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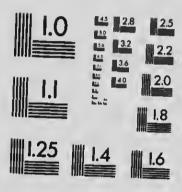
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BRITISH COLUMBIA





KELOWNA BOARD OF TRADE

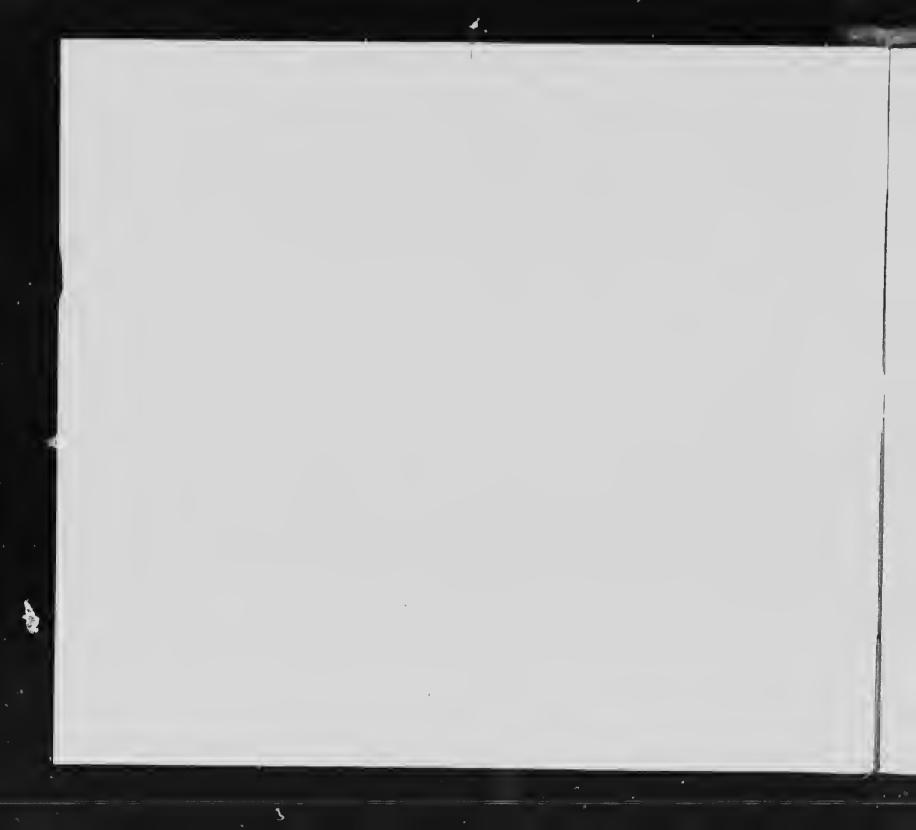
INTRODUCTION



THIS Booklet is for the information of those who are looking forward to establishing a home in a district affording the hest conditions for the enjoyment of life. These include a mild, healthful climate, free from the extremes of cold and heat; pleasant surroundings, congenial neighbors, and perhaps, most important of all, an occupation at once profitable and agreeable.

The Board of Trade has nothing to sell, but desires to place before prospective settlers some of the more important features that have made Kelowna famous, and also to give in the following pages nothing but reliable and trustworthy facts. Figures quoted are as nearly accurate as it is possible to get them, and readers may rely on our statements.





The Okanagan Valley

The name, Okanagan, needs no introduction. Its climate and the repeated triumphs won by its fruit, have rendered it a household word throughout Canada and Great Britain.

Situated between the Selkirks on the east, and the Coast Range on the west, the Okanagan Valley extends from the main line of the Canadian Pacific Railway at Sitamous to the international boundary line, consisting in general, of a wide plateau region, deeply intersected by lake and river, varied by rolling plains, terraced benches and fertile bottoms. It is drained by the Okanagan Lake and River ystem, comprising lakes and streams scattered over the district. It possesses a number of progressive and enterprising towns, Kelowna, Vernon, Armstrong, Enderby, Summerland, Peachland and Penticton.



KELOWNA CITY.

The City of Kelowna is located on the east shore of Okanagan Lake and about midway of its length. It is beautifully situated along a two-mile water front and extends back from the lake for a mile and a half.

The population is now 2300, and is rapidly increasing. The

total property assessment is \$1,409,000.

An excellent electric light and power plant is owned and operated by the city, and this year additional mach. ...y has been installed, which furnishes, at a reasonable rate, ample power for all purposes.

The waterworks system, also Municipally owned, is adequate and up-to-date. A powerful pump with a normal capacity of 1250 gallons per minute keeps a constant pressure on the mains and thus insures excellent fire protection. A sewerage system, also, is under consideration, and will, doubtless, be in operation in the near future.

