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...Preface...



You are cordially invited to carefully read all the pages of this booklet. The matter has been carefully prepared with a view to providing all readers with interesting and reliable information. If there should be any further information you require do not fail to write us at once.

We have issued also special price lists on Fruit Farms, Dairy Farms, and property in the Cities of Vancouver, New Westminster and Chilliwack and will be glad to send you any of these you may ask for.

Special attention is called to the tabulated record of prices on New Westminster market during the past year. The advertisements contained in this booklet are from the leading firms in New Westminster. Any of these will gladly supply you with any information they may be able to furnish.

F. J. HART & CO., LTD.,
The Publishers.

New Westminster, Vancouver and Chilliwack, B. C.

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To Whom We Owe Our Thanks

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The photos for this book were especially taken by Mr. W. T. Cooksley, of New Westminster, and much of the attractiveness of the work is due to the excellent pictures he provided. The engravings were made by the Angell Engraving Co., of Vancouver, who were very courteous and kind in executing their work promptly. The Vancouver illustrations were kindly loaned by the Vancouver Tourist Association to whose affable secretary, Mr. Rowe, we are indebted for considerable assistance. The cover was printed by the B. C. Printing and Engraving Co., Ltd., of Vancouver, and the attractiveness of the work speaks for itself.

The letter press was produced from the Job Department of The Daily Columbian, New Westminster, and to their scrupulous care exercised in the work is due most of the credit for this book in which we take some pardonable pride.

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# The Fraser Valley

During the past few years the attention of homeseekers and investors has been drawn more and more to the splendid agricultural resources of the Fraser Valley, and especially that portion stretching from the famous Chilliwack district to the mouth of the mighty Fraser, covering a distance of seventy miles and including the Municipalities of Nicomen, Dewdney, Mission, Sumas, Matsqui, Langley, Maple Ridge, Coquitlam, Surrey, Delta, Richmond, Burnaby and South Vancouver.

## SOIL.

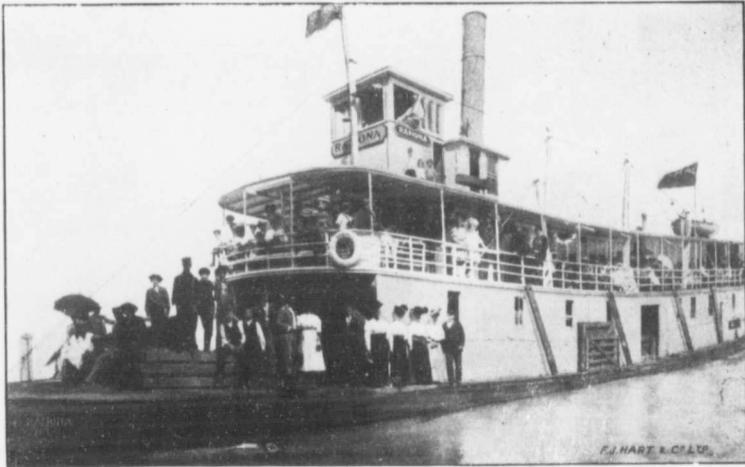
The character of the soil in the Fraser Valley varies largely according to location. The best agricultural land, highly suitable for dairying and the production of hay and grain is found along the banks of the Fraser river and the numerous small streams that drain the district. This land is rich, deep, black loam of inexhaustible fertility and capable of producing very large crops.

## FARM CROPS.

The farm crops of the Fraser Valley consist largely of hay and oats and roots. The richness of the soil and the favorable climatic conditions with long seasons, all combine to make this district famous for the abundance of its crops. Three tons of hay per acre is an average yield while four tons per acre is often reaped by careful and prosperous farmers. Oats give most prolific yields and from 80 to 120 bushels per acre are not unusual crops. Roots of all kinds grow in abundance and of a size and quality that make them profitable food for all kinds of stock.

## DAIRYING.

Of all branches of agriculture, dairy farming is the most widely followed and has been found to be the most profitable. Land that will produce from two to four tons of hay per acre will naturally provide rich pasture for large herds of cattle. The pasture fields of the Fraser Valley are green for nine months of the year. From early Spring, in the month of March, the grass begins to sprout fresh and green and from that time until Christmas, the dairy herds grow fat on the rich and luxuriant clover. During the mild Winter season the milch cows need shelter only at night.



The Fraser River Steamboats are a Great Convenience.



The Profits of Fruit Growing has built many Comfortable Homes in the Fraser Valley. This is a typical home scene in the Hammond-Haney district.

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It can therefore be readily understood that dairying in the Fraser Valley is an easy and profitable branch of agriculture. This can be even more thoroughly realized when the prices of dairy products are taken into consideration.

#### PRICES.

During the past year butter has never gone below 25 cents per pound. During the Summer months this product sold on New Westminster market for 30 cents per pound. During the Winter months it stood at 40 cents, the average price for the year being 35 cents per pound.

Poultry products also bring excellent prices. Eggs were never below 25 cents per dozen, while for the greater part of the year they held at 40 cents, and in rush seasons, such as Easter and Christmas, they soared to 65 and 70 cents per dozen.

Pork, a product that naturally combines with the dairy business, offers great inducements to the farmer. The mild climate also lends itself to the profitable raising of hogs while the prices ensure large returns and a ready market. During the past year pork sold on New Westminster market at 10 and 11 cents per pound dressed. A table of prices for the past year will be found on page 21 of this book. Read it carefully.

#### DAIRYMEN.

Among those who are engaged in dairying and to whom we take pleasure in referring you for more particulars are: Thomas MacDonald, Dewdney; Wm. McAdam, Fort Langley; Barney Russell, Lulu Island; Samuel Smith, Dewdney; N. V. Wickersham, Surrey Centre, and Shannon Bros., Cloverdale.

#### STOCKRAISING.

Another highly important branch of agriculture is that of stock raising. The dairy herds of the Fraser Valley include some of the finest specimens of thoroughbred stock to be found in the Dominion of Canada and many of the leading and most successful stockmen in the district pay special attention to raising pedigreed stock.

#### STOCK SHOWS.

In order to encourage this important industry a thoroughbred stock show is held in New Westminster every spring under the auspices of the Stallion and Fat Stock Association. At last year's show a successful auction sale was held and good prices were realized for some fine specimens of stock.

# WHEN YOU VISIT NEW WESTMINSTER STOP AT HOTEL RUSSELL



Strictly first-class Dining Room. Eighty elegantly furnished Rooms. Spacious Parlors and Rotunda. Large well-lighted Sample Rooms. Special attractions for tourists. Rates \$3.00 per day and up. American plan.

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At the annual exhibition of the Royal Agricultural and Industrial Society of British Columbia held in the Autumn of each year the exhibit of stock is an important feature and the daily stock parade is one of the attractions of the exhibition.

#### FRUIT GROWING.

Of all the industries for which British Columbia is becoming famous there is none of more growing importance than that of Fruit Growing.

The success with which the first experiments were attended has led to greater attention being paid to the growing of all kinds of fruit. Apples of all varieties take first place, though strawberries, raspberries, gooseberries, blackberries, currants, cherries, plums, pears, peaches, prunes, crabapples and quince are grown in abundance.

#### PRIZE FRUIT

(From Official B. C. Bulletin No. 10).

"In 1905 a collection of apples was sent to Great Britain and placed on exhibition at the Royal Horticultural Fruit Show at London, where the exhibit was awarded the Gold Medal. The same collection was exhibited at several provincial shows and was awarded many prizes."

"Following up the success of 1905 an exhibit consisting of apples and pears was sent in 1906 by the Province to Great Britain. This fruit was shown at Edinburgh, York, London and other cities and the Province was awarded the Gold Medal at Edinburgh and again at London, while seven silver and silver-gilt medals and three bronze medals were awarded to individual exhibitors." These are some of the successes gained while the industry was still in its infancy.

Some idea of the recent growth of the Fruit Industry may be gained from the fact that the shipments of fruit increased from 1,956 tons in 1902 (Government records) to 7,807 tons last year (last year's figures are estimated on conservative lines, Government records not being available at date this book was compiled). Thus it is seen that the industry for which the Fraser Valley is becoming more and more famous is growing by leaps and bounds.

#### MARKETS.

The markets for the products of the Fraser Valley are unlimited. The City of New Westminster, which is the business centre of the Valley, enjoys the distinction of having the only successful farmers' market in this Province. Steps are on foot for the starting of such a market in Vancouver. A table showing the prices obtained for all products will be found a few pages further on. The city of Vancouver with its rapidly growing population consumes vast



CLOVERDALE—A CITY IN THE MAKING

At this point the electric line to Chilliwack crosses the Great Northern from Seattle.



MATSQUI VILLAGE

On the C.P.R. Seattle line—the centre of a rapidly growing dairy district.

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quantities of all kinds of agricultural products, while the mining, lumbering, and railway camps, the vast non-fruit producing areas of the prairies and the thickly populated centres of the British Isles offer markets of unlimited capacity.

#### TRANSPORTATION.

No part of British Columbia is so well supplied with transportation facilities as the Fraser Valley. With the main line of the C. P. R. traversing its entire length on the north side of the river, with the C. P. R. line to Seattle running through a rich district to the Boundary line and with the Great Northern passing through the heart of the Municipalities of Surrey and Delta, all portions of the district are within easy reach of transportation by rail. In addition to this the Fraser river, on which freight and passenger steamers ply at all seasons of the year from Chilliwack to its mouth, provides a cheap and safe means of travel. All of the railways are rapidly improving and extending their facilities and a new line from the international boundary at Blaine is now under construction to the City of New Westminster. The B. C. Electric Railway Company has had a line in operation between the cities of Vancouver and New Westminster for years and this year construction was started on a new line to the town of Eburne on the north bank of the Fraser twelve miles below Westminster, while a line has been also started to connect Westminster with the town of Chilliwack.

The building of the Chilliwack electric line is one of the leading enterprises now under way in the Fraser Valley. Upwards of 100 miles in length it will traverse the whole length of the Valley, opening up some very rich agricultural districts and affording rapid transportation for passengers, freight and express, while the rapid settlement of large areas will be promoted and encouraged. On this new line the type of cars will be modern and complete and the system of running electric trains of two or more coaches will be introduced.



# THE CASH STORES

HEADQUARTERS IN NEW WESTMINSTER FOR HIGH-CLASS DRY GOODS, \* MILLINERY, \* LADIES' READY-TO-WEAR CLOTHING AND HOUSEHOLD FURNISHINGS



This popular store is now perhaps the best known in the whole Fraser Valley and Delta District. The good honest quality of our goods, our large assortment, and our strictly moderate prices have done more to advertise us than any statement we could make through the press.

EVERYTHING IN DRY GOODS

## T. H. SMITH

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## The Municipalities of the Fraser Valley

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BURNABY.

