





RICHARD LONEY AND COMPANY

CITY AND FARM PROPERTY

STMENTS AND INSURANCE MORTGAGES

MOOSE JAW. SASK

This book tells you of Moose Jaw and the country round about. If I could take you with me over the country and talk to you personally, pointing out the changes that have taken place in the past few years and indicating what I believe to be the future desiny of this City, this book would be unnecessary. I feel, however, that a careful study of this record of fact will be interesting, and trust that some day you may have the opportunity for closer investigation. Any further information you may require is yours for the asking.

R. LONEY





HE Province of Saskatchewan is the richest agricultural area in the world. It stretches from the boundary line of Manitoba 320 miles westward to the boundary of Alberta and reaches from the international border northward to the 60th parallel of latitude. Within

that vast area of 250,650 square miles there is wide diversity of climatic and soil conditions, but from one end to the other it has proven itself capable of producing to the greatest perfection the grains and fruits by nature adapted to the north temperate zone.

Saskatchewan is a grain growing country. Wheat is its primary staple and nowhere in the world does man's greatest food product reach so high a standard of perfection as in the province of Saskatchewan. Wheat, today, is the magnet which is drawing population from every congested centre of population in the world on to the fertile plains of Saskatchewan, but as time goes on other features of agricultural effort are making their influence felt. Stock raising has now reached a high state of development—the dairy industry is growing, manufacturing industries are being established in her larger towns and cities and the message of Saskatchewan to the world now is the message of a self-contained empire of developing wealth, drawing by the power of her resources, not only an agricultural, but a commercial and industrial population to continue the work of building an empire of scattered potentialities into a cognate and correlated community of tremendous realities—a nation in itself—a community which makes the proud boast that the actual wealth production within its boundaries is greater per unit of population than that of any other Province or State in the world.

THE WORLD'S MOST MAGNIFICENT WHEAT AREA CONTRIBUTES TO THE UPBUILDING OF MOOSE JAW

What then are the forces which make Saskatchewan the richest Province in Canada—the wealthiest per unit of population in the British Empire?

FIRST:—Vast areas of soil, tremendously fertile, capable of producing maximum crops, able to maintain these high yields against continuous cropping better than any other agricultural country in the world.



Take, for instance, this story of recorded fact. The Dominion government maintains experimental stations in every Province of the Dominion. The Saskatchewan station is located at Indian Head. Indian Head lands are not richer than those of scores of other districts in this fertile Province, yet year after year the experimental farm at Indian Head produces larger crops, not only of wheat, but of oats, barley and potatoes—larger than those of any other portion of the Dominion. The record covering as it does the work of a number of years proves the truth of the claim that in fertility of soil Saskatchewan leads the Dominion leads the world.

Coming next to a comparison with other sections of the American continent we see that here too Saskatchewan leads in grain yield.

Comparative statem	ent of t	the ave	rage yi	ield of	wheat p	er acre	1902-1	910:
1902	1903	1904	1905	1906	1907	1908	1909	
Saskatehewan . 22.57	19.44	17.51	23.0	21.40	13.52	13.68	22.1	15.58
Kansas 10.4	14.1	12.4	13.9	15.1	11.0	12.6	14.5	14.01
Minnesota 13.9	13.1	12.8	13.3	10.9	13.0	13.0	16.8	1.60
North Dakota . 15.9	12.7	11.8	14.0	13.6	10.0	11.6	13.69	5.0
South Dakota 12.2	13.8	9.6	13.7	13.4	11.2	13.0	14.1	12.8
Nebraska	15.7	13.6	-19.4	22.0	18.1	17.0	19.4	16.1
Iowa	12.4	11.6	14.2	15.7	13.4	17.2	14.69	21.0
Russia	10.6	11.5	10.2	7.7			12.07	10.93
United States14.5	12.9	12.5	14.5	15.5	14.0	13.1	15.8	14.1

While comparative figures are not available for 1911 it is a known fact that last year Saskatchewan led all America in wheat production.