One of Kelowna's greatest assets is the lake, and the city authorities have not failed to make the most of it. Thirty-six acres of land along the water front have been converted into a

public park, with play-grounds, an athletic field and flower gardens. The park is located at an angle of the lake, and hence has water-front on two sides of it, while on the third, it is bounded by a picturesque creek. The club-house of the Kelowna Aquatic Association, within the park premises, provides good facilities for bathing, rowing, canoeing, etc. The city has also built a wide promenade along the beach, together with a band-stand, where the Kelowna band renders excellent music during the cool summer evenings.



RECREATIVE POSSIBILITIES.

Life in Kelowna is by no means a continuous round of toil. Climatic conditions give an impetus to sport and pleasure, while the fact that fruit-growing only requires cominuous labor during a certain portion of the year, offers to the devotee of sport abundant opportunity of enjoyment. Some of the principal organizations devoted to sport are Jockey, Baseball, Lacrosse, Rugby and Association Football, Cricket, Polo, Curling, Hockey, War Canoe, Badminton, Bowling, Gun and Rifle Clubs,



An active Tennis club, with a large membership, holds an nnual Okanagan Valley tournament, in which some of the be, players in the interior participate.

The neighborhood of the lake furnishes constant opportunities for those who enjoy the water. Safe and enjoyable swimming, boating and fishing are assured. The Kelowna Aquatic Association have secured a lease of a portion of the fore-shore, where a substantial pavilion has been erected, which is open to



KELOWNA, B.C.



KELOWNA VALLEY LACROSSE CHAMP

the members at all times. Wide verandahs, screened from the rays of the sun, and cooled by lake breezes, furnish a pleasant retreat on summer afternoons. Bathing cubicles and diving boards are also provided. The bathing privileges are free to all children under fourteen years, and a caretaker, an experienced



swimmer, is in attendance at the pavilion for the safety of children. Under t' auspices of the Aquatic Association, an annual regatta is held the year, and 'h lends a desirable impetus to the rivalry of



canoeists, oarsmen, swimmers and other aquatic experts. he war canoe races are leading features of the regatta, the keen competition between the teams from various lake points adding much to the interest of the events.



The Kelowna Club provides bowling, tennis, billiards and other forms of recreation for its membership of over one hundred and fifty.

Nor are the more intellectual amusements neglected. The Kelowna Musical and Dramatic Society, started a few years ago on a rather small scale, has grown to be one of the most popular permanent institutions of the city, and has well justified its existence, producing annually several plays and operas. The society has attained a wide distinction for the excellent quality of its productions, and its staging and scenery are said to excel anything seen outside of the very large cities.

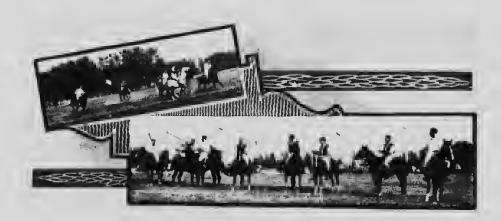
INDUSTRIES.

Some important local industries are:

The Kelowna Conning Company, Limited.

This firm has a large and up-to-date plant and cans extensively all varieties of vegetables and fruit. This industry is of great benefit to the growers of the district. The same firm conducts, in different premises, an aerated water works, and all their products have a wide sale.

Two saw mills, one operating a box factory and planing mill.



COMMERCIAL ACTIVITIES.

Kelowna is the distributing and supply centre of a large and populous district. Its commercial activities are therefore great and varied, and include all lines of business. The professions are well represented. Three hotels cater efficiently to the requirements of the traveling public.

Banking facilities are afforded by branches of the Bank of Montreal, the Canadian Bank of Commerce, and the Royal Bank of Canada. There is also a local Loan and Investment company.

There are two weekly newspapers, the Kelowna Courier and the Orchard City Record.

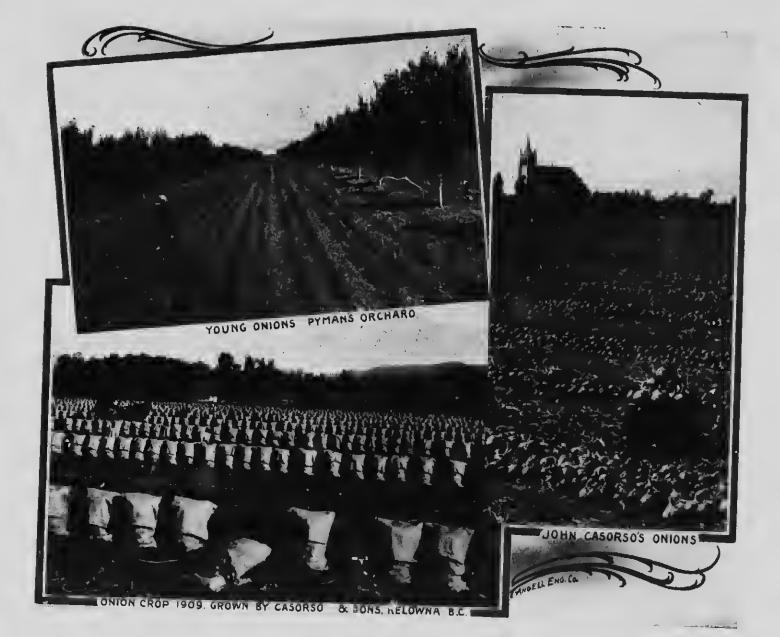
A large brick and tile plant and cement block works.

