Company has remained the same, although Mayor Harrison takes no interest in the business owing to his civic duties.

Mr. Coulthard has made a specialty of selling farming lands and there is no doubt few, if any, know the district for one hundred miles around Saskatoon as he does, for his work for many years has necessitated close personal contact with conditions everywhere about the district.

Mr. Coulthard owns and farms on a large scale, using big tractors, on 4,000 acres at Elstow, thirty miles east of here.

The business carried on is that of loaning on farms and city property, and the issuing of bonds for solicitors and corporations. They represent several excellent insurance Companies—and they are agents for the Province for Lloyds Insurance Company and the General Animals Live Stock Insurance and agents for U. S. Fidelity and Guarantee, for the district.

The Company is the largest of its kind in the Prairie Provinces having agencies in all parts of the country.