THE CLIMATE MAKES CROP PRODUCTION CERTAIN

Surely these cold facts are proof positive of the producing power of the land. But land alone would not be sufficient to produce the crops mentioned. Coupled with a plenitude of fertile soil there must be abundant moisture. The rainfall is not excessive. In fact Saskatchewan might be classed as a dry climate, but the rainfall comes during the growing season—May, June, July and August are the months of greatest precipitation. These are the months of the growing crops



Typical Mouse Jaw Homes



and hence the rainfall is a question which seldom worries the Saskatchewan farmer, nor is he ever troubled by the scorching winds which render crops an uncertainty in other less favored lands.

The following table will give some idea of the amount and distribution of rainfall in Saskatchewan. The table gives the figures for six years, 1905-1910, also the precipitation recorded during the growing period, April-September, in each of these years. This table is a compilation, averaged of all the available data respecting precipitation at all the meteorological stations in the Province in each year since 1905. Snowfall is reduced to its "water equivalent," ten inches of snow being stated as one inch of rain.

MONTH	1910	1909	1908	1907	1906	1905	Average Pre- cipation for Ten Years (by months)
January	.38	.62	.29	.96	.80	.48	.70
February	.46	. 36	1.14	.31	.26	.36	. 66
March	.84	.53	. 99	1.03	.17	.38	1.03
April	.55	. 69	.84	.74	1.15	. 4.4	.72
May	2.07	2.46	1.13	.91	2.21	2.58	2.10





Upper Photo: The Home of the Moose Jaw Times Lower Photo: Overhead Bridge across the C.P.R. Tracks, Moose Jaw

119 . 02							MM .	
MO	0	S	E	J	А	W	A STAT	
South 1						- A	Average Pre-	
MONTH	1910	1909	1908	1907	1906	1905	(by months)	
June	2.63	2.64	4.84	3.61	5.22	2.86	3.49	
July	1.50	5.36	1.27	1.81	1.28	1.90	2.28	
August	2.12	1.41	2.06	3.49	1.16	2.42	2.41	
September	.97	.72	. 62	1.41	1.57	2.60	1.65	
October	.29	. 61	1.31	.29	.36	.95	. 69	
November	.71	. 99	.54	.12	1.52	. 60	. 61	
December	.96	1.62	.45	. 29	1.38	.37	. 60	
Total	13 48	18.01	15 48	15.00	17.08	15.94	17.00	

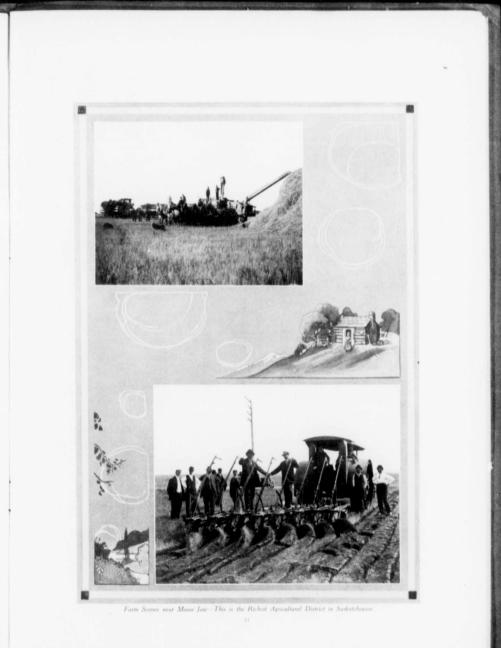
continent, as the figures herewith will show, yet as the crop record proves amply sufficient for maximum crop production.

Ant

nual	precipitation	of	Ontario, average 26 years		
**	**	55	New York, average 23 years		
**	44	11	Missouri, normal		
44			Iowa, average 19 years		
55	**	64	Ohio, average 21 years		
**	**	11	Alberta, average 7 years		
**	**	**	Saskatchewan, average 10 ye	ars	

A CLIMATE FREE FROM EXTREMES

Given soil and rainfall the other great factor in crop production is temperature. The records of seven years tell the story—a warm, sunny growing season from April to October—a cold clear winter—this is the climatic record of each succeeding year. The summers are warm, but not oppressively so, the winters cold, but not too cold—a climate suitable for growth and development of plant and man and beast. There is no more beautiful climate in the world, no climate in which the naturally strong can find more thorough enjoyment. An English writer describing the climate of Saskatchewan recently wrote:—"The Western climate is conducive to health, happiness and old age. The cold spells are divided by days that are bright, clear and pleasant, during which children enjoy playing in the