Burnaby is a suburban municipality lying between the Cities of Vancouver and New Westminster. It has frontage on the north on Burrard Inlet, an arm of the Gulf of Georgia upon which Vancouver is built, and on the south has frontage on the Fraser river.

It is traversed through the centre by an interurban electric car line connecting New Westminster with Vancouver. The south portion is served by the electric carline to Eburne, while the north is traversed by the mainline of the C. P. R. The Great Northern also crosses Burnaby on its way to Vancouver.

Being so close to two large and growing cities Burnaby is a favorite residential site for those who wish to enjoy the pleasures of country life while following their calling in the cities.

Considerable gardening and fruit growing is followed, especially along the banks of the Fraser and in the vicinity of Burnaby Lake, a beautiful sheet of water in the heart of the district. The land by the lake is of very productive quality being a deep, rich, black vegetable loam highly suitable for vegetable gardening and fruit growing.

The population is rapidly growing and the future of the district is considered especially bright. Burnaby offers inducements to the man of means who wishes to secure a comfortable suburban home where he can grow fruit, vegetables, keep chickens, a horse and cow and enjoy the pleasures of country life combined with the conveniences of the city.

DELTA.

Delta Municipality lies south of the Fraser river extending to Boundary Bay, an inlet of the Gulf of Georgia. The soil is deep, rich and mellow, capable of producing abundant crops of hay and oats. The land is mostly level and almost free from heavy timber.

Dairying is carried on largely and the progressive farmers are without exception prosperous and contented. There are several creameries in the district and large quantities of milk and cream are shipped direct to New Westminster and Vancouver. Excellent transportation is afforded by a branch of the Great Northern Rail-



Hammond has good stores, and this is true of all the towns on the main line of the C. P. R.



"The education of the children is one of the first considerations."

way and the Fraser river steamers which ply daily between New Westminster and the mouth of the river. This municipality is recognized as one of the most progressive and prosperous of the whole Fraser Valley. Delta and Richmond are the two most Western agricultural districts of the Fraser Valley, each having a long coastline on the salt water.

RICHMOND.

The Municipality of Richmond comprises Lulu and Sea Islands. These islands are formed by the rich silt deposited by the Fraser river and the soil is very fertile. Part of Lulu Island is within the limits of the City of New Westminster and is looked upon as a coming manufacturing and shipping centre. A project is now on foot to connect Lulu Island with New Westminster by a magnificent, draw bridge replacing the present wooden structure that has done service for many years. The whole district is served by excellent roads and an electric line connecting Vancouver with the fishing and salmon cannery town of Steveston, passes through the western part of the municipality. Over this the farmers ship their produce directly to Vancouver. The Fraser river steamers call at numerous points on the islands and carry freight and passengers to and from New Westminster market.

Dairying is the principal industry and most of the milk supplied to Vancouver comes from this District. The farmers are all prosperous.

SURREY.

The Municipality of Surrey lies directly across the Fraser river from the City of New Westminster. Along the Fraser, the Serpentine and Nicomekl rivers is found some of the richest soil in the country. Along these rivers are some very fine farms, highly improved and many of the farmers load their produce direct from their barns on the river bank to freight boats, which go direct to the markets in New Westminster and Vancouver. At the 1907 exhibition in Westminster the exhibit from Surrey won fourth prize in competition with the whole province. The municipality is traversed by the Great Northern Railway, running through the heart of the district both north and south, and again east and west, while the same company is now constructing a new line to connect with the eastern portions of the province. The British Columbia Electric Railway Company's new Chilliwack line passes right across Surrey from east to west and brings the Surrey farmers within a few minutes' ride of Westminster market.

Long distance telephone communication with the coast cities, Chilliwack and intermediate points is afforded at Blaine, Cloverdale, Clover Valley and Hazelmere.



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SHAVING OUTFITS



Perfumes, Toilet Articles, etc.



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LANGLEY.

Langley Municipality lies East of Surrey and has some very rich farming districts also. It has a long frontage on the Fraser river and enjoys excellent shipping facilities by water. Langley Prairie is one of the oldest settlements in the province and one of the best. At the Westminster exhibition last year Langley won second prize in competition with the whole province, and the exhibit was sent by the Municipality to the prairies to demonstrate the possibilities of general agriculture in the Fraser Valley. A new line of the Great Northern Railway traverses Langley from east to west and the new electric line to Chilliwack serves a large area of the District. The Yale waggon road intersects the municipality, east and west, leading direct to New Westminster market. Schools post offices and churches are located at convenient points and long distance telephone offices are located at Langley Prairie, Fort Langley and Aldergrove.

MATSQUI AND SUMAS.

The Municipalities of Matsqui and Sumas adjoin Langley on the east. These are reached from New Westminster by the Yale waggon road, by the C. P. R. Branch to Seattle and the new electric line to Chilliwack. The district includes a large area of high class agricultural lands especially well adapted to mixed farming and dairying. The principal business centres are Abbotsford and Matsqui both on the C. P. R. Like all other parts of the Fraser Valley, Matsqui and Sumas have good public schools, churches, post offices, stores and creameries conveniently located to serve all parts of the district. The Great Northern Railway and the Chilliwack tramline cross the Municipalities and provide excellent transportation facilities. The Hygienic Dairy, Limited, operates a high class dairy farm in Matsqui and supplies Vancouver with milk of the very best quality.

Long distance telephone communication with the Coast cities, Chilliwack and intermediate points is afforded at Abbotsford and Upper Sumas.

COQUITLAM.

The Municipality of Coquitlam adjoins the City of New Westminster on the east and is a rapidly growing community. Mixed farming is followed principally but fruit growing is being prosecuted with increasing vigor and success. It is drained by the Coquitlam and Pitt rivers, both of which flow into the Fraser. Along these streams there is some excellent land highly suitable for agricultural purposes. Transportation is afforded by the mainline of the C. P. R. and by a branch running to New Westminster, this latter line is being



Neat Churches are found in all parts of the Valley.



ODDEFELLOWS' HALL AT CLOVERDALE

Cloverdale is in the centre of a prosperous farming community, has several stores and has long distance telephone connections with the coast cities. It is twelve miles from New Westminster by electric car.

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electrified for the running of street cars. The Fraser river steamers also call at several points thus affording cheap shipping facilities for the farmers and fruit growers along the river.

MAPLE RIDGE AND MISSION.

The Municipalities of Maple Ridge and Mission lie side by side on the north bank of the Fraser river. This is the main fruit-producing district of Lower Fraser Valley. The land with its fine southern exposure is admirably adapted to this branch of horticulture and large returns are obtained on properly managed fruit farms. Many fruit growers are receiving net returns of from \$300 to \$500 per acre and in especially favorable instances the returns run as high as \$1,000 per acre.

Strawberries are an especially profitable crop and vast quantities are shipped from this district annually. Apples, pears, prunes, peaches and plums grow in abundance and of a texture and quality that admit of safe shipment to the prairies and even to Great Britain.

Transportation is afforded by the mainline of the C. P. R. on which there are three trains both East and West daily during the Summer season. The Fraser river steamboats call at all points several times a day and receive and discharge freight and passengers. The town of Mission has a local telephone system connecting with neighboring towns and many of the farmers of the district have 'phones in their residences. Long distance telephone connects the town with the Coast cities and other centres.

DEWDNEY.

The Municipality of Dewdney lies east of Mission about fifty miles up the Fraser river from New Westminster. Mixed farming and dairying is carried on extensively, the milk and cream being shipped mostly to the creameries in Vancouver and New Westminster.

The best land is found along the Fraser river and on Nicomen Island, a large island in the Fraser. The soil is a rich silt covered with a deep vegetable mould and is equal in fertility to the best land in the Valley. The district is protected by high mountains on the north, and the Spring opens several weeks earlier than in some of the other parts of the Fraser Valley.

The C. P. R. mainline traverses its entire length and the Fraser river steamboats afford transportation by water. Good waggon roads prevail and schools, post offices, stores and churches are well distributed over the district. Many farmers in this district have telephones in their residences by which they are kept in touch with the markets and the large centres of population.

JOHNSTON'S SHOES



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*We can undersell any shoeman in B. C.
Our stock of Shoes cannot be excelled*



OUR NEW WESTMINSTER STORE

**We Pay Particular Attention to Country Orders
Workingmen's and Prospectors' Boots command our Special Notice**

*If its SHOES you want
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Johnston's Big Shoe House,

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New Westminster

... "The Royal City of the West" ...

New Westminster, incorporated in 1860, is the oldest City on the Mainland of the Province. It occupies a commanding position on the north bank of the Fraser, about 16 miles from its mouth, and has a deep water channel from the sea to some distance above the City. Wharfage facilities are ample, and as a shipping port its future is bright. Numerous steamers give daily connection with all points up and down river, and for the maintenance of a proper channel the Dominion Government has provided a magnificent steam suction dredge, which is now at work on an extensive scheme of channel improvements.

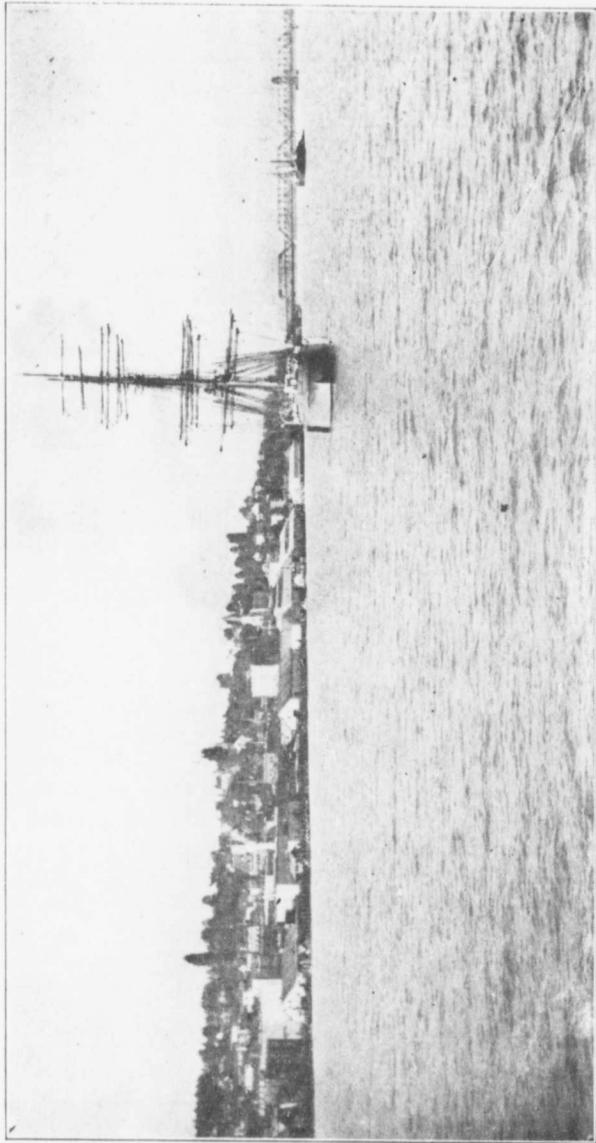
Industrial establishments include sawmills and shingle mills, among the largest on the Pacific Coast, planing mills, box factories, salmon canneries, can factory, grist mill, rice mills, tannery, creamery, brewery, distillery, cigar factories, cooperage, cold storage warehouses, sash and door factories, soda water works, foundries, electric car shops, shipyards, machine shops, Crystal glass works, wood pipe factory, turpentine factory, laminated wood factory, gas plant, Municipal electric plant, as well as all the other wage-paying institutions that go to make up an up-to-date, progressive, Western city.