A brewery using pure spring water.

A cigar factory. A firm of boat and power launch builders.

EDUCATIONAL FACILITIES.

Educationally the advantages offered are second to none in the province. An efficient and well-equipped public school, furnishing the benefits of an excellent common school course, is supplemented by a high school, where pupils are prepared for matriculation into any of the Canadian universities. In addition, there are two good private schools conducted by well qualified instructors.



PUBLIC INSTITUTIONS.

The Anglican, Presbyterian, Roman Catholic, Baptist and Methodist denominations possess commodious places of worship. Large new Anglican and Roman Catholic churches are now in course of erection.

The fraternal societies are represented by the Masons, Independent Order of Oddfellows, Knights of Pythias, Woodmen of the World, Orangemen, Canadian Order of Chosen Friends, area of approximately 60,000 acres, of which some 15,000 acres are, at present, under cultivation.

The soil varies from light and sandy to a rich, black loam, offering such a range in kind and property, as enables it to produce, to best advantage, a large variety of the choicest fruits and vegetables.

The district is rapidly becoming settled, and its population at present is approximately 6000. The fruit and farm lands are all within easy distance of Kelowna, and have access to



Modern Woodmen of America, and Canadian Order of Foresters.

There is a well-appointed hospital.

KELOWNA DISTRICT.

The section of which Kelowna is the business and shipping centre lies about the centre of the Okanagan Valley, and extends back for twelve to fifteen mile., rom Okanagan Lake. It has an

modern conveniences, which very largely discount the disadvantages of residence in the country. A rural telephone system, with phones in almost every home, together with the newly introduced free mail delivery furnish cheap and expeditious means of communication.

The roads are under government control and are of an excellent character, furnishing exceptiona, facilities both for ordinary use and for motoring.



Free schools are established by the provincial Education Department wherever the juvenile population justifies the expenditure. There are also churches of the various religious denominations conveniently located.

SOCIAL LIFE.

It is perhaps unnecessary to lay much stress on the social advantages possessed by the Kelowna district. Suffice it to say, that the very nature of intensive fruit-growing and farming, as practised here, tends to sociability. The excellent class of people from which the settlers are principally drawn, the small blocks into which the land is divided, the periods of comparative leisure which characterize the occupation of fruit-growers, the free Western spirit which here finds full expression, are all factors in producing a community in which the new comer, wherever he comes from or whatever his tastes or temperament, may well hope to find congenial society.

FRUIT PACKERS AND SHIPPERS.

The Kelowna fruit-grower and farmer receive every aid in the disposal of his produce.

The Kelowna Farmer's Exchange, Ltd., is a limited liability company recently re-organized and capitalized at \$100,000, whose stockholders are all ranchers and farmers residing in the district. A large business is done in the purchase of fruit, or in handling it on a commission basis, and the operations of the company have been of the greatest service to the fruit-growers of the district. Hay, flour, grain, onions, potatoes and general produce are also handled by the Exchange.

Messrs. Stirling and Pitcairn, the pioneer fruit packers of Kelowna, do a large packing and exporting trade and the excellent quality of their output has won for them a splendid business. George Rowcliffe also deals largely in fruit and produce, and there is a branch of the Vernon Fruit Company. To these must be added the Kelowna Canning Co., Ltd. Thus there are five channels by which the local grower may find a market for his produce.

All these companies have branch houses at fruit centres along the lake.

As may be expected only a small part of the fruit and produce of the district is consumed locally; most of it is exported, chiefly to the prairie provinces.

The total shipments of the leading export companies for the season of 1910 were:

F .		
Fruit	5 654 000	11
Onione	7,077,000	103.
Onions	1.762.000	lhe
Other produce	. 1. 02,000	103,
Other produce	3,224,000	lbs.

As to quantities shipped by individuals, it has been impossible to obtain figures. But the grand total for the year cannot be less than 12,000,000 lbs.; or approximately 400 carloads.