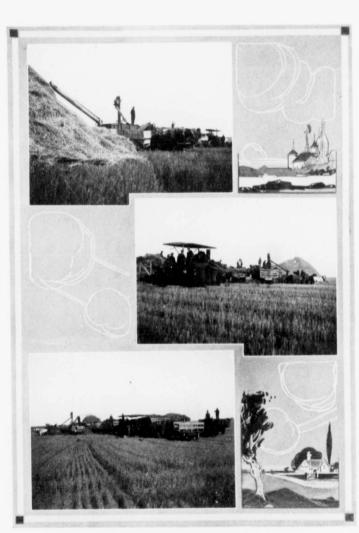
open air for hours, and young people enjoy long sleigh rides. Many instances can be given of men who removed here in quest of health and have been benefited by the invigorating climate."

The following table, which is a compilation of all available data respecting the temperature at each meteorological station in the Province in each year since 1905, gives the mean temperature in Saskatchewan for each month in these years. The monthly average for the same period, and the annual mean are also given. In the summary is included a statement of the mean temperatures during the months of April-September, which is practically the period of vegetation.

MONTH	1910	1909	1908	1907	1906	1905	Average 10 Years
January	5.6	5.5	10.0	-14.6	6.6	-1.1	2.9
February	1.7	0.6	8.9	6.2	6.5	4.5	3.8
March	33.2	17.7	10.3	14.9	15.9	29.7	14.5



The Scott Block; a modern office building, Moose Jaw



Farm Scenes near Moose Jaw

oult	10	0.54.0	CIO.	, odT	souidt	lo vuin	nived edi	t the vio	to si mewodotnalene tud
						(80-20)	(60-80)	(01-60)	
\hat{c}	91					1.81	8.41	12.9	October-March
1	85	ç	55	8.56	L'St	5.85	6'89	8.85	aoquia)das-liadv
8	SS	0	98	6 . 53	t 18	4.88	8° 88	2.58	msom hsumuA
t	01	L	+1	8.8	2.41	6.6	6.5	£`8	December
0	27	8	26	6.15	8.95	$0^{+}2\tilde{c}$	1.71	0.771	Xovember .
6	01	\tilde{c}	98	1 et	Lêt	8.78	8.78	1.14	October
1	00	ç	25	8.66	0.74	2.95	1.96	0.64	September
ç	.09	1	19	1. 61	2.76	6.85	9.59	8'99	$1 \sin n V$
S	89	÷	~~~ e_9	9.55	9.19	£`†9	8.49	9.49	
\mathcal{Q}	19	I	92	1.65	8.76	8.95	$6^{\circ}8$	8.05	1 me
\tilde{c}	0	\tilde{c}	st	8:21	$L^{+}68$	2.05	6 61	$9^+ t t$	May.
	48		28	1.11	6 16	6.88	8.55	6.84	ling A
380	o Ye	V 51	061	9061	2061	8061	6061	0161	HLNOW
È	Son	ATT .							2
1	Cire	NΠ	A	A 1	2 0		7 0	0	
T	The second	-		U	A L		A E	0	OW
in	N	0	-						AD WIN

us. The actual record of fact is always interestincrease, yet the real work of development has only begun and the best is yet before Progress has been steady, from 1896 to 1912 inclusive there has been a steady can tell what is in store for this great Province in the years that are to come. touched. Last year's record of grain production reached 212.710.363 bushels. Who Province is al least 86,826,840 acres, of that vast area not more than 8% has been but Saskatchewan is only at the beginning of things. The crop area of the

of which any Province might be proud. and Saskatchewan can boast of a record in 1911 ing, especially when it is a record of progress,





Homes in the Rapidly Growing City of Moose Jaw



THE EMPIRE OF WEALTH AT THE DOOR OF THE CITY OF PROGRESS – MOOSE JAW

The total production of the four principal grain crops in 1911 was, as given above, 212,710,363 or 67.825,513 bushels over the previous year, and this despite what were admittedly adverse weather conditions. This was grown on 8,602,455 acres or 1,220,390 acres over 1910. This total production includes 96,796,588 bushels of wheat (including 89,280 bushels of fall wheat) which was raised on an acreage of 5,232,248 or 567,414 over last year.

