

Established 1911

BRITISH COLUMBIA MONTHLY

The Magazine of The Canadian West
Devoted to COMMUNITY SERVICE · FEARLESS · FAIR & FREE

Volume XVIII.

AUGUST-SEPTEMBER, 1921

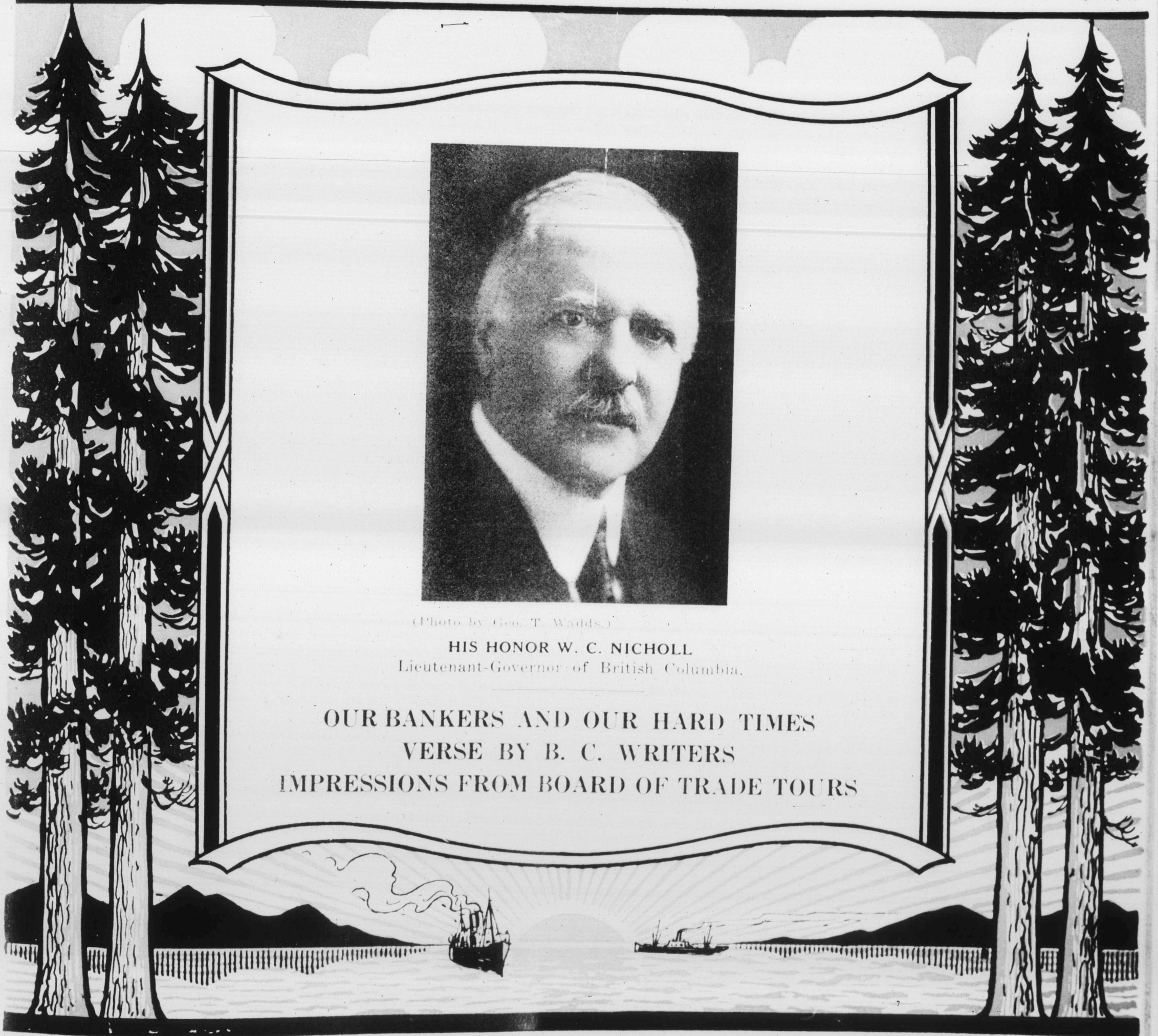
No. 3



(Photo by Geo. T. Waddis.)

HIS HONOR W. C. NICHOLL
Lieutenant-Governor of British Columbia.

OUR BANKERS AND OUR HARD TIMES
VERSE BY B. C. WRITERS
IMPRESSIONS FROM BOARD OF TRADE TOURS



REAL AND FICTITIOUS DEPRESSION

\$1.75 One Year; \$3.00 Two Years.]

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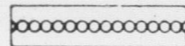
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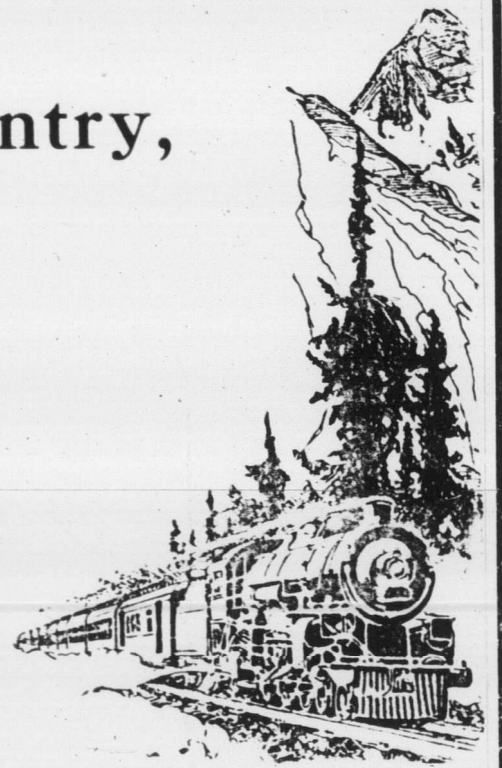
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A Correction and A Challenge

TO CANADIAN (Including B.C.) MERCHANTS and MANUFACTURERS

The other week the question of Canadian taxation of U. S. Magazines was under discussion at Vancouver Board of Trade. A member of a firm doing business in Vancouver and Victoria, which firm happens to sell U. S. goods, alleged as an argument against the proposal of the Board's committee or bureau, that "CANADA COULD NOT PRODUCE SUCH MAGAZINES."

So far as mere BULK is concerned that may be true: but OTHERWISE we believe such a statement is not correct. Bulk itself is dependent mainly on the size of the population of a country, and the amount of National and Provincial business done.

We observe such exchanges as the CANADIAN EVERYWOMAN'S WORLD, (published in Toronto), seeks to give as good color effects as the bulkiest publications from the South; but in it, too, some of the advertising comes from that side of the line.

If Canadian (including B. C.) Merchants and Manufacturers will awaken more fully to the value of discriminating and attractive advertising, and use Canadian periodicals, they will further their business interests and also foster Canadian Magazines for Canadian Homes. With increased business interest shown in it, the B. C. M. itself will undertake to get as good printing work done in B. C. as is done in any part of the American continent.

As for mere bulk, we'll undertake to give that too—ACCORDING TO BUSINESS AND POPULATION, which latter we have for ten years been awakening to relative values.

Because we believe in the order of buying noted above we believe such words are timely for B. C. Business Men, as well as for those citizens and homes which profess to be interested in COMMUNITY SERVICE and the DEVELOPMENT OF B. C. and the Dominion.

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INCREASED POSTAGE AND SUBSCRIPTION TERMS

Though we are facing a second substantial increase of postal rates and arrangements for improved printing service, the REGULAR subscription

price of the B. C. M. will remain \$1.75 for one year, and \$3 for two years.

Subscribers who value the work of this Magazine are HEREBY INVITED TO DEMONSTRATE THAT PRACTICALLY, if possible on receipt of this issue, by mailing their RENEWALS for one or two years.