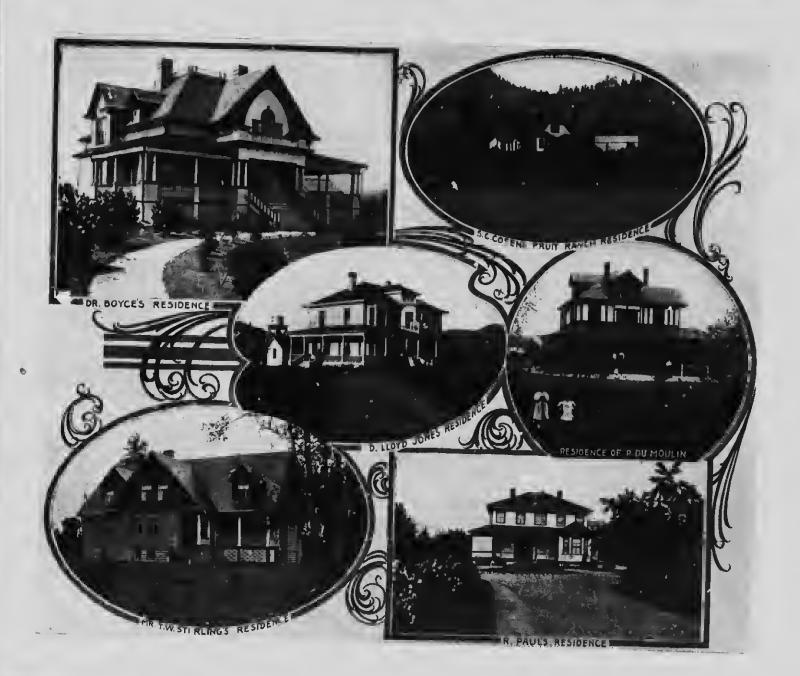
When it is remembered that only a very small proportion of the orchards in the district are yet in bearing, one may form some idea of the tremendous proportions to which the export trade of this section will attain in the next few years.

TRANSPORTATION FACILITIES.

The means of transportation are good. The Sicamous and Okanagan Railway connects with the main line of the C. P. R. at Sicamous Junction, running to Okanagan Landing. There the C. P. R. fleet of splendidly equipped lake steamers, car barges and scows handle the passenger and freight traffic of Kelowna and other lake points. The rapid development of the valley is necessitating increased railway facilities, and, to satisfy this demand, the new Kettle River Valley Railroad is under construction. This road passes through the Okanagan some twelve miles from Kelowna in its way from Grand Forks to Spence's Bridge. An electrically operated road from Kelowna and other lake points to connect with the C. P. R. at Vernon is also assured at an early date.

THE MARKETS.

The market for Kelowna fruit is really inexhaustible. With Europe and the United States page a population of 200,000 or more every year into the vast pairie lands of Manitoba, Saskatchewan and Alberta, an area seven times that of the British Isles, the fruit-grower of the British Columbia "dry belt" will have no difficulty in finding at his very door a market for all the fruit he can produce. Even now, when scarcely five per cent of the arable land of the Northwest is under cultivation, fully eighty per cent of the demand for fruit must, perforce, be supplied by the United States. The most superficial consideration, therefore, of the statistics involved will show the limitless possibilities of the market across the Rockies. But we are, by no



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REGATTA DAY AT KELOWNA, B. C.







means, entirely dependent upon this. The coast cities, the mining towns of the Kootenays and the Yukon, even Australia and New Zealand join in the demand for Kelowna fruit, and recent experimental shipments to the Old Country have clearly demonstrated that a profitable business might also be developed in the English market by growers who cared to specialize and cater to the high priced fancy trade which offers itself there.

LARGE DEVELOPMENT OPERATIONS.

Striking features of the Kelowna district are the extensive operations now being carried on by development companies. Having secured large tracts of irrigable lands in the neighborhood, these organitions are expending large sums in the installation of adequate irrigation systems as well as in clearing and otherwise rendering their holdings fit for cultivation. All the construction work is being done in a substantial and up-to-date manner, the mains being usually either open cement ditches or massive steel pipe.

Four important companies are thus engaged in developing the lands in the vicinity of the city: The Belgo-Canadian Fruit Lands Company, which is a branch of a large Antwerp financial house: the Kelowna Land and Orchard Company; the Central Okanagan Lands, Ltd.; and the South Kelowna Land Company. The last three are local companies, in which British capitalists are largely interested.

The total expenditure of these companies on their various projects during the past year was \$450,000, and the total estimated outlay, exclusive of the initial cost of the land, will be in the neighborhood of two millions of dollars.

T. se great works, when completed, will open up for settlement large areas of the most valuable fruit lands, beautifully situated and amply provided with water for irrigation and domestic purposes. The possibilities of expansion in the Kelowna district are, therefore, unequalled in any other portion of the Okanagan.

CLIMATE.