BUSINESS OPENINGS.

In the way of business openings New Westminster offers inducements for factories engaged in the manufacture of products of the forest, the sea and the mine. New Westminster needs a woollen mill, boot and shoe factory, glue factory, brick and tile works, fruit and vegetable canneries, and carriage and waggon factory. For all of these the raw material is produced right in the Fraser Valley and the establishment of any of these industries would greatly encourage the development of the agricultural areas, and assist in the reduction of the cost of living in the Coast cities.

A MODERN CITY.

New Westminster is the County Town also; and has the Court House, Provincial Gaol, Provincial Hospital for the Insane, Penitentiary, Government Offices for the Dominion, including Customs,



Improvements now under way will give New Westminster a thirty-foot channel to the mouth of the Fraser and make The Royal City one of the finest fresh water harbors in the world.

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Lands, Crown Timber, Fisheries, Indian Agency and Resident Engineer, Government Offices for the Province, including Mining Recorder, Supreme Court and Land Registrarships.

The City contains 13 churches, including Anglican and Roman Cathedrals, three colleges, public and high schools, two hospitals, and a large orphanage.

Modern methods and conveniences prevail. Electric street railways, well lighted streets, pure water supply, sewer system, cheap light and central location make the city very desirable from a residential standpoint. From a business point, it has many advantages. It is the key to and the trading centre of the great and fertile valley of the Fraser. It has the only farmers' market in the Province. As a manufacturing centre it is already taking a leading place, but there is room and necessity for many industrial enterprises which have not yet found their way to the West. An abundance of cheap electric power is available, and this is an inducement that manufacturers are not inclined to overlook.

Railway communication east and south is furnished by the Canadian Pacific Railway, Great Northern Railway and British Columbia Electric Railway. The bridge lately built across the Fraser at New Westminster means that every new railway running to or from east or south must pass through the City of New Westminster. Communication with Vancouver—only 12 miles distant—is given by electric railway every half hour.

The mild, beautiful and wonderfully healthful climate of the Coast region of British Columbia is now so generally known that reference to it here is unnecessary. If you are coming to live in the glorious West, be sure and have a look at New Westminster, and see its advantages for yourself.

Farm seekers should bear in mind that New Westminster is their starting point, either by road, rail or steamer, to the rich agricultural districts east, south and west of the City.

The population is rapidly growing and is expected to reach 20,000 in a comparatively short time.

FRESH WATER HARBOR.

For years New Westminster has been struggling for recognition as a fresh water harbor for ocean-going craft. Appeals have repeatedly been made to the Federal Government for aid in making improvements so that the largest vessels might come into port at any time. In 1907 \$1,000,000 was voted for this purpose and extensive plans covering a period of three years mapped out. These will place New Westminster absolutely first as a fresh water harbor on the Pacific Coast, offering great inducements for manufacturers to

The Finest Furniture Store in the Fraser Valley

We Carry the Largest Stock, the Greatest Variety and the Best Quality.



OUR FURNITURE LOOKS BETTER AND LASTS LONGER

Settle in New Westminster and be happy.
Buy your Furnishings from Lee and save money.

LEE'S FURNITURE EMPORIUM

LEE'S BLOCK, COLUMBIA STREET, OPP. LORNE STREET
NEW WESTMINSTER, B. C.

locate on the banks of the Fraser where miles of deep water dockage may be secured at very reasonable prices.

A CITY OF HOMES.

New Westminster is a city of beautiful homes. From its splendid location on the banks of the Fraser, with unrivalled views of woodland, water and mountains, the Royal City has become a favorite with the homeseeker. The gently sloping hills abound in admirable building sites which are being rapidly occupied by handsome and comfortable homes.

HUNDREDS EMPLOYED.

In the saw mills over 800 men are employed, but this does not include the vast army of men at work in the forests, and upon the Fraser river cutting and handling the logs—together about 3,000 men.

The money distributed amongst the residents of New Westminster from the saw mills alone amounts to \$45,000.00 per month, whilst the amounts distributed by the other industries of the city will amount to another \$45,000.00. This City is also one of the centres of the famous Fraser salmon industry which together with other fish products yields annually some \$5,000,000.00 and employs some 3,000 men.

BUILDING RECORD FOR PAST YEAR.

During the past year New Westminster enjoyed remarkable activity in the building line. More residences were erected than during the previous ten years and the increase in population was 1,500. Several important additions were made to the manufacturing and mercantile premises. The only glass factory in British Columbia started operations, manufacturing bottles, fruit jars, insulators and other glass products.

A wood pipe factory was built for the manufacture of wooden water and sewer pipe. The Vulcan Boiler Works also began business last year, and the Schaeke Machine Works made large additions to their plant. A new six-storey brick block was erected on Columbia street and is now occupied by up-to-date stores. A new hotel known as the Russell was erected at a cost of \$125,000.00 and is one of the leading hotels of the Coast, and the B. C. Electric Railway Co. are doubling the size of their shops.

A number of smaller enterprises were carried out including a new steam laundry, a large addition to the Windsor Hotel, the remodelling of some of the present business blocks, the construction

of a sewer system by the city, opening and improving streets and the laying out of a new public park.

Any further information will be gladly furnished by the undersigned.

W. A. DUNCAN,
City Clerk,
New Westminster, B. C.



The Royal City is one of the favorite residential centres of the coast.

...About Ourselves...

**A Few Facts About the Firm of F. J. Hart & Co.,
Ltd., Publishers of this Book.**

The offices of F. J. Hart & Co., Ltd., are located at New Westminster, Vancouver and Chilliwack. The firm was established in 1891 by F. J. Hart and from small beginnings has grown to one of the largest and most influential real estate, insurance and financial houses on the Pacific Coast. Mr. Hart is President and General Manager of the Company, with Mr. William Atkinson, Mr. E. L. Webber and Mr. M. H. Nelems, managers of the Vancouver, New Westminster and Chilliwack offices respectively.

The business is divided into such departments as Real Estate, Insurance, Rentals, Collections, Loans and Investments and Publicity. Each department is under the direction of a capable man of experience and enterprise. In all departments special care is taken to safeguard the interests of clients. No item of business is considered too trivial to exact the greatest care and whether a transaction be large or small the most careful attention is paid to all details.

INSURANCE DEPARTMENT.

The Fire Insurance Department is a highly important branch of our business. The necessity of the protection afforded by fire insurance in reliable offices is being realized more and more by thinking men. No matter how careful one may be it is almost impossible to avoid the risk of fire.

We represent six of the best Fire Insurance Companies doing business in the civilized world to-day.

The Aetna Insurance Company, of Hartford, Conn., ranks among the very best. There were four companies suffering losses in the late San Francisco fire which paid their claims in full and with despatch, and among that number the Aetna prominently figures. In that fire they paid over four millions of dollars in losses.

The London Assurance Corporation, of London, England, is one of the oldest and strongest companies transacting fire insurance to-day. Like the Aetna the London paid one hundred cents on the

AGRICULTURAL IMPLEMENTS, BUGGIES, ETC.
AUCTIONEERS AND APPRAISERS



THE above photograph presents the Columbia Street entrance to our warehouse, which covers a floor surface of 14,520 superficial feet, and we are told by parties in a position to know that this is the largest and most up-to-date warehouse for this branch of business west of Winnipeg.

Our principal business is with the Farmers of British Columbia, and our aim is to carry in stock just what is suitable for the conditions in this section of the country.

We have agencies from most of the leading Canadian and American houses, some of which are as follows: The Frost & Wood Co., The Gould, Shapley & Muir Co., The Wilkinson Plow Co., The Gurney Foundry Co., (stoves and ranges) The Adams Wagon Co., The McLaughlin Carriage Co., The Studebaker Carriage Co., The International Harvester Co. of America, Iron Age Cultivators and Implements, Gas Engines, Windmills, Sharples Cream Separators, J. I. Case Threshing Machine Co., The Wortman & Ward Hay Tools, The Loudon Hay Tools, and a full line of Farmers' and Shelf Hardware.

MAIL ORDERS PROMPTLY ATTENDED TO

T. J. TRAPP & CO., LTD., New Westminster, B. C.

dollar on their losses in the San Francisco fire. They paid the largest amount of any one separate and distinct company doing business at this time. The losses of the London in that fire amounted to nearly eight million dollars.

The Atlas Insurance Company is an Old Country company, having been incorporated in the year 1808, and is of great financial strength. This company ranks well among the best and strongest in the world.

The Manitoba Assurance Company, with headquarters at Montreal, Que., is not as old a company as some of our others, but during the time it has been in business it has secured its share of fire insurance. Each policy issued by the Manitoba is guaranteed by the Liverpool and London and Globe, of Liverpool.

The Pacific Coast Insurance Company is of local origin, having its head office in the City of Vancouver, B. C. This company was incorporated in the year 1890, and has already gained a strong foothold in British Columbia. We are agents for the Pacific Coast Fire Insurance Co. in Vancouver as well as in New Westminster.

The Western Assurance Co., which has its head office in Toronto, has been doing business for about sixty years, and is one of our best Canadian companies.

In addition to the six foregoing companies we have the Chilliwack Agency for the Liverpool & London & Globe Insurance Co., of Liverpool, Eng., the Phoenix of London, Eng., and the British America, of Toronto, Ont. We will be pleased indeed to give rates relating to insurance upon application, and to furnish any information in our power relative to insurance generally.

We are also Agents for the Sun Life Assurance Company, of Canada.

J. J. JOHNSTON.

Manager Insurance Department.

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REAL ESTATE DEPARTMENT.

With three offices located in the most important cities of the Fraser Valley, viz., Vancouver, Westminster and Chilliwack, this firm enjoys every facility for securing and disposing of the best properties in the market. When a property owner decides to sell he is almost certain to place it with F. J. Hart & Co., Ltd., the oldest and most widely known firm on the Pacific Coast.

It is our chief aim and pleasure to meet the wishes of our customers. No pains are spared to secure the property best suited to your desires, purse and advantage. Conveyances and experienced



The Vancouver Office of F. J. HART & CO., LTD., is located at 134 Hastings Street, W. The business transacted includes such lines as Real Estate, Insurance, Mortgage, Loans, Investments, Conveyancing, Business Chances, Auctioneering and the handling of the famous McLaughlin Carriages.