As a producer of wheat and small grains Saskatchewan now stands without a rival on the North American continent. Last year she took second place to Minnesota, but this year Minnesota's wheat production has fallen below half that of Saskatchewan. The average yield per acre over that of 1910 is 2.92 bushels.

The total acreage under oats is 2,192,806 or 110,199 over last year. On an average yield of 45.0 the total production is 98,676,270 bushels or 35,360,975 bushels over the previous year. The increase in the average yield over 1910 is 45.0 as against 30,40 the previous year or 14.6 bushels per acre.







GREAT CROP PRODUCTION-MEANS MIGHTY CITIES

Compared with 1910 there is an increase in the acreage under barley of 6,599, while there is an increase in the yield of three and two-fifths bushels per acre, giving a total production of 6,859,804 as against 5,859,018 bushels in 1910.

Flax, as indicated, shows the largest increase of all grains; the previous year's record, which was also exceptionally large, being more than doubled. The acreage under flax in 1911 was 932,408 or 536,178 over 1910. The average yield, which is 11.13, also exceeds that of the previous year and brings the total production up to 10,377,701 bushels or 7,333,563 bushels more than in 1910.

THE FULL STORY OF THE DEVELOPMENT OF THE WORLD'S GREATEST GRAIN PRODUCING PROVINCE

That the reader may know that this is not an exceptional record we give the figures for the previous 12 years. It shows the marvellous agricultural development of this marvellously rich agricultural Province.

Tables showing the areas of the four leading grain crops, the production, and the average yield per acre in each of the years 1899-1910 inclusive:

WHEAT

Year		Total	Production	Average Yield Per Acre
1910		4,664,834	72,666,399	15.58
1909		4,085,000	90,215,000	22.1
	1			

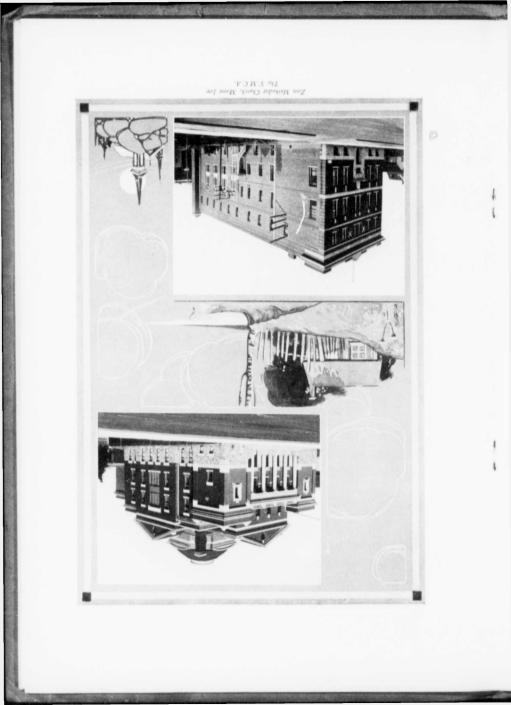






The Collegiate Institute One of the Public Schools

TAIL		MO	O S	E	JA	W	
200	135					2	2 May
ها							2
Year			Total		Production		Average Yiel Per Acre
1908			3,703,563		50,654,629		13.68
1907			2,047,724		27,691,601		13.52
1906			1,730,586		37,040,098		21.40
1905			1.130,084		26,107,286		23.09
1904			910,359		15,944,780		17.51
1903			777,899		15,121,015		19.44
1902			580,860		13,110,330		22.57
1901			469,953		11,956,069		25.41
1900			382,540		3,443,671		9.00
1899			328,459		6,083,508		18.49
			(DATS			
Year			Total		Production		Average Yiel Per Acre
1910			2,082,607		63,315,295		30.40
1909			2,240,000		105,465,000		47.1
1908			1,772,976		48,379,838		27.29
1907			801,810		23,324,903		29.09
1906			369,873		23,965,528		37.45
1905			449,936		19,213,055		42.70
1904			346,530		10,756,350		31.04
1903			280,096		9,164,007		32.71
1902			193,200		6,975,796		30.93
1901			123,251		5,517,866		44.76
1900			96,173		1,604,561		16.68
1899			83,465		2,518,248		30.17
			B	ARLEY			
Year			Total		Production		Average Yield Per Acre
1910			238,394		5,859,018		24.58
1909			244,000		7,833,000		32.10
1908			229,574		3,965,724		17.25
1907			79,339		1,350,265		17.92
1906			53,565		1,316,415		24.57