Present subscribers who choose to pay TWO YEARS IN ADVANCE (\$3), may get the benefit of the "Get-Acquainted" Campaign rate of \$1 by being credited with a THIRD YEAR for \$1 extra—or THREE YEARS in all for \$4.

As we are to resume our "Get-Acquainted" Campaign, so that no B. C. HOME (worthy the name) shall be ignorant of the B. C. M. and its work, present subscribers may have twelve issues sent to any of their friends for \$1.

**PUBLISHING OFFICE, 1100 BUTE STREET,
VANCOUVER, B.C.**

THE PRINTERS' STRIKE

has seriously affected the work of this Magazine. Extended patience re time and service by the publishers has had to be followed by change, inevitably involving further delay.

We value the patience and consideration extended to us by advertisers and subscribers alike, and we hope to be able to gain time steadily after the publication of this issue, which is unavoidably made a double one.



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Impressions from Board of Trade Tours in B.C.

I.—By Wm. E. Payne, Secretary Vancouver Board

Every indication points to the fact that the interior of the province is very rapidly returning to normal.

A recent tour of the south eastern section has shown very clearly to the writer that the commercial life of the various towns and settlements in this territory are enjoying rapidly increasing prosperity. This is due to several causes, the principal one being due, however, to the fact that a process of stabilization has been going on which has brought about a leveling of commodity prices. The demand for the natural resources of this country has increased very rapidly. Particularly is this noticeable in the agricultural territory.

Take for instance the district of Grand Forks, where we find a territory once occupied with the activities of immense copper ore smelters, with all its multiplied activities, suddenly left high and dry owing to the cessation of all production along mining lines. We find in the course of a few years only, that this district has revolutionized its industrial activities and has developed an agricultural community which bids fair to rival those of the Okanagan and other sections of the province. One must visit this section to appreciate thoroughly the transformation that has taken place in this valley. The country which for years was perpetually under the smoke pall from the smelters, is today a flourishing territory of fruit trees. The population of the district is increasing very rapidly and is already greater than it was in the palmy days of the smelter. The great need is irrigation, and it is confidently hoped that the Provincial Government will grant them enough finances to ensure a water supply for the whole valley. When this is done, production will increase tenfold.

Another section of the province which is rapidly coming to the front is that known as the Columbia Valley, where you have a valley which suffers from too much water, due to the exuberance of the Columbia River. In the not too distant future this valley will claim the attention of the authorities and active steps will be inaugurated to bring this fertile country into productive use.

The Windermere district, which is one of the prettiest tourist sections of the province, will upon the opening up of the Banff-Windermere road, attract thousands of visitors and will amply repay them for any time spent in this beautiful neighborhood. Ample facilities are available for a great variety of amusements. Sixteen miles from the town of Windermere are located the Sinclair Radium Hot Springs. These springs were located twenty-five years ago by a brother of Lord Northcliffe. This gentleman built a concrete bath which retains the springs and provides a heat of approximately seventy-five degrees. These springs are credited with wonderful recuperative powers, and will no doubt become very popular as time goes on. The country surrounding Windermere affords splendid hunting and horseback riding. With an altitude of 1,800 feet and a wonderfully clear atmosphere, the district cannot help but appeal to large numbers of tourists.

A recent visit up the Coast as far as Stewart, revealed great industrial activities. The various pulp mills, mining camps, etc., were all found to be working one hundred per cent capacity. Those in charge of the

various industries were all confident that conditions were improving very rapidly.

The town of Stewart, with its immense deposits of silver-lead and copper, is already beginning to assume the proportions of a busy city.

Along the line of the Grand Trunk Pacific settlers continue to come into the province and agricultural development is progressing apace.

One impression one never forgets, and that is that the people of British Columbia have never lost their optimism. Depression periods may come, causing the development of the province to slow up, but the dominant feeling, especially in those sections of our province that are confined more largely to agriculture, mining and lumber industries, is one which looks to the future with undiminished enthusiasm—never forgetting the vast resources which are the heritage of the people of this province, and never forgetting the conviction that British Columbia is destined to become one of the brightest portions of the British Empire. At the same time the people do not allow their enthusiasm to overshadow their desire to develop legitimately the country by hard work, and only ask that they be given a fair opportunity to meet the competition which naturally must come from other parts of the North American continent.

Investigations throughout the province have shown that Vancouver and the Coast cities are looked upon very favorably, and their co-operation must be assured to further the development of each and every section. Vancouver must assume her responsibilities as the largest city in the province, and must be prepared to back up to the fullest extent the projects which are for the good of each particular district, and the advancement of the province as a whole. Such a course will also facilitate Vancouver's own growth.

In the past, through lack of knowledge, there may have been a tendency to ignore the legitimate ambitions of the people of the interior districts. This no longer is the case at the Coast and the change is good for all concerned. Without the co-operation of the consuming population of the interior of Island and Mainland, the bigger city centres at the B.C. Coast cannot hope to make the progress which they should make as representatives of a province which is likely to become second to none in the Dominion.

Helping Your Public Utility

Your electric light and power company can only serve you better when you give it better co-operation and encouragement to serve you. It is to the advantage of everyone that it should thrive and prosper.

The electric light and power company is the optic nerve centre of municipal life. Its healthy maintenance is a matter not only of civic pride, but also of sound business principle.

British Columbia Electric Railway Company

The Romance of Stamp Collecting

(Stephen Golder, Hon. Sec. British Columbia Philatelic Society.)

"Stamp collecting," says Mr. Cecil H. Bullivant, in his excellent book, "is a Pleasurable and Profitable Hobby." It certainly is, and during the seventy odd years or so that have passed since its inception, stamp collecting as a hobby has steadily increased in popularity until at the present time, when its devotees may be numbered not by tens but by hundreds of thousands it appeals alike to peasants and kings.

His Majesty, King George himself, is one of the keenest and most critical of philatelists. In a recent letter written by him, he confessed that stamp collecting provided him with one of his chief pleasures in life. As year succeeds year, the number of collectors is increasing by leaps and bounds.

Immediately upon its introduction into Great Britain from France, stamp collecting took a strong hold upon popular fancy. From that moment interest in it has never abated, and it may safely be assumed that the number of champions of a hobby as interesting as it is instructive, as amusing as it is profitable, will go on steadily increasing. There is something in stamp collecting above the ordinary attributes to most hobbies—something which is definite and helpful—this popularity may be largely due, for particularly nowadays do people take up with a hobby with the idea of deriving benefit from it—to procure an adequate return for the time and energy expended.

Circumstances and the passing of years give to certain stamps values sometimes only to be estimated in thousands of pounds. Certainly one of the great attractions which stamp collecting offers to its followers is the possibility, however remote, of sooner or later becoming the proud possessor of one of the great philatelic rarities of the world. These naturally are comparatively few in number, but every stamp collector ought to know something about them.

The rarest and most valuable, if not the best known stamp, is the one cent of the 1850 provisional issue of British Guiana, of which only one single specimen is known. For long it has reposed in the famous Ferrari collection. It is possible, having no peer in the realms of philately, that if put up to auction at the present time when prices rule high it might fetch anything between two and three thousand pounds. And of all stamps it is the least imposing in appearance. A crudely-drawn ship, set in a Latin inscription, printed from rough type, within plain rules, outside which are the words "BRITISH GUIANA. POSTAGE 1 Cent." the whole being printed in black on a magenta surface-coloured paper. This unimposing representative of the stamp maker's art is the rarest postage stamp in the world.

Several of the early stamps of Mauritius are very valuable. His Majesty King George, one of the keenest collectors in Great Britain, when Prince of Wales, paid no less than one thousand four hundred and fifty pounds for a fine copy of the 2d. blue Mauritius.

Another exceedingly valuable rarity is the 2 cents of the Hawaiian Islands, of which several years ago a very poor specimen realized seven hundred pounds.