The delightful climate of Kelowna and the surrounding district is one of its most valuable assets. Situated in the "Dry belt" of British Columbia, it escapes the excessive rainfall of the coast districts and yet the mountain ranges of the neighborhood, acting

as collecting areas for numerous lakes and streams, insure abundance of water for irrigation and other purposes.

The springs open early and are mild and balmy; the summers are warm and dry; and the long genial autumns form a delightful transition to the clear, nild winters. The heat of summer is never oppressive, for lake breezes moderate the noon-day temperature, while cool, refreshing evenings follow the warmest days. The vicinity of the lake also minimizes the danger of spring and autumn frosts, and prevents extremes of temperature.

IRRIGATION.

Nearly all the cultivated land in the Kelowna district—a total of some 15,000 to 18,000 acres—is under irrigation, receiving water from the systems of one or another of the great development companies, in return for a small annual payment per acre. The irrigation water is stored in natural or artificial reservoirs in the mountains, and conveyed to the lands by means of ditches, flumes and pipes.

Irrigation is simple crop insurance, a guarantee expenditure to protect the grower against the effects of drought. It removes the element of uncertainty from his operations, and enables him to plan and carry on his work with scientific precision and definiteness.

When properly managed, also, irrigation lands produce fruit which cannot be equalled. In support of this statement, it may be said that at the exhibition of the Royal Horticultural Society in London. England, fruit grown on British Columbia irrigated lands has repeatedly captured the great awards in competition with the best products of non-irrigated eastern fruit districts.

FRUIT GROWING.

Fruit-growing is unquestionably the greatest industry of the district. When intelligently carried on by men who make a point of acquainting themselves with the essential conditions of success, it undoubtedly offers a maximum of profit with a minimum of risk, and has before it a future second to that of no other line of enterprise in the valley.

Kelowna fruit has already established a reputation for itself, which is standing it in good stead, and which insures a steady demand for the tr. ' hads that will be shipped out of the valley in the future for every car load now produced.



For the cultivation of apples, pears, plums, cherries and small fruits, the climatic and soil conditions of Kelowna cannot be surpassed in the world. This is no mere hap-hazard statement. It is supported by the results of twenty years of experimental cultivation, and by the unpara'leled series of sweeping triumphs at the leading fruit shows of Great Britain and America. Speaking of Kelowna's prize carload of Jonathans, at the Vancouver National Apple Show in 1910, Professor Van Deman of Washington, D. C., the highest authority in America on pomological matters, pronounced the fruit to be the finest ever placed on exhibition, and the best he had ever seen.

The majority of truit farms are in small holdings of ten to twenty acres. For undeveloped lands, the price is \$50 to \$150 per acre; for developed lands, i.e., cleared and under irrigation, from \$200 to \$400; for bearing fruit orchards, \$600 to \$1500. If unplanted lands are purchased, the owner must also consider the cost of putting in his orchard, and of maintaining it for from four to six years, till it comes into bearing.

One point especially worthy of emphasis in connection "ith the industry is the enviable position occupied by the district ... its freedom from pests and foes of the fruit-grower, so prevalent in the United States and the Eastern portion of Canada.

RETURNS FROM ORCHARDS.

A full bearing apple orchard of ten acres contains approximately 484 trees; the average crop is 10 forty pound boxes per tree; the average price is \$1 per box. Hence the gross revenue from ten acres will be \$4840 or \$484 per acre, and deducting \$200 per acre for operating expenses there is left a net profit of \$284 per acre. It must be borne in mind that from 10 years upwards the crop of an apple tree will show a steady annual increase, and we consider the above figures quite a fair illustration.

A young apple orchard from 4 to 7 years old will yield a considerable income, and prior to this age is the crop from the earlier bearing fruit trees such as plums, prunes, peaches, cherries, crab apples.

Returns from other fruits may be judged from the following figures:

One and one-third acres of prunes produced 25 tons, worth	
Che half acre of strawbasses produced 25 tone, worth	\$1125
One-half acre of arch and produced 7043 lbs., worth	625
Nineteen acres of mine I f	500
Nineteen acres of mixed fruit	9000

CAPITAL REQUIRED.