1.2	M	0	0	S	E	J	Α	W	The stat
-----	---	---	---	---	---	---	---	---	----------

Year		Total		Production	Per Acre
1905		32,946		893,396	27.11
1904		24,650		598,336	24.27
1903		27,679		665,593	24.94
1902		14,275		293,632	20.91
1901		11,267		354,703	31.48
1900		8,303		150,822	18.16
1899		7,656		160,604	20.97
		F	LAX		
Year		Total		Production	Average Yield Per Acre
1910		396,230		3,044,138	7.68
1909		319,100		4,448,700	13.9
1908		264,728		2,589,352	9.78
1907		128,528		1,364,716	10.62
1906		76,005		710,689	9.35
1905		25,315		398,399	15.73

31,644 285,697 9.02 1902 16,694 153,709 9.80These are records of cold fact. It is not surprising then that Saskatchewan should be making progress faster than any other portion of the American Continent, and that its cities should record a development without parallel in the history of Western progress. Census figures prove the truth of this statement.

166,434

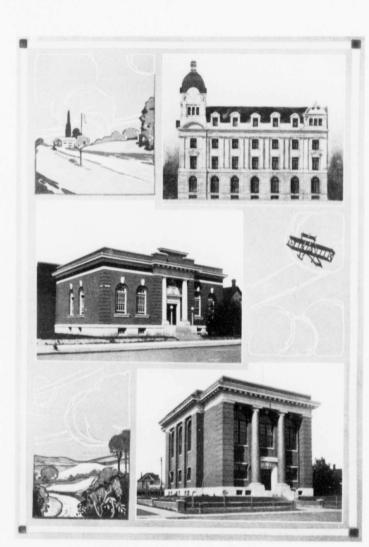
15,917

1904

1903

A beauty spot near Moose Jaw





Prominent Public Buildings, Provincial and Federal, Moose Jaw



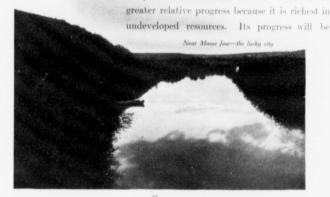
THE CITIES PROSPER FROM THE COUNTRY'S WEALTH

A comparison of the increases made by the different Provinces in Canada and the United States gives some indication of the very rapid increase of population in Saskatchewan.

During the last decade the population of Canada increased 33 per cent, and the United States 20 per cent. Saskatchewan has made wonderful progress. In 1911 Saskatchewan had the third largest population of the Canadian Provinces.

Saskatchewan increased 397 per cent.; British Columbia made a gain of 103 per cent.; Manitoba 78 per cent.; Quebec 21 per cent.; Ontario 15 per cent.; the other Provinces less than 10 per cent. Only three states across the line doubled in the ten years—Washington, which showed an increase of 121 per cent.; Oklahoma 112 per cent.; and the small state of Idaho, which increased by about 50,000, or a percentage gain of 101. Other states making large gains were Nevada 93; North Dakota 77; Oregon 62; Colorado 48; New Jersey 40. Other states increased less rapidly. Of the Western states, Arkansas showed an increase of 20 per cent.; Minnesota 18; Kansas 15; Nebraska 11; Utah 36. Iowa showed a decrease.

Saskatchewan has grown and developed because it has the wealth. It has made





Three Moose Jaw Wholesales-Many more are soon to be established here



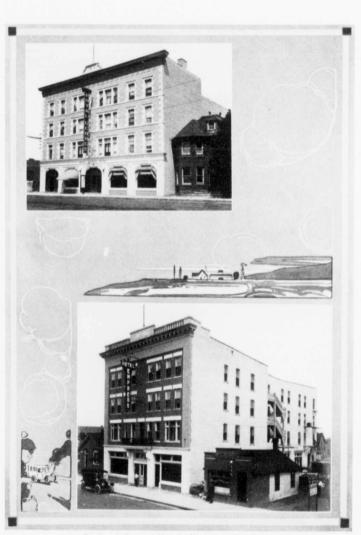
even greater in the future because the work already done will but give an impetus to the real developments which must inevitably follow.