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salesmen are always at the service of clients and whether you purchase or not the treatment you receive will be equally courteous.

Our lists of farms, fruit ranches and city property are thoroughly up-to-date and comprise the best that can be had. Every care is taken to protect buyers from imperfections in titles and every safeguard is used to protect both buyer and seller in the execution of Agreements of Sale.

H. A. EASTMAN,  
Manager Real Estate Department.

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INVESTMENTS AND CONVEYANCES.

Being intimately acquainted with the financial and real estate markets our facilities for placing safe loans and making profitable investments are equal to any in the Province. The number of applications we receive for loans give exceptional opportunities for selecting only the best and careful investigation is always made on all propositions submitted.

Our facilities for making highly profitable real estate investments are especially varied. We are in close touch with the whole of the Fraser Valley from Chilliwack and Agassiz to the Coast, as well as the Cities of Vancouver and New Westminster, and opportunities for profitable investment are continually coming under our notice. During the past few years our mortgage loan business has enjoyed remarkable growth. From small beginnings it has steadily increased in volume until at the present time we have three-quarters of a million placed in loans all personally inspected and supervised by Mr. Hart.

Special care is exercised in our conveyancing department. No deed, agreement of sale, mortgage or other conveyance is executed without full investigation of title and in the execution of all documents and papers special care is taken. Anyone placing their notarial work in our hands may feel confident their interests are being fully safeguarded.

F. J. HART, Manager,
Investments and Conveyancing.
D. ELLSWORTH MUNN, Asst. Mgr.

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RENTAL DEPARTMENT.

Increasing attention is being paid to the Rental Department. Improvements have recently been introduced which make our system of handling rents the most modern and complete in use on

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# A TALK

WITH

## "OUR GROCER"

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**W**E are not here to-day and gone to-morrow. You want to do business with a RELIABLE firm when buying your GROCERIES AND PROVISIONS, as there is nothing more important to you than WHAT YOU EAT. We have been here for over seventeen years and have always made it our aim to sell as closely as possible consistent with the best quality procurable. We want your business, and having got it, will do everything possible to retain your confidence. If you have not already made your arrangements for the supply of your home, give us a chance. Your letter orders will receive just as much and more careful attention, if possible, than if you were personally giving the order in the store.

**T. S. ANNANDALE, "Our Grocer"**  
NEW WESTMINSTER, B.C.

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the Pacific Coast. When a property is placed in our hands we assume full charge of it. We not only collect the rents promptly, but attention is paid to all necessary repairs, payment of water rates, taxes and fire insurance. While special efforts are made to keep all houses continually occupied, due care is taken to secure only the best and most reliable tenants, who will not only pay their rents promptly, but who will take good care of the houses they occupy.

E. F. EASTMAN.

Manager Rental Department.

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COLLECTIONS

Especial care is taken in the matter of collections. All accounts are kept under a thoroughly up-to-date system and the delicate matter of collecting an overdue account is carried out with consideration and judgment. During the seventeen years of our experience it has been seldom necessary to seek the aid of the courts in recovering accounts. The interests of both debtor and creditor are always considered.

GEORGE BRINE,

Manager of Collections.

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OUR VANCOUVER OFFICE.

Our offices in Vancouver are located at 134 Hastings St., W. The office is in charge of William Atkinson and Robert K. Chapman, vice-president of the company. A general real estate business is carried on in Farm Lands, Fruit Lands and Vancouver City Property. Through this office we are placed in touch with a wide range of land seekers and investors who are continually consulting us as to the best localities for profitable farming.

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AUCTIONEERING.

Our staff includes a licensed auctioneer, Mr. William Atkinson, manager of the Vancouver office, who takes charge of all auction sales, making a specialty of farm stock and implements. This department lends itself admirably. In almost all cases when a farmer disposes of his land he calls a sale and employs a competent auctioneer. Mr. Atkinson has had many years of experience in handling stock of all kinds and is fully competent to judge the value of an animal.

MERCANTILE DEPARTMENT.

In our Vancouver Office we operate a Mercantile Department devoted to handling such lines as are in demand among farmers. We hold the Vancouver agency for the famous McLaughlin Carriages manufactured by the McLaughlin Carriage Company, Ltd., of Oshawa, Ontario. These vehicles are of the very best material and workmanship and are recognized all over Canada as standard goods. The McLaughlin motto for 40 years has been "One Grade Only and that the Best." Our warerooms are well stocked with the latest styles of carriages for city and country service.

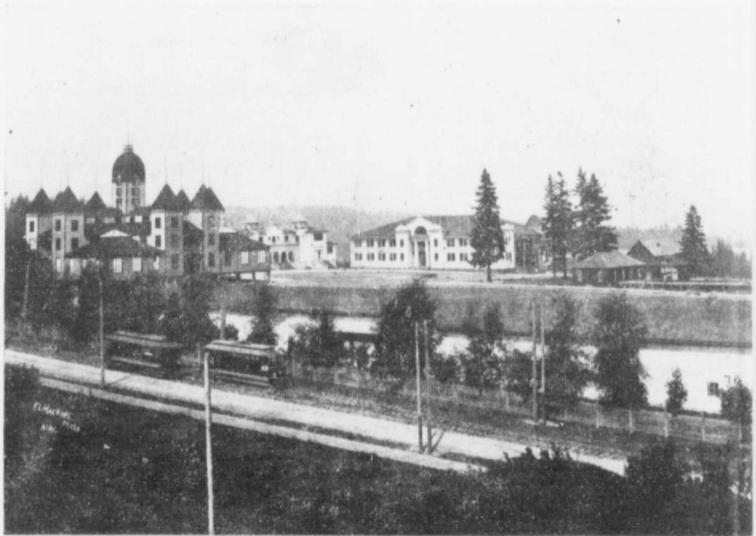
WILLIAM ATKINSON

Manager Vancouver Office.

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**PUBLICITY DEPARTMENT.**

The Publicity Department, under the direction of which this book was issued, has charge of all advertising. This department like all the others is towards the public perfectly candid and fair. In the preparation of copy and in the selection of mediums the interests of the public as well as our own are carefully kept in view. All



Queen's Park and the Provincial Exhibition Grounds is one of the beauty spots of New Westminster.

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advertisements in the daily newspapers, magazines and in the matter of this book are intended to convey the straightforward, plain, unvarnished truth. Eastern Canadian and British readers are apt to think, statements in regard to field crops, dairying, fruit growing and the profits of general farming are too highly colored, but in all cases, if careful investigation is made, our statements will always be found conservative in their estimates and literally true to facts.

In showing clients properties advertised it has been our pleasure to have them state that we were the only people who ever showed them land, that was better than advertised.

THE TRUTH ABOUT BRITISH COLUMBIA IS GOOD ENOUGH.



Advertising Manager.

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WESTMINSTER TRUST AND SAFE DEPOSIT CO., LTD.

F. J. Hart & Co., Ltd., are managers for the Westminster Trust and Safe Deposit Co., Ltd. This company has a paid capital of \$100,000 and subscribed capital of \$50,000 while the assets exceed \$200,000 all invested in revenue producing real estate. The Westminster Trust is a purely New Westminster company. Royal City business men realizing the advantages the city and district offer for safe investments deemed this the best method of securing the best and safest returns from their capital and in order to ensure its success placed the operating of the company in the hands of F. J. Hart & Co., Ltd. The company has installed safe deposit boxes in New Westminster, Vancouver and Chilliwack and hundreds of business men and prosperous farmers have taken advantage of the opportunity afforded to place their valuable papers and important documents in a safe place secure from fire.

The company acts as Trustees, Executors under Wills and Liquidators. The officers of the company are: Thomas J. Trapp, Esq., President; F. J. Hart, Esq., Manager; M. H. Ncloms, Assistant Manager; E. L. Webber, Secretary; Directorate: T. S. Amundale, Esq., Merchant; T. H. Smith, Esq., Merchant; Herbert Ryall, Esq., Druggist; J. J. Jones, Esq., Capitalist; R. E. Walker, M.D.; L. A. Lewis, Esq., Manager Brunette Sawmills Co., Ltd. Trustees: Honorable Richard McBride, Premier of British Columbia; George R. Ashwell, Esq., Merchant, Chilliwack, and W. S. Collister, Esq., Merchant, New Westminster.

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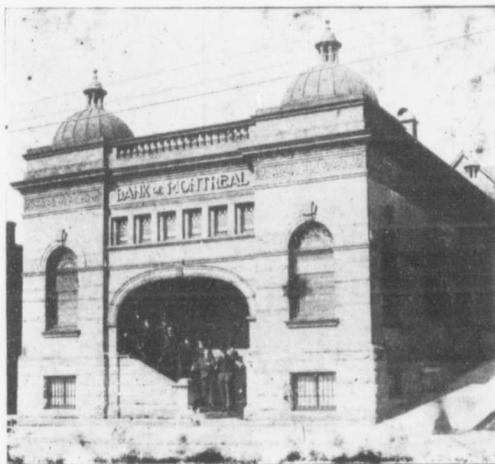


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BANK OF MONTREAL

ESTABLISHED 1817.

CAPITAL	-	-	-	-	\$14,400,000.00
RESERVE	-	-	-	-	\$11,000,000.00



BRANCHES

Throughout Canada and Newfoundland, and in London, England, New York, Chicago and Spokane, U. S. A., and Mexico City. A general banking business transacted.

LETTERS OF CREDIT

Issued, available with correspondents in all parts of the world.

SAVINGS BANK DEPARTMENT

Deposits received in sums of \$1.00 and upwards, and interest allowed at 3 per cent per annum (present rate) added four times a year.

New Westminster Branch, - G. D. Brymner, Manager

FRASER VALLEY NURSERIES, LTD.

The Fraser Valley Nurseries, Ltd., are located at Burnaby Lake, where some 50 acres are devoted to the growing of nursery stock especially adapted to the climate and soil of British Columbia. All the varieties of fruits such as apples, pears, plums, peaches, prunes, apricots, quince, crabapples and the small fruits are kept in stock ready for shipment on short notice. The company is also agents for the famous *Acacia Hedge*. The officers of the company are: J. J. Jones, Esq., President; C. F. Sprott, Esq., Vice-President; F. E. Jones, Esq., Secretary-Treasurer. Directors: P. W. Crankshaw, Esq., Chilliwack; G. W. Every-Clayton, Esq., Burnaby Lake; F. J. Hart, Esq., New Westminster, and L. Claude Hill, Esq., Burnaby Lake. Mr. J. H. Curtis is foreman of the grounds. All these gentlemen are experienced fruit growers as well as practical business men.

BUSINESS CHANCES.

