

LOOKING FORWARD.

TWO Store street merchants who had read "Looking Backward," were, the other day, discussing this interesting story and speculating as to what such a revolution as that proposed by Bellamy would do for them and their families. After much ingenuous prognosticating, one of the gentlemen whom we shall call Ecnarusni, the more practical of the two, proposed that instead of wasting their time in discussion of theories or fads, they should discuss the best means of securing their respective shares of the community property so that their declining years might have all the comfort and Idyllic happiness possible to men who, while not wealthy, yet enjoyed fair incomes. His friend, named Etatse-laer, agreed and suggested that they should decide the point on the merits of the various investments open to them in the province of B. C. "For instance," he said, "we have mining, lumbering, house and store property, steamboat, tramway stocks and, indeed, nearly every kind of investment that can be found anywhere." "But," said Mr. Ecnar, "remember we have, only what we can save each year out of our incomes and must choose something we can get into each year." "All right," said Etat, "then I'm for buying Mount Tolmie lots or any lots on the outside which I can get for about \$350 each, and I can buy one or two each year. I am certain Victoria is going to be a large city one of these days, and outside lots are just the thing for my money. Suppose I buy two lots each year, that will cost me \$700. I am now 40 years old and have not made my pot yet. Now, if I persist in buying each year, by the time I am 60, I will own property which will have cost me \$14,000, and if I hold on until I am 50 to 60, I would be worth, at a modest estimate, over \$20,000 and upon this I can get 7 per cent. or \$1,400 a year. This amount will keep myself and wife pretty comfortable in our old age. If I had good luck, I might get twice that much or more." "Yes," said Ecar, "that is good, if you have luck, and, besides, you have said nothing of taxes, commission to agents and, perhaps, you might have luck—bad luck—buying the wrong lots. Now, I know something that is pretty good in the way of lots, but they are sold on a new scheme. I

can buy one each year for the price you name from a big syndicate with lots of capital and each purchaser becomes a member of the syndicate as soon as he gets his deed. Only this concern selects the entire number of lots—say 10, 15 or 20—and gives you a deed right off to the whole batch, but keeps the property out of the market until you have made your last payment. Now suppose I buy 20 of these lots at \$700 each, I will pay for one each year and this new scheme includes taxes so that I am not worried on that score. They go further and agree that if I complete the entire payments of purchase money, they will improve my property so as to bring in a stated income on the increased value, probably \$20,000 or more, besides my dividend as a member. This concern guarantees me six per

cent. after making the improvements, paying taxes, etc., and relieving me from payment of all future taxes. I nearly forgot to mention that if I took a first or second class ticket and started to join the majority, my family immediately got the estate and all further payments cease. Now what do you think of that?" "Well," said Etat, "if all you say is in the deed, I for one want to invest in just such a snap." "All right," said Ecnarusni, "come along and I will introduce you to the manager for, to tell you the truth, I have already bought." And they hied themselves away to 75 Government street, and I was the means of making another good man happy and safe by giving him one of our consol deeds.

FOSTER MACGURN,
Manager.

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