A practical question frequently asked is as to the amount of capital required by the intending fruit-grower. Of course much depends on the circumstances of the particular case, the experience or adaptability of the settler, etc. In general, however, it may be said that a man should have sufficient to meet all necessary initial outlay, including first payment on his land, and to tide him over the first years before his trees come into bearing. A living has been secured from a small fruit ranch from the very start, but it is as well to count upon more or less of a waiting policy till the

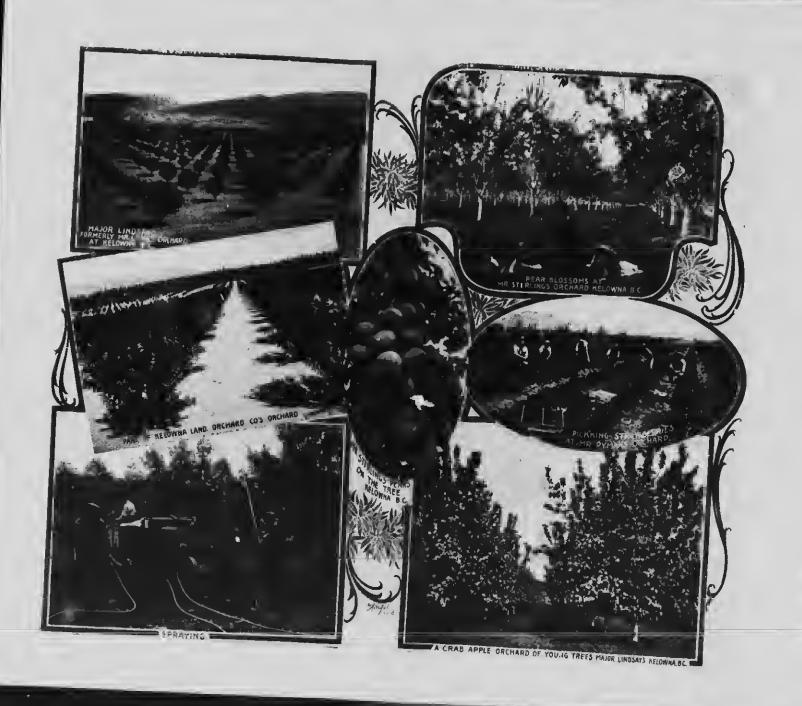


orchard begins to bear. A good start can scarcely be made with less than \$2000.

Previous experience in horticulture, of course, is valuable, but many inexperienced men, who possess the necessary adaptability and energy have made a success of the work.

KELOWN A'S MOST RECENT PRIZE WINNING.

At the First Canadian Apple Show held in Vancouver, 10 October, 1910, Kelowna captured the cream of the big prizes, demonstrating, as on previous occasions, the wonderful perfection of its fruit, and establishing its horticultural supremacy.



The show itself is universally admitted to have been the greatest and best apple show ever held East or West, and both sides of the line sent of their best, and the competition generally was of the keenest description.

The premier prize in the Apple Show, "The GRAND SWEEPSTAKES" of \$1,000 and \$100 GOLD MEDAL, was captured by the Kelowia car of "Jonathans." In practically every respect the apples are perfect. The same car also took the first prize of \$500 in the "straight Jonathan" class. The other big prize of the show, \$1000 cash, and \$100 GOLD MEDAL for the best District Display was also captured by our Board of Trade exhibit.

Kelowna's total winnings were as follows:

Total cash principles were as follows:	
- oral cash prizes	
Total cash prizes	00
Value of medals won \$3,204.0 Value of prizes in kind 55.0	0
Value of prizes in kind	

\$3,814.00

MIXED FARMING AND RANCHING.

Fruit-growing is, by no means, the only branch of horticulture that flourishes in the district. Much of the land is equally well suited for other purposes, and a very considerable acreage is ideal for grain, hay, potatoes, onions, tomatoes and all kinds of vegetables. There are also some large tracts of grazing lands, which afford good pasturage for horses and cattle.

Potatoes yield 8 to 14 tons per acre, and range in price from \$15 to \$30 per ton.

Hay yields as high as 3 tons to the acre of first crop and 2 tons second crop, and sells at \$21 to \$28 per ton.

Onions average 12 tons to the acre and sell at \$18 to \$30 per ton.

As instances of what thorough care and attention will accomplish, the following examples are of interest:

5 1-2 acres onions sold for \$4500.

1 1-3 acres peas sold for \$1420.

I acre tomatoes sold for \$1000.

10 acres potatoes, 200 tons, sold for \$2800.

These, of course, are extraordinary results, but they tend to show the possibilities of the district.

TOBACCO GROWING.

Another important branch of horticulture in the Kelowna district is tobacco-growing. Since 1894, when the first experimental crop of 300 pounds was grown, there has been a steady increase in the output, a total of some 900,000 pounds having been produced, largely Wisconsin, (filler), and Havana, (wrapper), leaf.