Equipped as we are with every facility for keeping in touch with the growth of the Fraser Valley and its commercial centres, we have exceptional opportunities for offering the best business openings to those who wish to invest. In Vancouver, New Westminster and Chilliwack, as well as in the other towns of the Valley, business openings may always be secured.

If you intend starting in business you will find it to your advantage to consult us as to the best place to locate and also as to the best line to follow. Communications with our Vancouver office will receive careful and prompt attention.



The Schools of New Westminster have sent forth men to be leaders in law, medicine and statescraft.



New Westminster has two electric carlines in operation, two suburban electric lines under construction, two transcontinental railways and a deep fresh water harbor.



New Westminster is the home of good sport. The Lacrosse Team has held the championship of B. C. for many years. In 1907 this team defeated the Tecumsehs, of Toronto, 12 goals to 6.

...General Information...

CLIMATE

The climate of the Fraser Valley is highly suitable for general farming and fruit growing. The winter season is short and is almost entirely free from any disagreeable extremes. Snow is but rarely seen and while there is liberal quantity of rainfall it does not necessarily interfere with farming operations. Spring opens in March and the summers are never oppressively hot. The rainfall is well distributed and the Fraser Valley has the advantage of requiring no irrigation.

WATER.

The supply of fresh, pure water is inexhaustible and never failing at all seasons of the year. All portions of the valley are watered by mountain streams from which, in many cases, water may be piped to supply the farm buildings.

SOIL.

The soil of the hillsides, or bench lands, is usually a good heavy loam carrying in depth from 3 to 6 feet, underlaid in places with clay, in others by a stratum of hard pan, and is very productive, being especially adapted for hay, clover, peas, and fruits of all kinds. The soil of the bottom lands (or prairies, as they are called) is without doubt as productive as any in the world, consisting of a mass of alluvia intermixed with decayed vegetable matter, and is of great depth, this class of soil, in particular, requiring underdraining, and produces from 2 1-2 to 4 tons of hay, and from 80 to 120 bushels of oats to the acre.

TITLES.

The titles are good and undisputed. We always go with the purchaser to examine the records at the Government Land Registry Office, before the money is paid over. It would be fatal to our business to allow one of our customers to pay his money on a defective title.

LAND ADVANCING.

We have not sold a single farm that would not now sell at a profit. Several were tempted and did sell, others have refused



Weekly, established 1860—\$1.00 a year.

Daily, established 1886—\$3.00 a year.

The British Columbian

Greeted the Pioneers of New Westminster in 1860.

THE HOME NEWSPAPER

of the Fraser Valley. Its columns an index
to the affairs of the Province.

One Dollar

sent now will bring this paper to your ad-
dress every week, and make you familiar
with British Columbia.

THE COLUMBIAN COMPANY, LIMITED

J. D. TAYLOR, Mgr.

New Westminster, B. C.

handsome offers in advance of what they paid. There are still many farms which are offered below their real value.

HEALTHFULNESS

That this is a healthy section is corroborated by any amount of testimony by those who have sought and found health in our equable climate.

CHURCHES.

This section of the country is well provided with Churches, the Episcopal, Methodist, Presbyterians, Baptists, Roman Catholics and Lutheran being the leading denominations.

SCHOOLS.

An excellent and liberal system of free school education exists, with high schools in the Cities of New Westminster, Vancouver and Chilliwack, in affiliation with the Eastern Universities, and also higher educational institutions, such as the Columbian College (Methodist), St. Louis College (Roman Catholic), situate in the City of New Westminster, whilst throughout the farming districts public schools are everywhere found.

TELEPHONES.

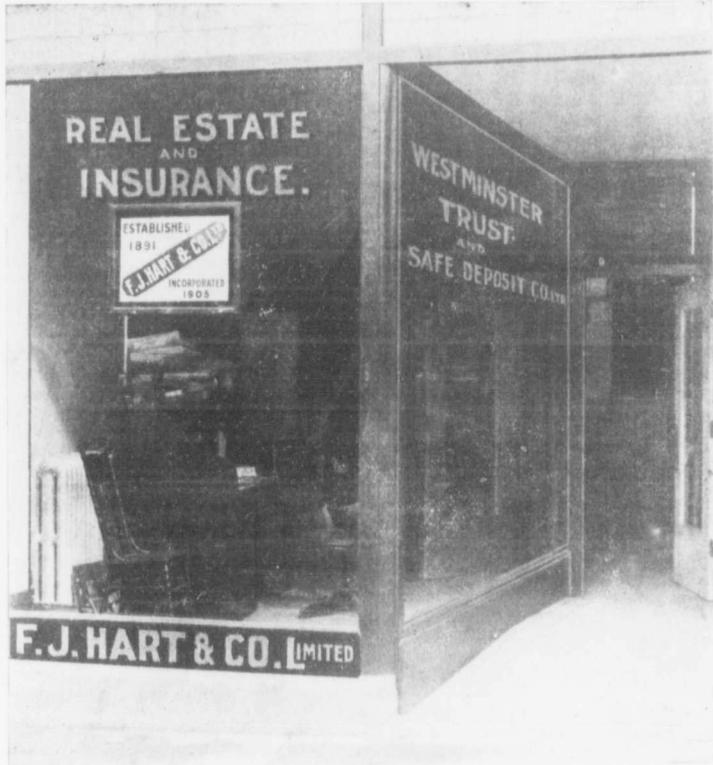
Many Farming sections in the District of New Westminster are particularly well supplied by telephone communication with the Cities of New Westminster and Vancouver. This is a great boon to farmers, enabling them at all times to keep thoroughly posted on the price of farm produce and to sell when prices are highest, thus materially increasing their profits.

WHEN TO COME.

Come any time. Don't let snow or bad weather deter you. Start while it is snowing or blowing; start while your roads are drifted full of snow or hub deep in mud; start while it is cold enough to freeze your ears off; come now; come whenever you can; only come. There is seldom snow enough to interfere with viewing farms or examining the soil. Farm work can be done during the whole Winter.

LAND PRICES.

The prices of land vary greatly according to location, quality and improvements. It is impossible to give more than a general idea of prices. In the Fraser Valley improved farm land, cleared and with buildings averages about \$100 per acre. This is bottom land of the best quality, close to transportation. Bench land or



HEAD OFFICE OF F. J. HART & CO., LTD.

Where a general Real Estate, Insurance and Mortgage Loan business is transacted. Head office also for the Westminster Trust and Safe Deposit Co., Ltd., where are located their safe deposit boxes and vaults. Registered office also of the Fraser Valley Nurseries, Ltd., and the Elk Creek Water Works, Ltd.

upland suitable for mixed farming and covered more or less with timber can be secured from \$10 to \$50 per acre according to conditions. Generally speaking it is cheaper to buy the higher priced cleared lands all ready for profitable crops, than to buy the unimproved lands and wait for a clearing before a crop can be reaped.

Fruit lands in the best localities, close to transportation and with buildings, orchards, etc., sell from \$100 to \$500 per acre. Cheaper lands may be secured in the more remote sections and by the exercise of a little patience and by careful management can be made to pay as great returns as the better located lands. It is generally recognized that these prices especially in regard to fruit lands will undergo a decided change in the next ten years. Fruit growing is steadily increasing in importance. As the fruit farms become better improved and consequently more profitable it is only reasonable that values will increase and the day is almost in sight when our best fruit farms will command prices of \$1,000 per acre.



When the Orchards at Chilliwack are in blossom they are a beautiful sight.

The Daily and Weekly News

NEW WESTMINSTER. B. C.

The best Advertising Medium
for New Westminster and the
Fertile Valley of the Fraser.

Weekly \$1.00 per year

Advertising Rates on Application.



The Daily News Publishing Company, Ltd.

Corner Sixth and Front Streets
New Westminster, B. C.

Fruits and Crops, Etc.

FRUIT GROWING.

The soil and climate are exceptionally suitable for the growth of all kinds of fruit. We will cite a few good crops which have been grown here.

Strawberries—One man sold last season from one-half acre \$500.00. From \$600 to \$700 per acre is not unusual.

Cherries—From a single tree there were picked and sold \$20 worth of fruit.

Apples, Pears, Peaches and Apricots do well and yield abundantly

Oats—80 to 120 bushels per acre are not an unusual yield on alluvial lands.

Hay—Two and a half to four tons to the acre are quite ordinary yields, while two crops of hay are frequently harvested.

Swine—Greater returns are received here for pork than in any other section.

Poultry—Always in good demand at good prices. Eggs average the year round 35 cents per dozen.

Butter, Milk and Cream—Butter averages 30 to 40 cents per pound. Milk and cream both find a ready sale at the condensed milk factories in Vancouver and the Creameries in the Cities and scattered through all parts of the Valley.



One of the Business Blocks of New Westminster.

**A FARM SCENE IN CHILLIWACK**

With rich soil producing abundant pasture, with a mild climate, plenty of pure water and high prices, dairy farming becomes a pleasant and profitable occupation.

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....Chilliwack....

The Rich and Prosperous District of the Upper Fraser Valley

Everyone who visits British Columbia should see Chilliwack. No matter whether your visit be for pleasure or profit; whether it be for the purpose of seeking a home, an investment, for sightseeing, for sport, mountain climbing, for quiet rest for overwrought nerves, or for employment, Chilliwack offers inducements to all classes. Chilliwack city and District appeals to the man of means seeking a home surrounded by all the advantages of life in a prosperous rural community where he may enjoy most of the comforts and conveniences of city life. To spend a few days in Chilliwack at its comfortable hotels, to drive over its splendid roads, to view the prosperous, fertile, well kept farms and to enjoy the sports of fishing, hunting and the exciting pleasures of mountain climbing is to leave it with regret and long to return, or perhaps it may mean to settle there permanently.

Broadly speaking Chilliwack is a part of the great Fraser Valley. Yet it stands by itself. It is almost self-contained. The farmers and fruitgrowers can dispose of their products and purchase all their necessary supplies without the inconvenience and expense of extended journeys to the Coast cities or other places. As a farming district it is preeminently superior to any other district in British Columbia except the famous Delta of the Lower Fraser and in some important respects it surpasses even that and stands without a peer in the whole province.

THE CITY OF CHILLIWACK.