There must still be hidden away in old cupboards and es-critoires bundles of documents and faded letters, which perchance may bear some of the world's great philatelic rarities, and it may be the good fortune of even the most amateurish of collectors, the very novice of the art, to bring them to light. Valuable errors and so forth, of which only one or two specimens are now known, must in the first place have been printed by scores. As time goes by, these treasures are continually being brought to light, and often

in the most unexpected manner. If only it were possible to go through all the old collections which our grandparents still have somewhere locked away, the search would undoubtedly reveal large quantities of stamps whose value is almost too great to be estimated.

Possibly no other pastime provides so many valuable and lasting lessons in history and geography. One cannot look intelligently through a collection of stamps without learning something of the social and political histories of almost every country in the world. A careful examination of the postal emissions of various countries reveals the several conditions through which, perhaps, that country has passed—a vassal state transformed into a monarchy, an empire giving place to a republic, islands passing from the possession of kings into self governing hands.

The stamp collector becomes the most observant and critical, because the very nature of the work necessitated in gathering together a collection of postage stamps teaches him to exercise the most scrupulous care and exact judgment. Where value often is dependent on minute points of difference; where the slightest shade or colour or variety in printing or dissimilarity in paper may mean the difference in worth between pence and pounds, it is only natural that the powers of quick and accurate perception should be cultivated to a high degree. But this is not all.

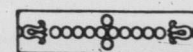
(Since this article was written a portion of the Ferrari collection has been sold by the French Government, and a vertical pair of British Guiana 1850 stamps fetched the record price of £5,250. The same pair were purchased by Ferrari 26 years ago for £1,450.)



Sey. **THORPE'S** Sey.
1 PALE DRY 1
8 GINGER ALE 8
1 1



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THE WAYSIDE PHILOSOPHER

ABRACADABRA

OUR BANKERS AND OUR HARD TIMES

At present our local body politic seems permeated with gloomy forebodings of hard times to come. Prophets of evil accept unemployment, the Irish question, the political situation, as texts from which to croak out dark word-pictures of worse times yet to befall us. The housewife brooding o'er her domestic problems finds life an unvarying promise of more dreadful future. Everywhere there is doubt, uncertainty and a dread anticipation akin to despair.

The worst feature of it all is that it is unnecessary. We suffer from an attack of "nerves." We have become hypochondriac on the subject of "a hard winter before us."

One naturally turns to financial interests to feel pulses there. Standing at the door are the local bankers. "Watchman, what of the night" we call. Listen to the reply.

One of our local bankers, Mr. Harrison, addresses the Rotary Club. Sanelly he paints conditions as they are and may be. The ultra-blue shades are absent. It is a reasonable picture with the strong elements of financial stability and progress rather toned down than emphasized—a conservative estimate from a man but a few stages removed from a doubting Thomas.

We hear of this same banker in his office. We marvel at the change. Is it due to the change in environment contact with doubters? The clear vision has vanished, Dr. Jekyll has become a Mr. Hyde.

Nor is he alone. Another banker is reported to have advised an intending investor that next spring one would be able to obtain property in Vancouver forty per cent. lower than he could today. Most absurd, but the man took the advice and did not buy.

Had the banker said that here and there properties were obtainable today at less than cost, in some cases quite below cost, the statement would have been roughly correct.

The proposition as stated overlooks all the improvements that have taken place in the world situation during the last twelve to eighteen months. It overlooks the crop values of this year in Canada. It overlooks all the especial advantages with which we stand surrounded today. If sincere, it is absurd; if insincere, a crime.

Let our bankers consider their part in stabilizing conditions. We do not ask them to be blatant boosters, having no grounds for "hot air" visions of future development.

Such a position would be as distasteful as a too great pessimism such as now holds them.

With Mexico quiescent, with the German trouble at rest, with Germany in the world's market for minerals (especially copper for electrical machinery, etc.) with the English strike situation at an end, with Englishmen ready now (freed as they are from the necessity of living on their capital—a new and unwelcome necessity to them) to invest with some freedom, with the Russian danger minimized if not eliminated, with a rejuvenated Belgium and a reorganizing France, with settlement and settling conditions evident on all sides, how is our condition to become worse? Let us open our eyes and see what is around us instead of hiding our heads in bags filled with discounted and discountable imaginings of evil, and let us ask our bankers to lead the way, following Mr. Harrison in his Rotary Club address and not Mr. Harrison the banker, "cribbed, cabined and confined" by doubts, fears and misgivings.

THE AWAKENING

Sitting at Eve 'mid nightshades softly falling
Watching an owl sail by on silent wing,
Each vesper sound of Nature's songs recalling
Our dream of Spring, our loveborn dream of Spring.

Thy voice I hear in murmuring winds around me!
Thy form I see in flitting shadows flung.
Here! It was here! that you my Dream Queen found me,
Thy praise by sweet-voiced warblers softly sung.

Unseen they presence fills my heart with rapture
Our souls unite across the distant sea,
What visions of delight my fancies capture,
Dreaming, I still have converse sweet with thee.

I feel thy kiss on hungry lips impressed.
I hear thy voice in accents sweet and low,
I hug thee to my love-enkindled breast

* * * * *

The vision dieth! I am weary, I must go.

M. M. L.

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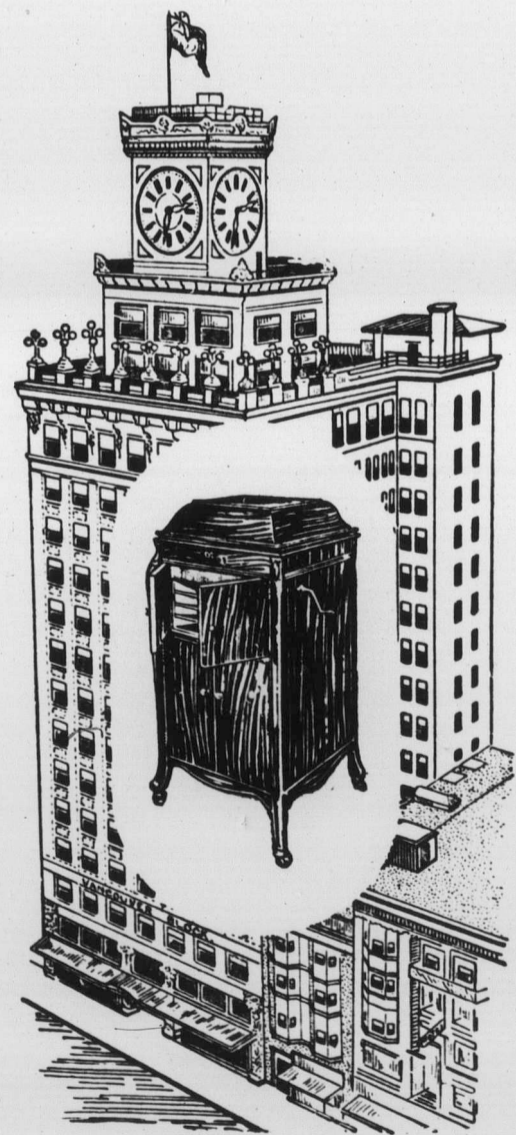
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SAY: "I SEE YOUR MESSAGE AMONG THE BUSINESS LEADERS IN THE B.C.M."

VERSE BY B. C. WRITERS

THE FIRE DIVINE

Crouching beneath the rain
And bent with Age's load,
An old man delves a drain
Across the sodden road.

A rusty pick he wields
With motions weak and slow:
The muddy gravel yields
Before each painful blow.

The strokes beat dull and thick
Upon the dreary mire. . . .
And yet the labor'd pick
Flings dancing sparks of fire.
Lionel Stevenson.

SCIENCE

Proud Science, offspring of the brain of Man,
O thou Minerva of these modern days,
Though stars remote are held within thy span,
Men know thee best within thine earthly ways.
To thy deep questioning, Dame Nature yields
Her secrets, one by one, and smiles to find
A confidant to walk her many fields
With her, both hand in hand and of one mind.
Into thy hand she trusts the key to powers
Unseen, which make the night as day and lift
Man's load of toil, thus giving him the hours
To follow truth and nurture every gift.
Thou curest the sick, the maimed, the halt, the blind,
Science, thou art a savior of mankind.
Edwin E. Kinney.