MOOSE JAW THE COMMERCIAL METROPOLIS AND INDUSTRIAL CENTRE OF SASKATCHEWAN

In all this vast area of countless acres of farm and dairy land, of coal and mineral and timber, there must be built great cities—cities which will supply the commercial and industrial needs of the community—cities which will be great centres of social and educational life. These centres are being built today—they will be increasingly numerous as the years go by, but those who have studied carefully the geographical situation, the industrial prospects and the progress already made place Moose Jaw in the forefront as destined to remain for all time one of the greatest cities of the plains between Winnipeg and Calgary.

Moose Jaw is situated on the main line of the C.P.R., just 400 miles west of





Two Recently Constructed Moose Jam Hotels, thoroughly modern in every may 47

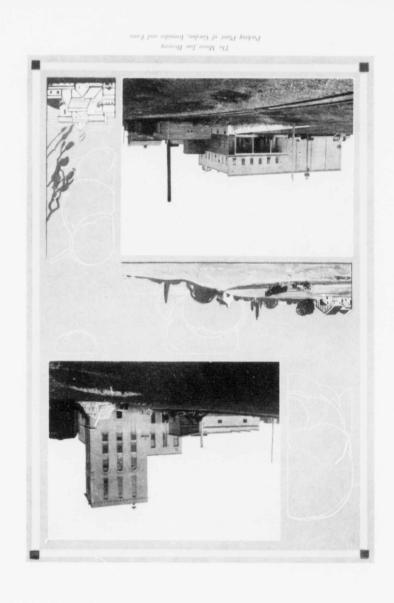


Winnipeg and 440 miles east of Calgary. It is in the very heart of the richest area of that vast Empire of which the figures previously given tell so eloquent a story. Moose Jaw is the greatest railway city in Saskatchewan. It is the meeting point of the main line of the C.P.R. and the Soo line, the greatest system under C.P.R. control. Here the C.P.R. with its thousands of miles of railway and the allied Soo system with its thousands of miles, touch rails to form the great transcontinental line of the Soo Pacific system. The G.T.P. is building to Moose Jaw from Regina. The C.N.R. is also on the way and it is only a question of months until it, too, reaches the city. A branch line of the C.P.R. runs north to Outlook—the beginning of an iron trail which will yet be extended to Edmonton and onward to the Pacific—and the G.N. plans to come in from the south. Moose Jaw is the keynote of the railway situation in Saskatchewan, the richest Province of the Dominion.

"ONE OF CANADA'S GREATEST RAILWAY CENTRES "

That this is not mere prophecy, the facts will show—Moose Jaw as a railway centre has already arrived. At the present time on the C.P.R. alone there are employed nearly 2,000 men and the monthly pay-roll is \$200,000. In the operating and mechanical departments there are 1816 men employed. In the Superintendents office 52, telegraph office 30, and in Asst. Superintendents and freight department between 50 and 100 men. There are 53 miles of trackage in the yards— Moose Jaw in this regard is second only to Winnipeg itself in the Canadian West. There are under the direct supervision of the general office at Moose Jaw 1,587 miles of track. As a railway centre what will this city become when work now under way becomes completed?

It must also be carefully considered by those who study the economic relationships between the city and those who compose the population within its borders, that a community containing a large number of railway men must inevitably be a progressive community. Railway men as a class are well paid. They are big carners and big spenders. They are progressive because their life is one of action —they are aggressive because their business makes them so. There is a vast difference in the prospects of a city founded on agricultural wealth and railway





activity when compared with the chances for development in a city where employment is less steady or where the class of people engaged in work cannot from the very nature of things draw such high pay. Moose Jaw is singularly lucky in this regard. Here again it is the city of great good fortune.