The financial returns are most satisfactory. Mr. L. Holman, Government Tobacco Expert, furnishes the following interesting figures:

Kind	Yield per acre	Value	Cost per	Profit per
Havana Wisconsin	1000 lbs	\$220	acre \$45	acre \$175
T1	- 1000 108,	270	35	235

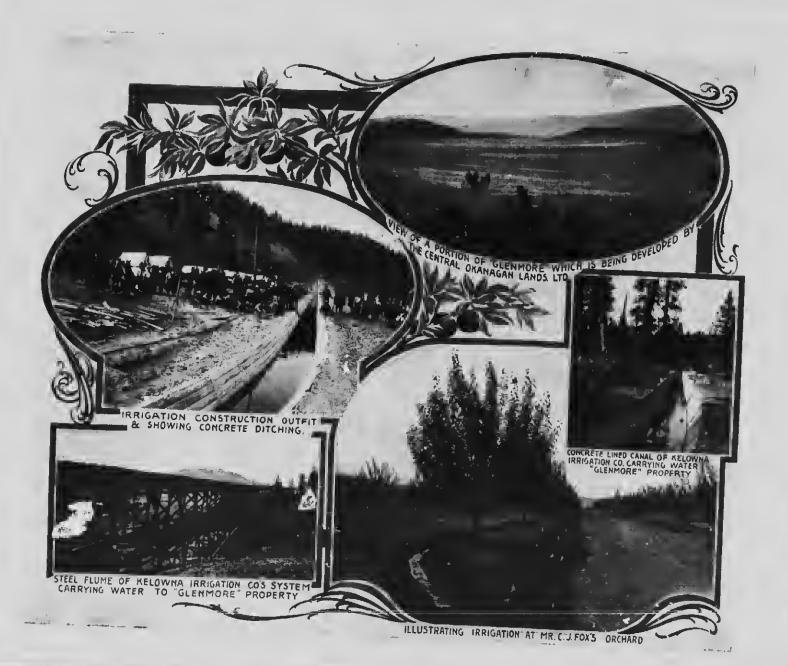
There is a ready market for all local tobacco available. One large tobacco manufacturer has offered to contract for any quantity up to 600,000 pounds, while another will handle from 500,000 to 1,000,000. Besides this outside demand, a local cigar factory has been established, which can make use of a considerable an ount of the Kelowna leaf. Last year 900,000 cigars were manufactured, a larger output than that of any of the other British Columbia factories. These cigars are of a very high grade, and a growing demand has been created for them throughout the province.

PRICE TABLES.

The following tables will be found correct in the main, though prices will vary a little according to season.

Prices of Lumber:

Flooring, Nos. 1 and 2\$33.00 Average
V Joint, Nos. 1 and 2
Rustic, Nos. 1 and 2
Novelty Siding, Nos. 1 and 2 33.00 Average
Shiplap 35.00 Average Surfaced 21.00 Average
Surfaced 21.00 Average
Surfaced 21.00 Average Rough 21.00 Average
Rough S 4 S Nos. 1 and 2. 1x4 to 1x8 18.00 Average
S 4 S Nos. 1 and 2, 1x4 to 1x8
S 4 S Nos. I and 2, Ix10 to Ix12
Shingles, per M



Prices of Live stock: Horses from \$75 to \$250 per head. that is from light to heavy draught; cows, from \$40 to \$65; fowl, from \$9 a dozen up.

Prices paid to the grower for fruit and produce:

Strawberries, per crate, \$2.25 to \$3.

Raspberries, per crate, \$2.50 to \$3.50.

Plums, per 20 lb. crate, 75c. to \$1.40.

Apples, per 40 lb. box, from 80c. to \$1.35.

.rries, per 16 lh. crate, \$1.75 to \$2.25.

Ciao apples, p. 40 lb. box, from \$1.40 to \$1.75.

Plars, per box, \$1.75 to \$2.50.

Peaches, from \$1 to \$1.50 per crate.

Potatoes, including early and late varieties, from \$15 to \$30 a ton.

Onions, from \$18 to \$30 per ton.

Cabbage, from \$15 to \$45 per ton. This includes early and late varieties.

Carrots and beets, from \$15 to \$35 a ton.

Butter, from 35c. to 45c. lb.

Eggs, from 25c. to 60c. doz.

Hay, from \$15 to \$28 a ton.

Prices paid to carpenters and builders, from 35c. to 45c. per hour.

BUSINESS OPPORTUNITIES.

There are a number of excellent business openings in the district, waiting for the man of experience and capital to see and