TO IDA ON DRAWING HER PORTRAIT

You've drawn my portrait, I've sketched yours:
Result: a pair of caricatures.
You say, your neck I've quite omitted:
I claim you've made me look half-witted.
You've given me several double chins
And such a bulge about the shins,
An Adam's apple twice the size
And such a pair of glaring eyes:
While you aver in plaintive whine,
Your lashes should be drawn more fine,
Your mouth should curve like Cupid's bow
Instead of deep dejection show.
In fact, you say with air disdainful,
The whole effect is really painful.
Well, be it so—let's bury the hatchet—
Your likeness, I have failed to catch it,
I will confess, and you'll agree
That you have fairly murdered me.
And yet, although in black and white
Your picture I can not just quite
Transfer to paper, in my mind
Your image is correctly lined—
There no distortion or omission
Is found to mar my inner vision—
And gives me ever keenest pleasure
To gaze upon it at my leisure.
Robert Allison Hood.

THE TRAVELLER

Sometimes I wonder if, when I'm away,
I do not love you more than when I stay
At home beside you, dear, for then I know
The dreary desert of my need—and so,
After the famine of my wanting you,
I find you whiter, purer, than I knew;
Better than all my pleasures when I roam
The rapture, dear, of your glad welcome home.
W. H. P.

LADY-MINE

Sad, sad are the eyes of you,
Lady-mine.
Too sad when the skies are blue,
Lady-mine.
Roses plucked must fade and die,
Desert lands grow parched and dry,
Past recall are days gone by,
Lady-mine, lady-mine.
Bright, bright grow the eyes of you,
Lady-mine.
Night flies when the dawn is due,
Lady-mine.
Merry sunshine follows rain,
Flowers in Spring-time bloom again,
Who has loved, to love is fain,
Lady-mine, lady-mine.
Robert Watson

WINGS

(By Lyn Tallman)

Dandelions that reach their zenith winged with tender leaves
of light
By the wayside, green, soft-mounded, weave to simple
hearts their flight.
Birds that seek the zone of brightness find his gold appals
their eyes,
Youth alone, the pilgrim-fairy, youth has wings to really
rise.
Youth comes begging to your casement. Pleasant lady, let
him stay,
Dearly can we not remember when we wore the wings of
play.
Who would imitate the lily . . . fair one standing stiff
alone
Never glowing up the alley . . . stoned frost with wings
of stone!
(When the sunburnt berry fattens, Play is Boyhood's dream-
less priest,
Guides him through delicious meadows, shows him where
to kneel and feast.
Larger hands may leap to capture . . . straining neck and
paining head,
But their frolics find the children secret spots more richly
red.)
Youth comes begging us for pastimes. Youth comes thin
demanding meat.
Hear his tune or read his story. Coax him to the window
seat.
Though his worn light shoes be dusty happy are his eyes and
bright!
Give grave sympathy . . . youth glories to recall it, flight
on flight.

Publishing Office:
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Managing Editor and Publisher.
With an Advisory Editorial
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and Women.

THE TWENTIETH CENTURY SPECTATOR OF BRITAIN'S FARTHEST WEST
For Community Service—Social, Educational, Literary and Religious; but Independent of Party, Sect or Faction.

"BE BRITISH," COLUMBIANS!

Vol. XVIII.

AUGUST-SEPTEMBER, 1921

No. 3

DOES THIS APPLY TO YOU?

A word of explanation is due those selected business firms who thought fit to invite B. C. M. representatives to "Call in September."

There are so many "solicitors" of one kind or another, (we are not referring to lawyers, meantime), and there have been so many experimental publications and schemes and schemers connected with "Advertising" in one form or another, that it is not surprising that the heads even of some experienced firms learn but slowly to DISCRIMINATE.

In These Ten Years

the difficulty of B. C. M. representatives has been to find time to call upon **SELECTED LEADERS IN EVERY LINE OF BUSINESS**. So that, in this year of Grace, 1921, there are not a few leading merchants and manufacturers who **HAVE NOT YET BEEN GIVEN THE OPTION** of using space in the B. C. M.

Consistently With the Message on Page One

we are planning to remedy that condition. Meantime we may note here that we are not much interested in any business for one month or even for one year. We are concerned in businesses which seek to associate **QUALITY, SERVICE and LASTING SATISFACTION** with their work. If, with the B. C. M., you believe in building B. C. British, and, in the process, building a business that will be worth continuing in fuller community service when **YOUR DAY'S WORK** is done, then you are one of those whose advertisements will be welcome in the B. C. M.

You Heads of Big Businesses

so far as mere buying and selling are concerned, please do not think the B. C. M. presumptuous when we say that we have no time for polite evasions or dallying with middlemen. Buying and selling are for the **HOUR**, but the **THOUGHT LIFE** affects **ALL TIME**; and there is yet much to be done in **OUR DAY**. We invite you to co-operate with us in that service, and incidentally to benefit your business. Don't fool yourself with "Business is BUSINESS." Business IS business, but it is also **COMMUNITY SERVICE IN GOOD-WILL** else it is little more than a miserable brain exercise for money-massing that leaves nothing behind **ULTIMATELY** but dust and ashes.

If you have any business worth mentioning, surely you have learned, or are learning, to say with Tennyson:

My own dim life should teach me this,
That life shall live for evermore,
Else earth is darkness at the core,
And dust and ashes all that is.

A Word About Present Advertisers

Said a business man to the B. C. M. representative: "Yes, I know, you have put your life-blood into this Magazine—to ensure its continuance in Community Service." It is human to find satisfaction in sincere friendly recognition of work done; and, incidentally the world will be a better place in which to live, and our lives will be the happier when we are more alert, not to flatter, but to give **DUE COMPLIMENT** and encouragement to the other fellow.

READERS, the above paragraph is written mainly that we may add this: Whatever be the worth of the ten years' foundation work of the manager of this Magazine, it is such firms as you find advertising in this issue who have ensured its continuance in progressive life. And it is these firms, and others like them, who, as practical partners in our work, will enable this **BRITISH COLUMBIA Monthly** to become increasingly a **COMMUNITY SERVANT** of the Canadian West, and an influence for good in **EVERY DEPARTMENT** of the **HOME LIFE**.

We do not use stereotyped injunctions to "mention this Magazine," but we earnestly urge you, if you value its work, to **DO BUSINESS WITH OUR ADVERTISERS**, and take your own way of acquainting them with the fact that you appreciate their practical interest in the B. C. M.

SEVERAL EDITORIALS UNAVOIDABLY WITHHELD

Because of the changes following Printers' strike conditions, and the special demands on space in this issue, and also because it is only through the enlargement of our business department that this magazine can give fuller service, the foregoing notes, particularly for business men, are given precedence of several editorials.

In next issue we shall give this space to articles on "A Common Sense Sunday," and other topics bearing on the community life and progress.

A "STREET CAR LIBRARY" IN VANCOUVER

Thousands of Vancouver's workers spend an hour or more each day in the street cars. Many who seek to turn the time to account by increasing their acquaintance with books will welcome the enterprise which has been shown by the new firm of Lane & Toon at "The Little Bookshop," 316 Richards Street below the World office in arranging to put an entertaining library at their disposal for a merely nominal figure—with renewals assured at little more than the modest rate for a car journey.

The exchange system should also appeal to lovers of literature whose days and years are crowded with duties, and whose circumstances may not permit of their adding many of the "up-to-date" novels to their personal libraries. This option will allow such readers to increase their acquaintance with modern writers, if only as an offset to heavier reading or weightier work.

Though the printed announcement in our hands does not say so, we surmise that readers in the interior of the Province may get some similar benefit should they apply to 316 Richards Street.