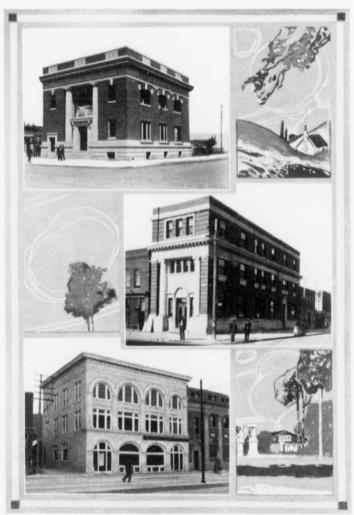
MOOSE JAW HAS A GREAT FUTURE AS A MANUFACTURING CENTRE

Moose Jaw must become a great manufacturing centre, for where the raw material abounds there will industries be established. Manufacturing in Canada follows a clearly defined and well outlined course of progress. The first development in a new section of the country is always agricultural, then commercial and finally industrial, for great industries logically are founded from the growth and development of settled communities and where there is high earning power, and unexcelled natural opportunities, the genius of the people will assert itself in the development of manufacturing enterprises. These influences have during the last few years made themselves manifest in Moose Jaw.

Naturally a city which is a railway centre offers exceptional facilities to manufacturing enterprises. Moose Jaw has cheap sites available for this purpose. Already much manufacturing is done here. One of the largest flour and oatmeal mills in Western Canada is located at Moose Jaw. Gorden Ironside and Fares have a large abattoir. Planing mills and kindred enterprises are showing rapid development, for Moose Jaw has abundance of raw material and cheap fuel and these are prime factors in the development of manufacturing enterprises.

MOOSE JAW – SASKATCHEWAN'S MOST ADVANTAGEOUSLY SITUATED DISTRIBUTING POINT

As a distributing centre there is no better location than Moose Jaw in the whole Canadian West. Moose Jaw is the last city of commanding size and dominating position between Regina and Calgary—a distance of 483 miles. Through it must pass a great measure of the growing imports of Canada from the United States. From it must be distributed to the smaller towns in the West the immense quantities of merchandise necessary for its direct tributory territory.



Three Moose Jaw Banks, typical of the Stability and Appearance of Mouse Jaw Bank Architecture



TRADE AREA

Distribution of commercial products in Canada has always been from East to West. This is the trend of trade growth and commercial expansion in the Canadian West. Turn to a map of Western Canada—place a pencil on the City of Moose Jaw—follow down the Soo line to the International boundary, trace along the 49th parallel to a point near the City of Lethbridge, turn north to Calgary and Edmonton then east and south to a point half way between Moose Jaw and Saskatoon, then down to Moose Jaw. This roughly outlined area embraces the trade territory of Moose Jaw, a mighty empire in which this City, the city of tremendous realities and still more tremendous possibilities must be supreme. Moose Jaw is the Wheat City; the Commercial City; the Industrial City of Saskatchewan.

So much for a vague outline of possibilities, let us turn now to what has been accomplished in the last few years.

MOOSE JAW'S RECORD OF GROWTH IS MARVELLOUS

The population of Moose Jaw in 1901 was 1558—five years later it had risen to 6,250, in 1911 this was more than trebled and the City population was 20,623. A conservative estimate on July 1, 1912, would place the population at over 25,000.

Take another evidence of prosperity; the bank clearings. Let us make a comparison between Moose Jaw and some of the older cities of Canada.









It is necessary to remember that Moose Jaw, but a village ten years ago, is a city today. We must also keep in mind that it is not a Government seat and that a capital city, from the very nature of things may show larger gains in bank clearings at certain seasons of the year than will a purely commercial and industrial metropolis. For the first six months of 1911, the bank clearings of Moose Jaw were \$14,336,000. In the first six months of 1912 they had risen to \$27,257,000. The percentage gain shows an even more astounding record when comparison is made with other Canadian cities. In the entire Dominion of Canada Moose Jaw is third in percentage gain. The figures are:

EASTERN CITIES

Montreal 16.6 Toronto 18.5 Ottawa 29.5 Quebee 16.3 Hamilton 31.5 Halifax 15.4 St. John 8.1 London 15.4 Brantford 5.6

Winnipeg 42.9 Vancouver 20.8 Calgary 39.4 Victoria.... 23.9 Edmonton Regina 61.7 Lethbridge Saskatoon Brandon 15.9 Moose Jaw 90.1

WESTERN CITIES

Average 18.4

Average 42.4

MOOSE JAW WILL STAND COMPARISONS

The Customs figures show another remarkable record of growth fully in keeping with the development of Moose Jaw,