In 1907 the Town of Chilliwack was incorporated as a City, with a population of 1,500, and the following gentlemen were elected to the first Council:

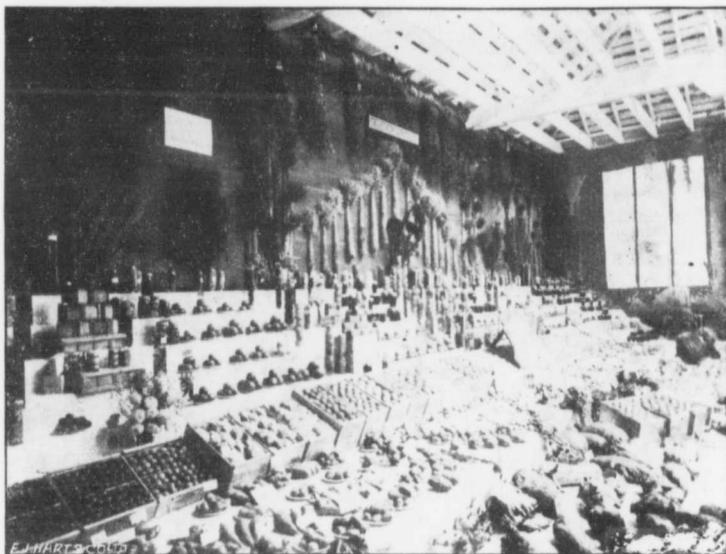
Mayor—S. A. Cawley, by acclamation.

Aldermen—James Munro, J. H. Ashwell, R. Marshall, T. E. Caskey, T. H. Jackson.

School Trustees—H. J. Barber, Dr. W. V. Davies, A. L. Coote.

The City is fortunate in having an excellent class of business men and among those engaged in important mercantile pursuits

With rich soil producing abundant pasture, with a mild climate, purity of products, and a high percentage of water, the district becomes a pleasant and profitable occupation.



Chilliwack District has won the First Prize at New Westminster Exhibition against all the Province for three years in succession.



The New Fruit Cannery provides a market for a Large Quantity of Fruit.

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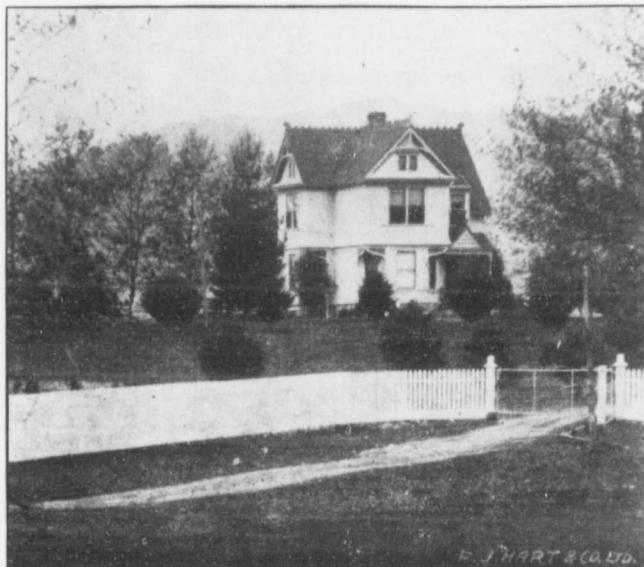
are G. R. Ashwell & Son, departmental store; B. T. Malcolm, groceries; S. A. Parsons, clothing; Denholm & Jackson, machinery, flour and feed; James Munro, hardware and plumbing; E. W. Thomas, The Jeweller; D. Morden, harness; A. C. Hummer, tobacconist; H. L. Barber, drugs and stationery; Fred Joudry, jewelry; Kipp, Son & Co., shingle manufacturers and grain choppers; R. Marshall, implements and carriages; S. Young, manager Todd's Music Store; Mr. Wilson, painter and wall paper dealer; Caskey & Carleton, clothing; D. B. Hall, drygoods; H. H. Gervan, hardware, lime and cement; G. P. Chamberlain, furniture; W. S. Ferris, furniture; J. Orr, plumber; S. D. Trethewey, lumber manufacturer; Street Bros., sash and door factory; Patterson & Eckert Lumber Co.; Macken Bros., building materials, fuel, etc.; The Progress Newspaper and Printing Plant; Wm. Smith, butcher; Chas. Parker, baker; Fred. Gillanders, tobacconist, fruits, etc.; J. H. Turpin, baker; E. Reece, livery; R. G. Rowat, livery and feed stables; F. W. Renworth & Co., shoes; Lillie & Hooper, grocers; as well as barbers, real estate agents, The Bank of Montreal, The Royal Bank of Canada, the Harrison House, the Dominion and Commercial hotels, and doctors, dentists and lawyers.

WATER SUPPLY.

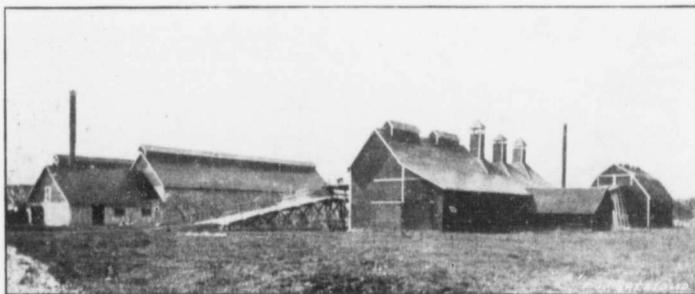
The city's water supply is obtained from Elk Creek, a clear, crystal stream which from the city's streets may be seen like a silver streak in the distance plunging down the mountain side. Gravity conveys the supply to a reservoir on Shannon Mountain above the city, from which gravity again distributes it to the consumers in the city and district. No gigantic pumping stations are required and thus the water is supplied at very cheap rates. A pressure of 90 pounds is maintained at the city hydrants. The system was installed by the Elk Creek Water Works Co., Ltd., for which Messrs. F. J. Hart & Co., Ltd., are managers, with their President, F. J. Hart, managing director.

CITY WATER ON THE FARMS.

The farmers located along the route of the watermains have the same privileges as the people of the city and many of them have the water piped into their houses and barns. This is a convenience that few rural communities enjoy, and only those so privileged can appreciate its value. As farmers come to realize more and more the importance of this advantage, branch mains will be extended until practically all the farmers in the valley will be supplied, thus avoiding the expense of digging wells and erecting windmills. Well water is obtained a few feet from the surface in all parts of the



A. C. WELLS' RESIDENCE.
Mr. Wells is one of the pioneer dairymen of Chilliwack



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valley so that no matter where a settler may locate he is sure of a plentiful supply.

LIGHT AND POWER.

At present many of the citizens are using the Pitner Gas System until such time as the British Columbia Electric Railway Co., Ltd., erect their electric power plant. As the company will be operating their electric railway between New Westminster and Chilliwack by May of 1910, it was expected that no steps would be taken to provide electric light and power until that time, but in view of the steadily growing demand the company have decided to erect their power plant at once, so Chilliwack will enjoy the advantages of electric light at least 12 months sooner than was expected.

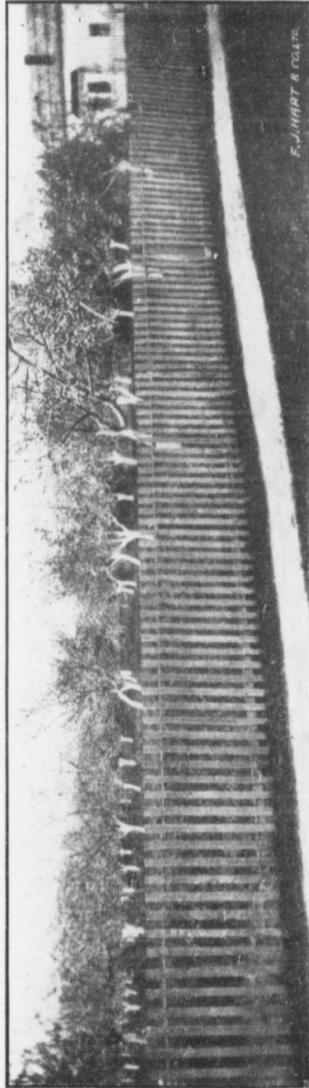
THE FARMS.

Could you but see the farms of Chilliwack you would at once be impressed with the prevailing air of prosperity, thrift and comfort that marks them all, almost without exception. You no sooner leave the city's busy streets until you pass broad fertile fields upon which graze sleek herds of cattle, fine bred horses and flocks of sheep knee-deep in clover. You notice at once the excellent class of farm buildings. Large comfortable houses surrounded by spacious, well-kept lawns, fragrant flowers and shade trees rustling in the Summer breeze. And the barns—big affairs, some with cement foundations, though the mildness of the climate calls not for expensive stabling arrangements. Machinery for cutting roots and hay, artificial water systems, facilities for ventilation, up-to-date feeding facilities and manure conveying cars make the barns modern in every particular.

SOIL.

It is the soil, climate and scenery of Chilliwack that has made it famous.

The land is level and intersected by various streams fed by springs and mountain creeks. The character of the soil is varied, running from a light sandy loam along the river bank, and, speaking generally, getting gradually heavier until within a mile and a half of the foothills, where a deposit of peat with a clay sub-soil is reached. Each variety of soil is adapted for various kinds of farming operations; the light loam composed of river sediment of a very rich nature, is adapted for general mixed farming, such as dairying, grain growing, roots and fruit. This land having been at one time covered with bush has been expensive to clear and in some cases cedar stumps are still in the ground, but of late years the evidence of new energy is shown by the improved appearance of the farms.



Driving along the roads you pass many fine orchards

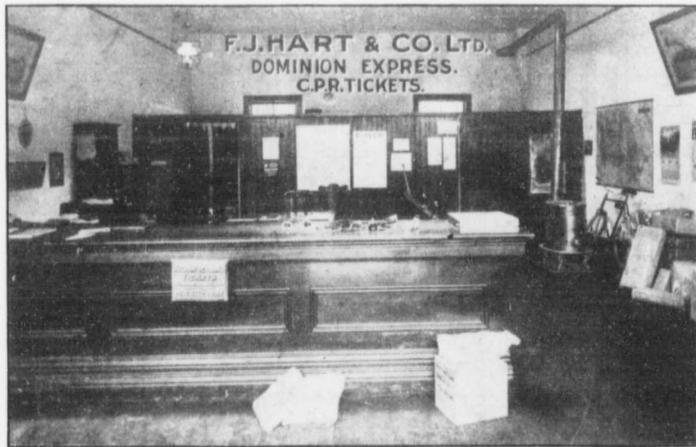
This quality of soil is not so well adapted to dairying as the clay bottom that never grew much timber and which goes by the name of prairie land. This soil will stand pasturing to a greater degree than the higher bush land, and in fact can take its place with any soil in Canada for grass and hay or for the growing of oats, barley and roots, even to the extent of feeding the year round an average of a cow to an acre and a half, and the accompanying number of hogs, which are the complement of dairy farming. As an illustration we can show you many cases of where dairymen are feeding a herd of dairy cows of between twenty and twenty-five head on fifty acres, and selling anywhere from forty to seventy-five hogs per year, averaging 150 pounds in weight, at prices ranging from six to eight cents a pound on foot. These hogs run in clover pastures, use up the skim milk for from five to eight months, are then hardened for a week or two on peas, which are a very remunerative crop throughout the valley, and are then sold for cash in town. This particular class of land is so prolific in grass that the farmers are obliged to pasture their meadows from the close of the haying season to within eight to ten weeks of the next; the crop averaging from 2 1-2 to 4 tons per acre, according to season. Oats on such land will yield from 75 to 125 bushels to the acre, peas from 30 to 50 bushels per acre, roots (mangels, turnips, sugar beets) from 40 to 65 tons per acre, potatoes from 10 to 15 tons per acre. We might add that crop failures are practically unknown and that the only difficulty with which we have to contend is an occasional spell of wet weather during the latter part of the grain harvest, although we might almost guarantee that a crop planted as soon as the spring opens is safe every year.