Mr. Ben Toon, as some readers of this Magazine will not need to be reminded, is a bookman with more than a selling interest in books and literary work; and all who recognize that the INFLUENCE or THOUGHT which follows from reading books and articles is more lasting in its effect on LIFE than the mere amassing of money, will hope that "The Little Bookshop" will earn name and fame in the community not merely as a Mecca for "Men of Letters," but as the abode of a "guide, philosopher and friend" (in matters literary) to those wayfarers who sometimes subscribe themselves as "Constant Readers."

WRIGLEY'S FOURTH ISSUE FOR B. C.

Just as Henderson's green-covered Directories are an institution in Canadian cities, so Wrigley's red-covered volumes for the Provinces individually as a whole now meet a real social and business need.

The fourth issue of Wrigley's British Columbia Directory is to hand, and it might be enough to say that it measures up to all the firm's advertisement states or suggests.

People who value enterprise, effort and business management directed to any worthy form of community service will congratulate Mr. Wrigley and his associates on the work accomplished, and anticipate its expansion from year to year with the development of the Provinces.

CENTER & HANNA Ltd.

ESTABLISHED 1893

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New Location: **1049 Georgia St., Vancouver**

The Agent who is tiresome about Life Insurance should be at another job. To sensible folk

**Life Insurance Needs
No Argument**

For personal, family and business protection and investment Life Insurance is unexcelled, and with every individual, firm and home it should just be a question of

HOW MUCH CAN ONE CARRY?**The Confederation
Life Association**

is one of the leading Canadian companies, and B.C.M. readers interested in personal and business insurance may have particulars (at their convenience without obligation) at an interview by addressing

INSURANCE DEPARTMENT, B.C.M. OFFICE**1100 Bute Street, Vancouver, B.C.****THEN AND NOW**

I took my life in my own hands, and said

"This is the way that I will go:

The feeble past is dead.

'Tis better so,"

I said.

"So loose

The memory

Of sheltered days. What use

To dwell upon the things gone by?

Take a firm hold on life: do what you choose."

I put my life into Thy hands, and say,

"Shew me the way that I shall go.

Direct me, for no way,

My God, I know

To-day.

Keep green

The memory

Of all I should have been:

Restore my fervour and, with Thee,

Let me new pathways tread, new life begin."

M. M. Reynolds.

As suggested on the first page of this issue, we need a MODERN LEAGUE OF "BRITISH EMPIRE LOYALISTS" whose business patriotism shall begin at home, and keep the change—and exchange—in the family for the common welfare. Let B. C. Lead!

JUST ISSUED

**WRIGLEY'S B. C. DIRECTORY
FOR 1921**

YEAR BOOK OF BRITISH COLUMBIA
Official data covering agriculture, lands, timber, mining, fishing and public works.

GAZETTEER AND ALPHABETICAL DIRECTORY
Describing 2,209 cities, towns, villages and settlements within the Province, giving location, distances and directions from larger points, how reached, with a synopsis of local resources, populations, etc., followed by an alphabetical directory of all business and professional men, employees, farmers, stock raisers, fruit growers, etc.

CLASSIFIED BUSINESS SECTION
The business interests of the Province, including manufacturers, wholesalers and retailers, listing all products from the raw material to the finished article, are classified under 682 headings, alphabetically arranged according to towns.

TRADE NAMES, BRANDS AND TRADE MARKS
A list of popular trade names, brands and trade mark goods, either manufactured or represented in British Columbia, alphabetically arranged.

PATRONIZE B. C. INDUSTRIES
Almost anything which anyone desires can be purchased in British Columbia. Every dollar spent in B. C. assists the Province. You can assist B. C. by trading with B. C. merchants. If you are unable to purchase what you desire in your local town or community, then consult Wrigley's Classified Business Directory, a copy of which can be secured at all first class drug stores, confectionery stores, hotels, automobile garages, in fact, most of the live business concerns have a copy of Wrigley's 1921 British Columbia Directory.

SUBSCRIPTION \$10 PREPAID TO ANY ADDRESS

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**Quality Is Combined
With
Reasonable Prices
Latest Fashions and
Service That Satisfies
TO SUIT THE FOOT**

GET YOUR FALL OR WINTER SHOES
At
INGLEDEW'S
"Vancouver's Smartest Shoe Store"
666 Granville Street, Vancouver, B.C.

"NOTHING SUCCEEDS LIKE SUCCESS"

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Success itself depends on

Training and Experience

SUCCESSFUL TRAINING BY EXPERIENCED TEACHERS
Is Assured Students in All Business Subjects

Day or Evening Classes
ENROL ANY MONDAY

Success Business College
E. SCOTT EATON, B.A., Principal, Limited
ON MAIN AT TENTH VANCOUVER, B.C.

THOUGH IT NEED NOT STOP THERE — MAGAZINE INTEREST SHOULD "BEGIN AT HOME"

Educational Men and Matters

AN OUTING WITH THE VANCOUVER NATURAL HISTORY SOCIETY AND JOHN DAVIDSON

(By Wm. Clark)

It has recently been enunciated in academic circles that Time and Space are relative things. If we stood back far enough, so to speak, we would see happening what really occurred years ago; or if we travelled with sufficient speed, we could look back and see ourselves coming.

While not quite able to Einsteinise to this extent a party of thirty-five members of The Vancouver Natural History Society, under the leadership of Professor John Davidson, F.L.S., of the University of B.C., accomplished that which was the virtual equivalent—from the botanical viewpoint—of a journey of several hundred miles up the coast, or the rolling back of the Summer to early Spring, by the simple, if slightly arduous, expedient of ascending some 3,200 feet to the top of Hollyburn Ridge, just above Dundarave.

It was most interesting, especially to the new members, to notice from the time the cool shade of the tall trees was entered, until the sub-alpine lakes on top of the ridge were reached, the gradual changes in the flora. Plants which long since had passed their flowering stage in the lowland were found in full bloom on the mountain top. The bog-bean with its beautiful white waxy reflexed petals, the mountain laurel (*Kalmia*), the cotton grass and the swamp violet, all found at Burnaby Lake on an excursion in early May, were displaying their blossoms, regardless of the fact that the calendar said July. The herbaceous bracken and shrubby sallow gradually gave place to the blue-berry, to the false azalea (*menziesia ferruginea*) (so easily mistaken by horticulturists for its relative the true or garden azalea), to the white rhododendron, and to the copperbush, until the top was reached, where on open ground was spread a beautiful carpet of red and white "heather" sprinkled with the bright chalice-shaped flowers of the marsh marigold (*Caltha*).

The dominant vegetation also changed from the familiar Douglas Fir, Hemlock, Red Cedar and Grand Fir to Mountain Hemlock, Yellow Cedar (*Chamaecyparis*), Lovely Fir (*Abies amabilis*) and Western White Pine.

The more experienced members as they bent to the steep ascent, without even looking up could tell by the cones and leaves and needles and humus they trod on the changes that were taking place.

To some it was surprising to find a typical bog flora on the mountain top; but it was explained that there were many hollows without drainage, that the decaying vegetation had been accumulating for ages, and that a slowly melting mantle of snow lay on the mountain for many months of the year.

During the climb many interesting and instructive comments by the leader were listened to with keen attention by the group gathered round. Not only did he deal with the wide aspect of adaptation of flora to change of condition and environment, but also matters of more detail, such as the similarity of the devices evolved by plants far apart in relationship, to prevent excessive transpiration and conserve the water in their tissues.

A student from the University out for field experience would have the memory of some plant indelibly impressed by being asked to classify it.

What family does this plant belong to? Run it down in classification as far as you can go.

"It is a Monocot."

"Give your reasons."

"It has parallel veination and its floral parts are in threes."

"Proceed!"

"Its perianth has two whorls of three segments each, also its stamens; it has a three celled superior ovary and therefore belongs to the Lily family."

"Quite right; this flower is Queen's Cup of the Liliaceae." And the company would go on to the next point of interest.