The comparative figures for the first five months of the last two years were:

	1911		1912
January			\$29,091.43
February	29,804.19		46,499,45
March	43,206.74.		79,262.88



THE GROWTH IN VALUES PROVES THE INTRINSIC WORTH OF A CITY

The growth in the city assessments gives some idea of the tremendous increment in land values as well as in the extension and development of business. In three years the assessment has been almost quadrupled; the figures show the actual increase:

1910					\$13,548,402
1911					27,770,453
1912				(estimated	52,000,000

The land titles office records 4189 entries in 1911. Suppose during the next three years only the minimum amount of this is put under the plow it means at least another million bushels to be added to the million and a half shipped from or milled at the City of Moose Jaw last year. Surely the future as far as material wealth is concerned looks bright indeed.

MOOSE JAW IS A SUBSTANTIAL CITY

But Moose Jaw, municipally, has kept pace with Moose Jaw as a commercial and industrial centre. Moose Jaw is a well-built City, with splendid public and



On pleasure bent, near Moose Jaw

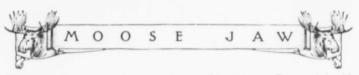


private buildings. The telephone exchange, court house, and registry office are substantial examples of public buildings. There are 31 miles of sidewalks and 29 miles of water mains. When the new water system is complete the city will have a supply of over 1,000,000 gallons a day and a dam on Moose Jaw creek will render available as a reserve for fire protection 24,000,000 gallons.

THE BASIS OF BUSINESS PROGRESS IS SUBSTANTIAL

These few brief facts give some evidence of the development of the City of Moose Jaw and point the way for future activities. It is sometimes argued that the West, from an investor's standpoint, has seen its best days and that the future can produce nothing to approach the opportunities of the past. Common sense, reason and logic prove the opposite to be the truth. If figures do not lie, and records of historic fact cannot fail to tell the truth, then progress in the West must be even greater during the next few years than it has been in the past. It will be greater because the forces which make for prosperity will be greater. The impulse to progress was given first by the settlers, who increased the production of wealth within the City and Province, and today there is a vast army at work increasing production and wealth and constantly strengthening the forces which make for national prosperity. In business, as in physics, there is a law of acceleration.





The forces of progress gather momentum as time goes on. Even so it is with Saskatchewan and Moose Jaw. The mighty forces at work today will ensure a development beyond the hones of the most ardent dreamers.

Capital draws capital—progress makes progress. Moose Jaw has become of recent years a financial centre, and now a bank with a Federal Charter is about to make its headquarters there. It will be known as the Bank of Saskatchewan, and will be financed hurgely by local capital. This is but an illustration of the point we have endeavored to make, namely, that added production, increased capital, gives cumulative power to the forces of progress, and makes for an increased ratio of development the more firmly established a community becomes.

OPPORTUNITIES ARE BETTER TODAY THAN EVER BEFORE

A few years ago not more than a decade—the only opportunity open to investors in Western Canada was land speculation for the uncarned increment. That is still open. But Moose Jaw and Saskatchewan offers more than that today. There is the opportunity for business and industrial effort, there is opportunity for commercial and financial enterprises. There are many enterprises open to the shrewd financial man of 1912 that would not have been dreamed of one decade ago.

There is stability in finance and industry in the West today such as the past has never offered. There is a reserve power back of the creative energy of the people —there is purpose, poise, power and capacity and that is why this great land is now entering upon an era of prosperity greater than ever before. Moose Jaw stands in the centre foreground of this great movement—Moose Jaw—the Commercial Metropolis,

MOOSE JAW—A LEADER IN REAL DEVELOPMENT

The churches and schools are in keeping with the development of the religious and educational life of the community and bear splendid testimony to the development of the City. They are among the finest institutions of their kind in Western Canada.



Moose Jaw is not a City bare, open and treeless as so many have been led to believe the cities of our prairie west to be. Moose Jaw has its parks and open spacesand almost at its door are spots of rare entrancing beauty, with nature at her best and beyond the open prairie—with its waving fields of grain, its happy smiling homes—a mighty land—a mighty background for a great City.

Moose Jaw proud, rich and prosperous mighty today but still mightier tomorrow—for the world lies at the door of Moose Jaw, and the smile of confidence is on her face.