With regard to the lighter soils danger from wet weather is practically non-existent, and these lands, though not growing as heavy a crop as the clay and peat soils, are early and furnish good samples. The average of good clover and timothy hay on the high land is from two to three tons per acre, but the pastures will not stand the feeding down to the same extent as the heavier land. Nevertheless, we have cases in every district where men using good judgment, industry and ambition, are securing generous returns from dairying and hog raising.

While we assert that grain can be grown successfully on nearly all classes of our soil, we do not hold out to any investor the advantage of grain growing for the reason that our land utilized for stock purposes or for fruit will return a much greater profit than the heaviest crop of grain can realize; added to this stock farming has an additional value from the fact that the land is constantly being fertilized and kept up.



Interior View of Chilliwack Office—Dominion Express and C.P.R. Tickets.
F. J. HART & CO., LTD., AGENTS



Interior Express Office, Chilliwack

CLIMATE.

The climate is mild and equable and though a good deal of rain falls during the winter months, on account of the absence of wind, the rain does not penetrate and does not interfere to any great extent with outdoor pursuits, very little frost or snow is ever expected, and a glance at the buildings will be evidence to the stranger that cold weather is very unusual. The Summers are warm and balmy with usually a wet June and dry harvest, and though the last two or three years have been rather dry, the grass and vegetation has not suffered and the crop returns have been fully up to the standard.

COUNTRY ROADS AND SCENERY.

The roads afford splendid pleasure drives. All of them pass scores of splendid farms. Many of them skirt the banks of beautiful streams, fringed with verdant foliage. The roads are level and well graded. The scenery is pleasing and restful. Level stretches of farm lands, with here and there patches of woodland, while in the distance encircling the valley rise the green foothills crowned by the more distant snow capped mountains.

From the hilltops you may obtain splendid views of the valley with the roads winding along the stream, the farm buildings dotting the plain and the city in the distance.

Vedder Crossing, five miles from the city, is a popular scenic resort. Here the old Yale road crosses the Vedder river as it dashes down from the mountains, forming a valley, beautiful for its picturesque and rugged scenery. The Vedder Hotel, run by Messrs. R. C. Barwell and M. F. Topham, provides ample accommodation and tasty country meals. Cultus Lake, two miles further on, is a beautiful stretch of water where bathing, boating and fishing may be enjoyed to the heart's content.

Altogether Chilliwack offers attractions to the settler and the tourist varied in character and pleasing to all tastes.

TRANSPORTATION.

Transportation is provided by both water and rail. Fraser river steamboats arrive and leave Chilliwack for New Westminster daily, while a good ferry service is maintained with Harrison on the mainline of the C. P. R. across the river.

With the building of the new Vancouver, New Westminster and Chilliwack electric line, now under construction, transportation conditions will be much improved. The electric railway company have announced the completion of their line by May, 1910. Fourteen acres of land were purchased close to the center of the city, where the depot, car barns and power plant will be erected. Two-car trains



This has been pronounced the most modern Creamery in the Dominion

F. J. HART & CO. LTD.

will run at intervals of about one hour and the trip from Chilliwack to Vancouver will occupy about two hours and a half. Express trains will be operated, providing quick transportation for perishable fruits and other products. This will enable fruit growers to place their strawberries, raspberries, plums, cherries, pears, prunes and other fruits on the markets of New Westminster and Vancouver, in prime condition, where the highest prices are obtained.

EFFECTS OF NEW LINE.

In addition to enabling farmers to more easily reach the best markets and obtain better prices, the new tram line will encourage more extensive fruit growing. This will lead to a subdivision of many of the larger farms into 10, 20 and 30-acre blocks and tend to increase the price of the land.

Even now the businessmen of Vancouver are purchasing farms in Chilliwack where they may send their families for the Summer months and spend the week end with them, surrounded by the beauties of nature and away from the turmoil of the busy city. With the coming of the electric cars many more will do likewise and Chilliwack will become the Summer resort of Vancouver's and New Westminster's millionaires.

Tourists will also be attracted by the fame of the district and come to enjoy the beautiful drives, the scenery, fishing, hunting and mountain climbing.

DAIRYING IN CHILLIWACK.

The stock is the best. Milch cows that don't test up to the required standard are fattened and sold for beef, for the practical Chilliwack dairy farmer will keep only the most profitable stock.

Dairy farming in Chilliwack has become a profession. The profits have encouraged the farmers to devote their best efforts to its development and improvement. Ayrshires, Shorthorns and Jerseys are the leading breeds. The best dairymen keep regular and accurate records of the products of each cow. Very little butter is made at home, but most of the farmers separate their own milk using the skim milk for calves and hogs. A good cow yields in butter fat alone \$50.00 to \$60.00 per year, while the value of the calf and the skim milk brings her earning power to \$70.00 or \$80.00. When it is remembered that a farm of 50 acres will provide feed for 25 milch cows and in some cases even more, and that many of the larger farmers keep from 50 to 75 cows, it may be realized how important dairying has become in Chilliwack.

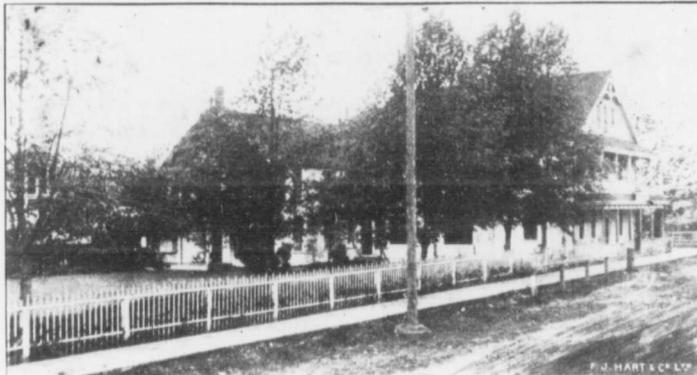
STOCKMEN.

Among the prominent stock breeders whose herds have won

TOURISTS . AND . TRAVELERS

Spend a few days in
Chilliwack and stop at

THE HARRISON HOUSE



Our Friends tell us this is the most comfortable and homelike hotel in
the Fraser Valley.

Tasty Meals, * Well Furnished Rooms,
Spacious Sitting Rooms * Lawn Tennis
Court * Lots of Flowers and Fruit
Lawns like velvet * Sample Rooms for
————— Travelers. —————



RATES \$2.00 PER DAY. --- SPECIAL RATES BY THE MONTH

CARL GROSSMAN, Proprietor

CHILLIWACK, B.C.

prizes at all the important exhibitions on the Pacific Coast, may be mentioned A. C. Wells & Son, Ayrshires and Jerseys; John Sampson, Shorthorns; W. S. Hawkshaw, Shorthorns; A. J. Street, Jerseys; J. T. Maynard, Red Polls; J. C. Henderson, Guernseys; L. W. Paisley, F. C. Kickbush and W. F. Gillanders. These are all practically stockmen with years of experience, who will readily supply any information intending settlers may require.

THE CREAMERIES.

There are two modern creameries in full swing every week-day in the year, "The Chilliwack" and "The Eden Bank." The former was started in June, 1902, by the Chilliwack Creamery, under the co-operative system, all patrons sharing equally in the profits according to the amount of cream supplied. Cheques are issued on the 20th of each month for the month preceding.

The following figures were kindly supplied by Mr. F. C. Kickbush, President of the Association, from the reports for 1906 and 1907:

Total output of butter for year 1906.....	248,313 lbs.
" " " " " 1905.....	222,704 "
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Increase for 1906.....	25,609 "
Amount distributed to patrons for 1906.....	\$51,164.13
" " " " " 1905.....	42,470.59
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Increase for 1906.....	\$ 8,693.54
Total butter output for year 1907.....	257,662 lbs.
Increase over 1906.....	9,349 "
Amount distributed to patrons 1907.....	\$65,109.15
Increase over 1906.....	13,945.02
Average price of butter paid to Patrons 1905.....	19 cents.
" " " " " 1906.....	23.7 "
" " " " " 1907.....	29.5 "

From the foregoing, the growth of the dairying business may plainly be seen, as well as the steady rise in the price of butter. In fact the business has, in less than six years, outgrown the capacity of the original premises, and necessitated the erection of a larger and more modern building.

THE NEW CREAMERY.

The new creamery is located about a mile and a half from the city. It is a frame building with cement floors, and large airy rooms. Every known device for the proper handling of the cream and butter has been installed and the premises costing \$10,000.00 have been



Dining Room. Harrison House. Chilliwack, B. C.



A. C. Wells has one of the most complete Stock Barns in the Dominion.

pronounced the most complete, sanitary and modern in the Dominion of Canada. The city water works provides the water supply. The creamery has 115 patrons. Cream alone is received, gathered by contract, the district being divided into routes. The butter is wrapped in very thin paper labelled "Chilliwack Creamery Association, Limited," and is found on the dining cars of the C. P. R. and on the best tables in the country.

EDENBANK CREAMERY.

The pioneer creamery is the Eden Bank, located at the village of Sardis, four miles from Chilliwack City. This was started in 1896 by Mr. A. C. Wells, who realized the time was ripe for introducing an improved method of handling milk and butter. The Eden Bank Creamery Co., Ltd., is a joint stock company and the creamery enjoys the support of 112 patrons. Every facility necessary is provided for the proper treatment of milk and cream, separators being used to handle the milk of patrons who have not these conveniences of their own. The following comparative statement shows the rapid growth of the past few years:

Total output of butter	1896.....	26,790 lbs.	\$ 4,925.97
" " "	1901.....	130,181 "	28,037.85
" " "	1905.....	181,083 "	37,112.00
" " "	1906.....	185,823 "	46,760.89
" " "	1907.....	219,689 "	55,988.93

PRICES.

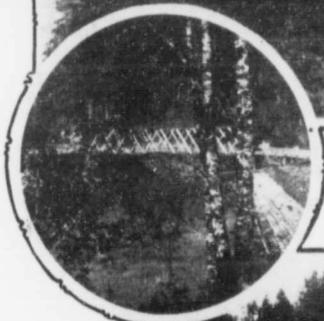
The average prices for butter fat paid to patrons were: 1904—25 1-2 cents per pound; 1905—24 cents; 1906—25 1-6 cents; 1907—30 cents. In 1907 after writing off \$910.00 for depreciation in plant, donating \$50 to the managing director and giving a bonus of 1-2 c. per lb. of butter fat to the patrons, a dividend of 9 per cent. was paid to the stockholders. Surely such results commend themselves to all practical farmers and business men.

