

"I Will Insure Next Year"

Very few men deliberately refuse to carry Life Insurance. In nine cases out of ten the man whose life is unprotected believes in Insurance, intends to insure, but procrastinates. "I will insure next year" he says, forgetting that if only one could count upon "next year" there would be no need for Life Insurance.

The Great-West Life Policies are issued on terms so attractive that there can be no sound reason for anyone to delay taking out a Policy. Plans are available to meet every need and circumstance, and premiums may be paid annually, half-yearly, quarterly, or monthly, to suit the convenience of the insured.

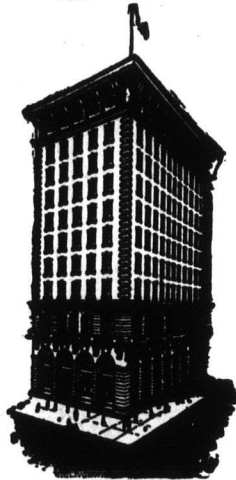
Ask for personal rates—giving date of birth

The Great-West Life Assurance Company

HEAD OFFICE Dept. "Q" WINNIPEG

UNION BANK OF CANADA

Loans for Livestock



Head Office, Winnipeg
Total Assets over
\$109,000,000
Deposits over \$85,000,000

THE UNION BANK OF CANADA is prepared to make loans to good farmers on reasonable terms, to purchase cattle for feeding or breeding purposes.

It is in the best interests of farmers to increase their herds. Consult the Local Manager for particulars.

Paid Up Capital - - - \$ 5,000,000
Total Assets Exceed - - - 109,000,000

THE PIONEER BANK OF WESTERN CANADA

FARMERS!

You will get good satisfaction and the best possible cash results by employing our services to look after and dispose of your carload shipments of Wheat, Oats, Barley and Flax. Liberal advances against Shipping Bills at 7 per cent interest. : : :

THOMPSON, SONS & CO.
700 W Grain Exchange Winnipeg

When writing advertisers, please mention The Western Home Monthly

First Impressions of Canada

By Aubrey Fullerton

IT IS a far cry from this day of publicity and immigration movements back to the time of the French king who spoke of Canada as "only a few arpents of snow." Things have changed since then and a different interpretation of new world values has been established. It's "the world's bread basket" and complimentary names like that by which Canada is known nowadays and the fact that there were ever any other opinions about it has been almost forgotten.

No less a man than Sir Alexander Mackenzie, however, once wrote it as his personal conviction that what we now call the Western provinces would never be of much use as a farming country. Mackenzie was a brave and venturesome explorer, and was the first traveller down his own great river to the Arctic, as he was also the first to cross the Rockies; but he slipped badly in his estimate of the Western plains country. In summing up his impressions of the region west of the Great Lakes, he said:

"The whole of this country will long continue in the possession of its present inhabitants, as they will remain contented with the produce of the woods and waters for their support, leaving the earth, from various causes, in its virgin state. The proportion of it that is fit for cultivation is very small and is still less in the interior parts; it is also very difficult of access, and whilst any land remains uncultivated

which no expressions of mine are qualified to describe."

If Mackenzie's eye was poorly focussed on the prairie country, he may be pardoned for the sake of this brightly painted picture of the virgin north, the first description by any man of the Peace River region and the beauties to which it leads.

A hint of how the Pacific Coast looked to the men who saw it in its primeval wildness is given in the journals of Vancouver, who, in 1792, wrote of the Puget Sound country:

"To describe the beauties of this region will, on some future occasion, be a very grateful task to the pen of a skilful panegyrist. The serenity of the climate, the innumerable pleasing landscapes and the abundant fertility that unassisted Nature puts forth, require only to be enriched by the industry of man with villages, mansions, cottages, and other buildings to render it the most lovely country that can be imagined; whilst the labor of the inhabitants would be amply rewarded in the bounties which Nature seems ready to bestow on cultivation."

It took seventy years or more after these first impressionists to settle fully the question of the West's suitability for agricultural occupation. There was a difference of opinion, particularly in reference to Manitoba. Lord Selkirk said, in the prospectus of his colonizing



As Niagara Falls looked to its first artist-visitor (Hennepin's Drawing, 1678).

to the south of us, there will be no temptation to settle it. Besides, its climate is not in general sufficiently genial to bring the fruits of the earth to maturity."

That was in 1793. In that year, having gone on from the prairie country to the still farther West, he visited the Peace River district, and in his excellent diary noted down its general characteristics as he saw them en route to the mountains. Most of the country through which his route then took him is still a wilderness, but Mackenzie, who was not given to superlatives and who estimated the future Manitoba and Saskatchewan at something below par, found places in even those remote wilds of which he was moved to write thus appreciatively:

"The west side of the river displayed a succession of the most beautiful scenery I had ever beheld. The ground rises at intervals to a considerable height and stretching inwards to a considerable distance; at every interval or pause in the rise there is a very gently ascending space or lawn, which is alternate with abrupt precipices to the summit of the whole, or, at least as far as the eye could distinguish. This magnificent theatre of Nature has all the decorations which the trees and animals of the country can afford it, groves of poplars in every shape vary the scene, and their intervals are enlivened with vast herds of elks and buffaloes. . . . The whole country displayed an exuberant verdure; the trees that bear a blossom were advancing fast to that delightful appearance, and the velvet rind of their branches reflecting the oblique rays of a rising or setting sun, added a splendid gaiety to the scene,

scheme, which headed up definitely in 1811: "The soil on the Red River and the Assiniboine is generally a good soil, susceptible of culture and capable of bearing rich crops." But in 1857 Sir George Simpson testified at an inquiry in England before a committee of the House of Commons that he believed agriculture in the West would be a failure. His own experiments along that line in the Red River settlement had been discouraging and costly and he was skeptical of any further efforts.

What our first visitors thought of the Western provinces and their industrial possibilities leads back to what was said and written about other parts of Canada by the earliest sightseers on record. The first tourist writer was Jacques Cartier, the forerunner of all who have since sailed Canadian streams and tramped through Canadian woods. Cartier was unfortunate in his first landing and for that reason the earliest written statement about Canada that we can take positively from the pages of history was not at all a complimentary one. He landed in what is now the border country between Quebec and Labrador, to which he crossed from Newfoundland in June of 1534. Here is his initial landscape:

"In the island of Blanc-Sablon there is nothing but moss and stunted thorn and thickets here and there, withered and half dead. In short, I think that this is the land which God gave as his portion to Cain."

A few weeks later, however, this earliest traveller in Canada was sailing along the northwest coast of Prince Edward Island, where he found things much more to his