A magnificent panorama was presented to the climbers on the far side of the ridge. Through the clear air Grouse and Crown Mountains seemed close at hand; farther off lay the massive dome of Cathedral, and in the distance could be seen Mumquam and the glaciers of the Garibaldi region. On the return journey, to the perspiring botanists, Mount Baker stood out like a huge ice-cream cone, while at their feet lay the inviting waters of the Gulf and English Bay.

That large and increasing section of the public, keenly interested in the flora of the province, will be glad to know that many less common specimens were found, such as: The Coralroot Orchid, the Twayblade Orchid, the graceful Queen's Cup (*Clintoria*), Bog Asphodel, and Yellow Pond Lily; the so-called "Flowering Fern" (*Coptis asplenifolia*) with its "gold thread" roots—but of course ferns do not flower—tall graceful saxafrages and creeping sallow, that interesting saprophytic plant the Indian Pipe (*Monotropa multiflora*) the sitka club moss, and several slime-fungi.

I held it truth, with him who sings
To one clear harp in divers tones,
That men may rise on stepping stones
Of their dead selves to higher things.

—Tennyson.

Meeting Provincial Needs

The great increase in the number of telephone stations in this province means that the telephone subscriber is able to reach many more people by wire, and consequently his service is of greater value. During the past year or two, expansion has been marked in all parts of Vancouver Island and the Lower Mainland, but adequate facilities have been installed, both in regard to outside plant and inside equipment, to meet the needs of the various communities. The object of the company is to give a telephone service second to none. The B. C. Telephone Company, being a British Columbian concern all through, has a real interest in provincial progress, and every effort is made not only to meet the needs of development, but to anticipate them.

British Columbia Telephone Co.

The Poetry of Robert Louis Stevenson

(By Robert Watson, Vernon, B.C.)

(Copyright)

Robert Louis Stevenson, that well-nigh incomparable literary craftsman, is probably best known to the general reading public as an essayist and romantic novelist, but, had he never made a name for himself in these particular branches of literature, his fame would still be assured him through the medium of his poetry.

In no sphere of his literary endeavour does he display his true, simple, singing, happy-go-lucky, childlike self—the irrepressible, spontaneous, nature-loving boy—as he does in his poems. In these we see the child bubbling up through the man; the Peter Pan who never grew up; the gnome playing tirelessly on his double pipes and, as he plays, conjuring fairy elves gaily to dance their accompaniment to his piping. We see Stevenson—light of heart and buoyant of step—swinging along the country roads of his reality, and more often of his imagination; laughing, whistling and singing as he goes, until the passers-by are constrained to stop, turn and take another look at this strange individual who dares to go through life with a laugh and a hop-skip-and-leap as if all of it were a vast holiday. But the passers-by, after all, would merely be glimpsing surface impressions, for underneath the gay exterior there was ever in R.L.S. the undercurrent, suggesting the deeper and more serious aspects of the life here and the life hereafter.

For just such an impression as this, let me commend a reading of that tuneful measure of his, "Song of the Road."

The gauger walked with willing foot,
And aye the gauger played the flute;
And what should master gauger play
But 'over the hills and far away.'

Whene'er I buckle on my pack
And foot it gaily in the track,
O pleasant gauger, long since dead,
I hear you fluting on ahead.

You go with me the self-same way—
The self-same air for me you play;
For I do think and so do you
It is the tune to travel to.

* * * * *

Then follow you, wherever hie
The travelling mountains of the sky.
Or let the streams in civil mode
Direct your choice upon a road;
For one and all, or high or low,
Will lead you where you wish to go;
And one and all go night and day
'Over the hills and far away.'

As a typical son of Scotia, Robert Louis Stevenson was proud of his native land and all its traditions. He was not ashamed of his homely Doric and was equally at ease in it as in the so-called more cultured English. What, for instance, could be more tuneful or more happily expressed than 'A Mile an' a Bittock.'

A mile an' a bittock, a mile or twa,
Abune the burn, ayont the law,
Davie, an' Donal' an' Cherlie, an' a',
An' the mune was shinin' clearly!

Ane went hame wi' the ither, an' then
The ither went hame wi' the ither twa men,
An' baith wad return him the service again,
An' the mune was shinin' clearly!

Noo, Davie was first to get sleep in his head,
'The best o' frien's maun twine,' he said;
'I'm weariet, an' here I'm awa' to my bed,'
An' the mune was shinin' clearly!

Twa o' them walkin' and crackin' their lane,
The mornin' licht cam gray an' plain,
An' the birds they yammert on stick an' stane,
An' the mune was shinin' clearly!

* * * * *

It would be hard to find words quite expressive enough in the English language to convey just what Stevenson here conveys to the ear and mind of his 'brither Scot.' What, for instance, could bring a better picture before the mind's eye than this one line:—

'An the birds they yammert on stick an' stane.'

It is only on rare occasions that we come across such arresting, clear-cut cameos, even among the foremost of our inspired poets. We find them in the lyrics of Robert Burns, as in his poem 'To Mary in Heaven,' when he sings:—

'The flowers sprang wanton to be prest.'

Again, in the wonderful verses of that beautiful Scottish song, 'Annie Laurie,' attributed to William Douglas, where the poet completes a wonderful word-picture of a bonnie lass with, as it were, one single sweep of his brush, in the line:—

'And dark blue is her e'e.'

When he tells us that—after what has gone before—he enables us to see the Annie Laurie that he sees, in all her native loveliness. Yet, not contented with this master-stroke, he makes a whole verse of them, as if to show how easy it is when one is so deeply and sincerely in love as he was:—

'Like dew on the gowan lying
Is the fa' o' her fairy feet,
And like winds in the summer sighing,
Her voice is low and sweet.'

Where in all the world's literature can one find sweeter music?

It is a little soon, even yet, to place Robert Louis Stevenson in his final position in English literature, although his permanence is definitely assured. Already he is in the forefront and every year that passes adds more to his great reputation.

Burns is undoubtedly the greatest of Scottish Bards; head and shoulders above his fellows; but time should place many of Robert Louis Stevenson's lyrics and short poems next to the Immortal Robbie's.

A short quotation from one other of Stevenson's Doric poems might not come amiss before passing on. This from 'The Spaewife', a Scots word meaning Fortune-teller.

O I wad like to ken—to the beggar-wife said I—
Why chops are guid to brander and nane sae guid to fry.

An' sillar, that's sae braw to keep, is brawer still to gi'e.
—It's gey an' easy speirin', says the beggar-wife to me.

O I wad like to ken—to the beggar-wife says I—
Hoo a' things come to be whaur we find them when we try,

The lasses in their claes an' the fishes in the sea.
—It's gey an' easy speirin', says the beggar-wife to me.

O I wad like to ken—to the beggar-wife says I—
The reason o' the cause an' the wherefore o' the why,
Wi' mony anither riddle brings the tear into my e'e.
—It's gey an' easy speirin', says the beggar-wife to me.

Many more of his poems in braid Scots are well worth reading, and reading again.

At different times, Stevenson gathered together a number of legends of Scotland and also of the South Seas, some of which he embodied in verse: 'The Song of Rahero', 'Ticonderoga,' 'Heather Ale,' etc., but, while these are almost faultlessly versified, they are not quite so happily expressed—nor does the true poet shine forth so brilliantly in them as in his lyrics and shorter poems.

Stevenson's body was ever too fragile to permit of him becoming a real out-and-out literary vagabond and taking liberties that vagabondage demands in the material sense, but, true to his vagabond spirit, he wrote many poems of travel and the open road:—

Give me the life I love,
Let the lave go by me
Give the jolly heaven above
And the byway nigh me.
Bed in the bush, with stars to see,
Bread I dip in the river—
There's the life for a man like me,
There's the life forever.

Let the blow fall soon or late,
Let what will be o'er me;
Give the face of earth around
And the road before me.
Wealth I seek not, hope nor love,
Nor a friend to know me;

All I seek, the heaven above
And the road below me.