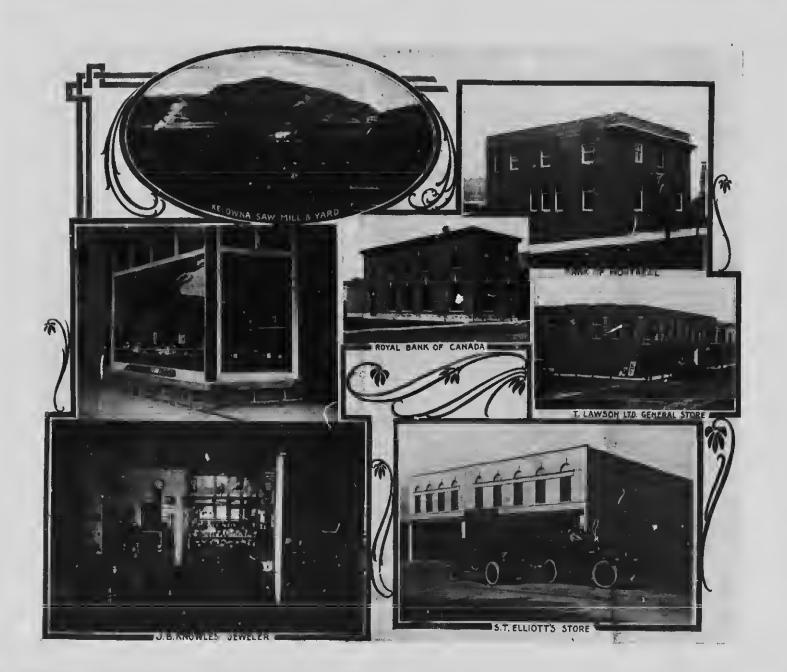
Although there are three hotels, supplying the ordinary needs of the traveling public, there is a good opportunity for profitable investment in the erection of a first-class tourist hotel to cater to the summer tourist trade. A well-equipped hostelry of this kind. supplied with all modern conveniences and offering special facilities in the way of amusements and pastimes, would quickly work

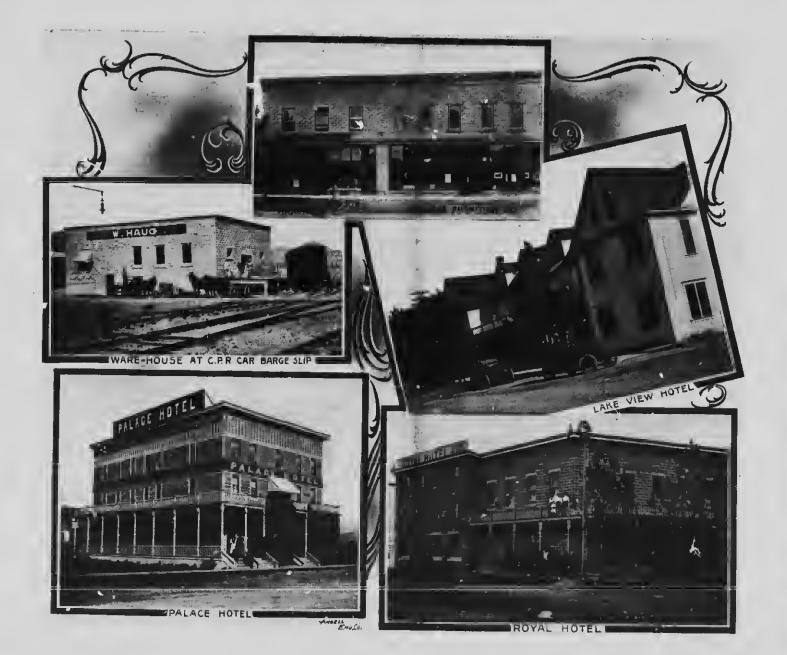
Good opportunities exist for pickling, vinegar and fruit evaporating factories, cold storage plant, and other allied indus-

There is already an excellent canning factory, but the district is large and productive enough to support others.

PERTINENT FACTS IN BRIEF.

- 1. Kelowna is in the centre of the finest "Dry Belt" fruit lands in the world.
 - 2. Kelowna has 15,000 acres under cultivation.
- Kelowna shipped 400 carloads of fruit and produce in 1910.
 - Kelowna has a population of 2300.
 - Kelowna manufactured 900,000 cigars in 1910.
- Kelowna has 3 banks, 5 churches, and a new \$25,000 school.
 - Kelowna has a splendid opera house.
 - Kelowna has 12 miles of sidewalks.
- 9. Kelowna won 18 prizes at the Spokane National Apple Show in 1908, 15 of which were first prizes.
- 10. Kelowna won more prizes than all other British Columbia districts combined, at Spokane in 1909.
- 11. Kelowna won \$3814 in prizes at Vancouver National Apple Show in 1910.
- 12. Kelowna's Development Companies spent \$450,000 in 1910. Their total outlay will be approximately \$2,000,000.
- 13. Kelowna is 26 hours from Vancouver, and 96 hours from Montreal.
- 14. Kelowna is reached by the C. P. R. main line, via Sicamous Junction, and steamer from Okanagen Landing.
- 15. Kelowna has an efficient light, water and power plant, and a local telephone system, with long distance connec-
- 16. Kelowna has 4 shipping organizations to facilitate the sale of fruit and produce.
- 17. Kelowna has many miles of public roads through the finest scenery in the Okanagan.
- 18. The total assessed value of Kelowna City property is \$1,409,000.







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