It must be admitted that there is a faint trace of posing in these verses—a straining after effect—for even R. L. S. would not, one fancies, sacrifice hope, love and friends, for the blue heavens and the open road. At the same time, he can readily be excused for this extravagance of speech—as all of us can be—when speaking of something or someone dearly beloved. And many of his poems proclaim him the ideal lover; while of his constancy to the one sweet woman who tended him all the years of his illness and enforced exile—the lady to whom the world is greatly indebted for much of what we have of his literary work, but for whose self-sacrifice and loving care his life must surely have been by years shorter—it is necessary merely to refer to his world-famous eulogy, 'My Wife.'

Trusty, dusky, vivid, true,
With eyes of gold and bramble-dew,
Steel-true and blade-straight,
The great artificer
Made my mate.

* * * * *

If ever one has a desire to dip into the soul of an author—I care not who the author may be—let him go, not to his novels nor yet to his essays, if, by any chance, the author has written poetry. It is in his poems that the real man is to be found every time. It is in his poems that we find the real Robert Louis Stevenson—soft-hearted, courageous, God-fearing, gay, debonair, and above all, an honest, dauntless, Christian gentleman—yet a man well aware of his weaknesses and 'not too good for human nature's daily food.'

Stevenson, I fancy, dreamed in his youth of leading forlorn hopes, battling in the Crusades, pirating the

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TOURIST FARES MEAL SAND BERTH
INCLUDED WHILE AT SEA

CANADIAN NATIONAL RAILWAYS

AFTER VISITING, MAIL THE B. C. M. TO FRIENDS: LET THEM "GET-ACQUAINTED." (See Page 1.)

high seas with a dagger in his teeth, a cutlass in his right hand and an arsenal of pistols in his belt; scaling the rocks of Edinburgh Castle in some mad enterprise. Had he lived in the days of Charles Stuart, he would have been the most reckless of Jacobites; and, after all, who among Scotsmen does not respond and thrill even now to the glamour and romance of that ill-fated, unscrupulous, but daring young gallant, 'Bonnie Prince Charlie'?

That Stevenson never grew up; that he remained a child to the end of his all-too-short days; that he had been and still remained a boy with the champagne of perpetual youth efferecing in his feverish veins; that he understood the child-mind as few others have done—one has only to refer to his wonderful field of child-delight, 'A Child's Garden of Verses,' to verify.

Our juvenile school-books contain many poems from this Verse Garden—and why? Because they are of the best that the best of our educators can find. Proud indeed may any author be to find his work reproduced in our modern school primers—prouder than if he had been given place in all the famous anthologies of the world—for truly, to attain to this is, to my mind, to attain to the blue ribbon of literature.

'My Shadow,' to mention one poem only from this masterpiece, has been printed and sung wherever the English language is spoken.

I have a little shadow that goes in and out with me,
And what can be the use of him is more than I can see.
He is very, very like me from the heels up to the head;
And I see him jump before me, when I jump into my bed.

And on he goes, telling of the queer antics of this shadow-companion under varying conditions, until he disposes of it in his own quaintly original way, conceivable only to a Stevenson and, possibly, a J. M. Barrie.

One morning, very early, before the sun was up,
I rose and found the shining dew on every butter-cup;
But my lazy little shadow, like an arrant sleepy-head,
Had stayed at home behind me and was fast asleep in bed.

Modern poems, by the hundred, written supposedly for children, are nothing but inferior children's poems for the perusal of grown-ups and have little or no attraction for the child-mind; but Stevenson's are children's poems for children, tried and tested, and of pure gold. Should one have any doubt on this score, let him take the first opportunity of experimenting with them on some little boy or girl acquaintance.

In the foregoing, I have merely hinted at a few of Robert Louis Stevenson's poems and I have barely touched on the charm and beauty of them. They are a gold-mine of recurring surprises.

It would be impossible to conclude any comment on Stevenson's poetry—however short it might be—without reference to his 'Requiem.' There is none other like it for steadfastness of faith, unerring belief in the hereafter, together with a simple note of preparedness and a knowledge that he had earned, in some measure, the reward that awaited him:

Under the wide and starry sky,
Dig the grave and let me lie.
Glad did I live and gladly die,
And I laid me down with a will.
This be the verse you grave for me:
Here he lies where he longed to be;
Home is the sailor, home from the sea,
And the hunter home from the hill.

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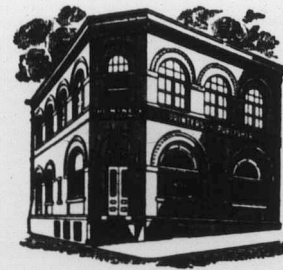
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Real and Fictitious Depression

By Bruce A. McKelvie

"How's business?" a British Columbia merchant was asked recently by a friend.

"Bad, and it's going to be worse," was the answer.

This same question is being asked every day in this province, and very often—too often—is answered in the same way.

But are conditions in British Columbia at the present time bad? Do they justify such judgment, and why should they be worse? Is it that normal business transactions and production are declining, or is it that there exists a "bad" condition of mind in the residents of this province which comes as a natural reaction from the false prosperity of forced production from 1917 to 1919?

True, world conditions are not as healthy as they were prior to 1914 and they, to a certain extent, reflect on business in our province, but we have the power within ourselves to overcome this temporary condition. Let me explain.

British Columbia's natural resources are just as rich today as in the days of long ago. British Columbia's future in the development of these resources is just as bright a picture as ever. Then these "hard times" must be of a transient character.

Compared with this time last year what is there to justify the belief that this winter will see greater unemployment than usual among British Columbia citizens?

View the large industries of the province; compare their staffs with those of the fall of 1920. You will find that while one or two have reduced the number on their pay rolls, that in other sections of the province the numbers employed have been increased. On Vancouver Island, for instance, there is a greater production of coal than at this time last year. You will find the same condition existing in the interior coal mining regions. In the industrial centres of the Lower Mainland several large manufacturing concerns have actively entered the field, employing a great many workers, while other industries have added to the numbers of their staffs.

The prairie provinces are harvesting a larger crop of wheat; the Okanagan and other fruit growing valleys of British Columbia are shipping a record crop. The citizens of Nelson are developing that fine town as a manufacturing centre; construction of a pulp and paper mill will shortly commence at Prince George.

These are not developments that warrant the pessimistic declaration that "things are going to be worse." But as long as this dismal note is being sounded, just so long will there be hesitation in buying and conditions will arise causing a "fictitious depression" even as three years ago we suffered from "fictitious prosperity."

It is more than likely that we will have idle men in British Columbia this year in hundreds, perhaps thousands, but will they be bona fide citizens of British Columbia, or those who are attracted by the mild climate and our well advertised hospitality? How can we best take care of them? Is it by establishing bread lines and doling out charity, or is it by providing them with employment, and giving them the opportunity of establishing themselves in a permanent position? The proposal is being advanced that work be provided at greatly reduced rates of pay, governmental bodies to supply the necessary money to be expended on this relief work. The expense to the municipalities and province by this system of employment will be heavy. It cost more than \$500,000 to operate bread lines last winter.

Is it not better economics to give employment to those men who are willing to work, at the current rate of wages for the various lines they engage in, at no expense to the public? It can be done if the citizens of British Columbia so determine.

The difficulty in convincing the residents of the province of the ease of the solution of the unemployed problem is the simple manner in which the desired result can be accomplished. If a demand was made on the individual to make a direct contribution to relieve the situation that arises when the snows of the winter bring the unemployed from the East, more thought would be given to it. No additional expenditure is being asked either from the individual or from the municipalities. Hence the necessity of constantly reminding the public of the facts.

A Reflection On B.C. Homes

British Columbia per capita imports more of its merchandise for home consumption than any other province, and yet on a basis of population more lines of merchandise are produced here than elsewhere in the Dominion. In no part of the country is there so little of the home products used in comparison with the industrial and natural products of factory and farm as in British Columbia. In other words the producers of this province are not obtaining a fair percentage of the trade in their own home markets.

The root of the problem of unemployment and of making British Columbia the most prosperous portion of the continent, is to be found in the fact that as buyers we have not been fair to ourselves. It is by increasing our individual preference for the goods that we as British Columbians produce that we can actually create this winter a shortage of labor, rather than permit an excess of workers to flood the market.

According to Wrigley's latest directory, there are in British Columbia 2,209 communities. An average increased preference in these communities of but \$25 a day to the products of the province would mean an addition of roughly 10,000 workers to the pay-rolls of industry in the province.

But the solution can only be found in individual buying. It is a problem that each citizen of the province can aid in solving.

Increased preference to local goods means increased employment, additional population and general prosperity. Is it not worth the effort?

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(Three Doors from Granville)

B. C. Farmers and Life Insurance

By Howard Farrant

The municipal area of the thirty-five cities and twenty-eight towns of British Columbia embraces 96,588 acres and contains a population of 374,980. This area is less than one-half of one per cent. of the total surface of the province, but it contains approximately eighty-six per cent. of the whole population. The remaining ninety-nine and one-half per cent. of area comprises the organized territory administered by the provincial government and the remaining fourteen per cent. of the population living within this area includes the Indians of the province.

It will thus be seen that farming has not as yet taken its rightful place as an occupation for the people of this province. Unfortunately there seems no immediate likelihood of much improvement in this particular. The most noticeable agricultural development, and particularly nearest the cities, is by Orientals who in alarming numbers are taking hold of land on Vancouver Island, the Fraser Valley and in the Okanagan. These thrifty, hard-working people make progress where the white man throws up his hands in despair.

As in most new agricultural countries, farms in British Columbia are generally mortgaged. This furnishes the first and strongest argument for Life Insurance. The small farmer, and in British Columbia the holdings of the fruit and poultry farmers run from five to twenty-five acres, usually has his all in his lands and buildings. Until his crop comes, he has little or no money to spare, and if no crop comes the ensuing twelve months is a time of hardship.

If ever a man needed insurance, these small farmers do. They are often intelligent, educated men, many of them from the Old Country. Some of them are retired from prairie holdings, putting into practice for the first time intensive measures of cultivation.

In the Okanagan Valley are some of the finest type of Old Country people located on small holdings, keenly interested in their orchards and taking, with typical British philosophy, the set-backs of early frost, blight and low prices. People of the same class are found to the east in the Kootenay district.

Scattered throughout the province, on Vancouver Island, in the Fraser Valley and in the northern Okanagan are old mixed farms, many of them over twenty-five years of age and often owned by old Ontario residents who came through with the C. P. R. in its early years. These men picked out homes in the valleys where the clearing was easiest and the bottom lands the richest.

In the Cariboo, famous for its gold rush in the early days, are vast tracts of grazing lands, thousands of acres to a single holding, and roamed over by great herds of cattle. Closer in to Nicola and Merritt are also some of these extensive holdings.

On my first trip through the Cariboo we looked forward with interest to seeing some of these cattle kings, "regular guys" my companion described them. We found that the Cariboo rancher was in calibre very little different from the original small farmer in other parts of the province.

It must be remembered the farmer has all his savings tied up in his farm. It is his first aim and object to clear up the farm and equipment, and usually he keeps only enough ready money by him to see him through to his next crop. This is his life work. A premature death will cut short his plans, but a Life Insurance policy will enable him to complete them whether he lives or dies. In selling the farmer a policy to cover a mortgage one can show him how small a

yearly payment will take care of a large indebtedness. When the mortgage is small the average farmer will take a policy to cover the entire mortgage; but when the mortgage is a large one, he often hesitates to take a policy to cover more than one-half or two-thirds. The writer believes that when one can show the farmer, how, by adding two and one-half per cent. to his mortgage interest, the small added interest in case of his premature death will pay off the mortgage in full, insurance will be arranged. Banks, Mortgage and Loan Companies of various kinds advise, and in some cases insist, that a Life Insurance policy be placed behind every loan.

Life Insurance should not be held off in the case of a farmer struggling with a mortgage. The money of Life Insurance companies is coming back as fast as it can into the hands of the men who pay the premiums. They pay the premiums; the companies lend it back to them and take the risk of their premature death. It is a circulating life blood. This is true of all Life Insurance investments. It makes Canada the place that people can live in, it unites East and West, it carries on the work of government, it builds places for men to do business in. It enables the East to get the grain of the West. It builds up manufactures and provides the way to sell them. It turns grain into food. It is the circulating life blood of Canada this investment of Life Insurance.

There is no other agency that compares with Life Insurance and its system in carrying on and developing the welfare of the Dominion. When agents realize this, it gives a steadying influence and a clearer idea of the importance of the work. Life Insurance business is not merely looking for prospects, writing policies, collecting premiums or paying death claims. These are only the vehicles by which is carried on the great system which lies at the foundation of the welfare of the country.

The average farmer today has as much at stake in each year's crop as the average business man in the city. The loan values of the contract can be made very attractive to him as a sinking fund. The records of the probate courts prove that reductions from farmer's estates exceed those from other lines of business. And this is due to the fact that the average farmer has very little cash on hand at the time of his death. As a rule his entire estate is wrapped up in his farm and the equipment of it.

As in most other cases, Life Insurance will put the farmer's estate in order, and accomplish the plans which he would have carried out if he had lived.

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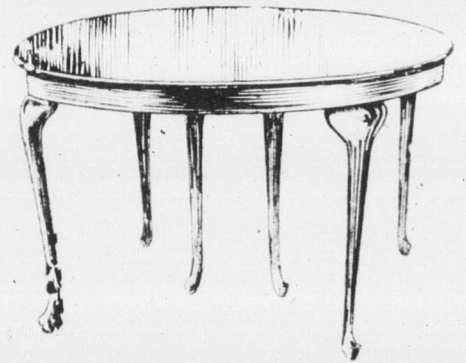
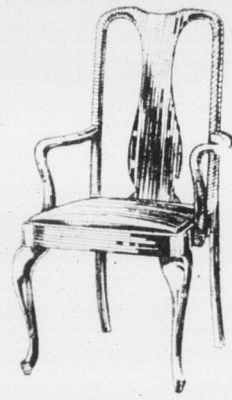
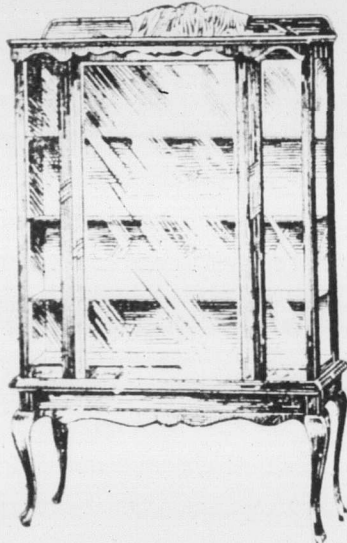
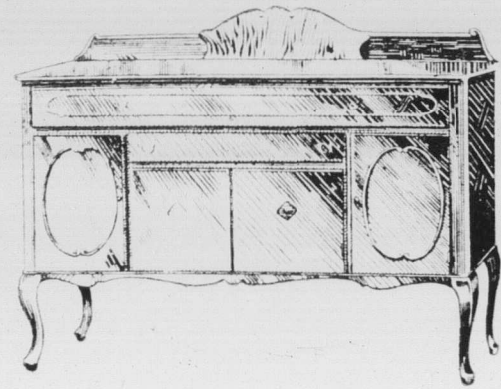
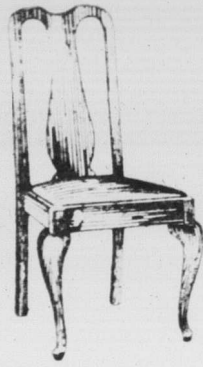
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