FRUIT GROWING.

There are two branches of farming for which Chilliwack is famous, dairying and fruit growing. Heretofore dairy farming has held undisputed leadership, but changing conditions have brought fruit culture into increasing prominence until it promises to become the leading industry of the people.

The opening of the prairie markets and the growing demands of the Coast cities, supplemented by improved methods of packing and shipping, have placed the fruit business on a sound and profitable basis. The farmers have not been slow to recognize this and large

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areas have been planted in orchards and small fruits. Apples, pears, plums, prunes, cherries, apricots and quince grow in abundance, while the small fruits such as strawberries, raspberries, blackberries, currants and gooseberries are grown in greater quantities year by year. The operation of the fruit cannery is encouraging the production of small fruits to a greater extent.

During last year an astonishing amount of fruit was shipped to the prairies and the Coast cities.

The Fruit Growers' Exchange shipped out 26 carloads, comprising 11,000 boxes of apples, 2,000 boxes of pears, 8,000 crates of prunes, 200 boxes of crabapples, and 17 tons of cherries.

Messrs. Crankshaw & Unsworth shipped 17 1-2 cars comprising in part 5,560 boxes of apples, 4488 boxes of plums and prunes and 961 boxes of pears.

Messrs. F. R. Stewart & Co., wholesale fruit merchants of Vancouver, purchased in the valley 13 carloads, made up in part of 5,037 boxes of apples and 1481 boxes of pears. The total recorded shipments amount to 56 1-2 carloads or approximately 700 tons. Of this 432 tons were shipped to the prairies. These figures include a considerable quantity of rhubarb and 8 tons of celery, the latter grown by Mr. Copeland. These figures, however, represent only about one-half of the total product of the valley; the crops of private growers and shippers, the figures of whose output are unavailable, would at least double the sum total.

PRICES.

The following were the prices realized on the leading crops:— Apples, 75 cents per box; pears, \$1.00 per box; plums and prunes, berries, \$2.00 to \$3.00 per crate; blackberries, \$1.00 to \$1.25 per berries, \$2.00 to \$2.00 per crate; blackberries, \$1.00 to \$1.25 per crate; gooseberries, 9 to 10 cents per pound; black currants, 8 to 10 cents per pound.

From the foregoing something may be realized of the importance of the fruit industry and yet it has only started. There are large areas of wild lands yet to be brought in and made to contribute to the wealth of the district.

HORSES.

The horses of Chilliwack would do credit to any community in the Dominion. Clydesdales, Percherons, Standard Bred Trotters and Hackneys are the leading classes. Mr. J. A. Evans is one of the leading breeders of Clydesdale, having two pedigreed stallions and several imported mares. Mr. Evans has been a successful competitor at all the leading shows on the Coast. One of the best



In the Coqualeetza Institute the Indian children are educated.



Country Church, Chilliwack—Methodist, Sardis.

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Percheron stallions that ever came to Canada is "Rapide" (No. 55,803) imported from France by the Chilliwack Percheron Horse Breeders' Association. Among other successes at important fairs "Rapide" won first prize at St. Louis in 1904.

In the Standard Bred class Wilkinson Bros. are the leading breeders. Their trotters have won prizes at the Dominion Fair, Winnipeg; Dominion Fair, New Westminster; Lewis & Clark, Portland; Victoria and elsewhere. Mr. J. H. Wilkinson is manager for a local syndicate owning the trotting stallion "Oro Wilkes," record 2:12 3-4. George Marshall owns a Standard Bred trotting stallion, bred by Wilkinson Bros., seven times the winner of sweepstakes at important fairs.

Mr. H. Gervan and Mr. Charles Hawthorne are prominent breeders of Hackneys which are steadily growing in favor among well-to-do businessmen and prosperous farmers.

HAY AND GRAIN.

Chilliwack is famous for its crops of hay. The soil and the climate are both highly adapted to the growing of immense crops. When a farmer can pasture his herds on his hay land from March to May 24th and then cut from 3 to 4 tons of excellent hay off every acre and then put his cows back to pasture again in August, there could be no doubt about either the soil or the climate. Baled hay sells from \$12.50 to \$15.00 per ton and sometimes more.

While Chilliwack is not particularly a grain growing district, there are, however, some heavy crops of oats harvested—yields of 80 to 120 bushels per acre are not uncommon. Fall wheat is also grown to a limited extent and 30 to 35 bushels per acre is the rule.

HOGS.

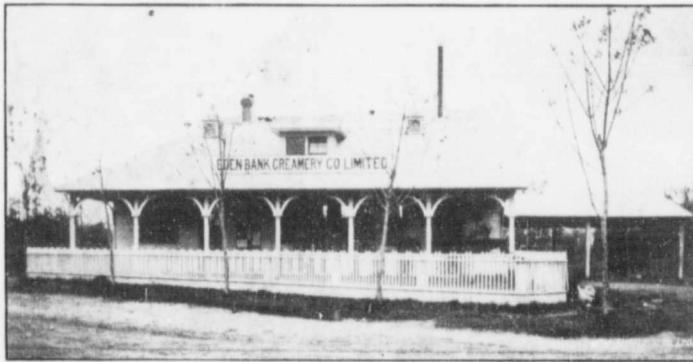
In a dairy country hog raising is always an important branch of agriculture and in Chilliwack it is most profitable. As most of the farmers use cream separators they have the sweet skim milk for their hogs and this, together with the rich clover, make the best food for growing hogs. When it is remembered that farmers realize from 5 to 7 cents per pound on foot and from 8 to 10 cents dressed, the profits under economical feeding may be realized.

Messrs. Denholm & Jackson are leaders in the hog business. They have thoroughly modern pens with every convenience for feeding, etc. Convenient to their piggeries is a slaughter house where they dress their hogs and prepare the lard for market. By record 5,293 hogs were shipped by boat in 1907, while private shipments, of which the records are unavailable, make the total considerably higher.

The Banks
of Chilliwack
carry large
accounts



for prosperous
dairymen
and
fruitgrowers.



Eden Bank Butter is a favorite and commands top prices.

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SHEEP.

Sheep-raising has been found profitable. The conditions are favorable and the flocks are almost entirely free from the pests and diseases that have proved fatal to the industry in other countries. In the Coast cities and among the lumbering and mining camps of the province, the market is practically unlimited. Vast quantities of mutton are annually imported into British Columbia from Australia so the markets of this province offer great inducements for extensive sheep breeding. Lambs sell at \$4.00 and \$5.00 each, while good breeding ewes bring \$10.00 to \$12.00 each. Up till 1907 Messrs. Wilkinson Bros. owned the unbeaten flock of Southdowns now owned by Dr. A. T. Watt, of Victoria, B. C.

POULTRY.

Poultry-raising is becoming more and more popular, especially among fruit growers with small places of from 10 to 30 acres. Eggs are always in strong demand with prices ranging, according to season, from 25 cents to 40 cents and even 50 cents per dozen. Table poultry is almost a luxury. When young broilers bring from 25 cents to 50 cents each and full grown hens from 50 cents to 85 cents each, ducks 75 cents to \$1.25 each, and turkeys \$1.50 to \$2.50 each, the profits of the poultryman must be worth considering.

HOP GROWING.

Several hundred acres in the vicinity of the village of Sardis are devoted to hop culture. Years ago Mr. H. Hurlburt and the late A. S. Vedder demonstrated the commercial value of this crop. In 1902 Horst Bros., of San Francisco, purchased Mr. Vedder's place, paying \$15,000.00 for thirty acres. Large kilns are used for drying the hops and preparing them for market. The hops are picked in September, as many as 500 hands being required for the work.

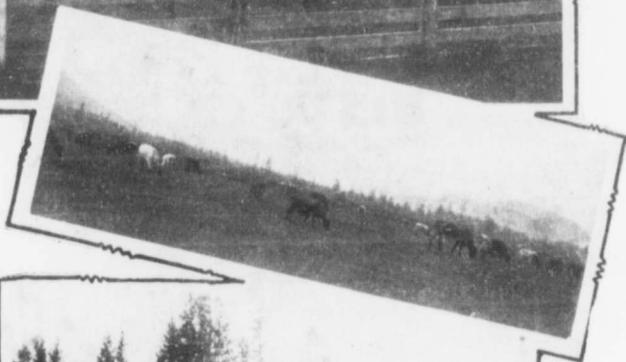
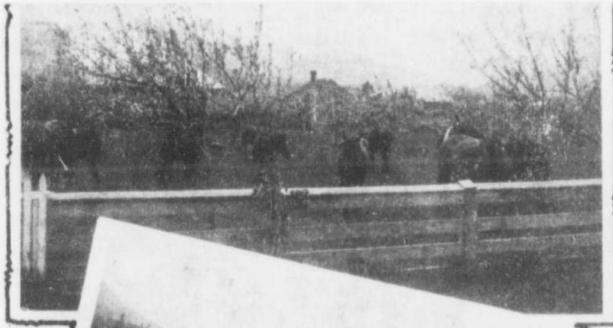
MANUFACTORIES.

There are several important industries doing a thriving business. The Patterson-Eckert Lumber Company turn out all classes of rough and dressed lumber, while Messrs. Street Bros. manufacture window sash, doors and other finishing materials. Messrs Kipp, Son & Co. run a combined shingle mill, grain chopping plant, excelsior mill and cement block works.

The Chilliwack Fruit Canning Co., Ltd., operate a large fruit and jam cannery, while the two butter creameries are important manufacturing concerns.

THE FRUIT CANNERY.

Late in 1907 the Chilliwack Fruit Canning and Preserving Co.,



Farm Scenes



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Ltd., was organized with a capital of \$18,000.00. The stock was subscribed by the fruit growers of the district, no outside capital being required. The premises vacated by the Chilliwack Creamery were acquired. The premises vacated by the Chilliwack Creamery building and equipment costing about \$9,000.00. Certain kinds of fruit will be dried, others canned and still others made into jams and jellies. The plant has a capacity for at least 500 tons per year. Vegetables, such as green peas, beans, rhubarb and tomatoes will be put up for market. The opening of the cannery is providing a market for much fruit and vegetables hitherto difficult to dispose of and is encouraging fruit growers to go more extensively into these lines.

TELEPHONE SYSTEMS.

Chilliwack is connected by long distance with the Coast cities and with the cities of the State of Washington. In addition to this an independent local system was started in 1908 connecting farmers all through the valley with each other and with merchants of the city. Over 300 'phones are now in use and have proved a most valuable and useful undertaking. A farmer's telephone costs \$1.50 per month.

SCHOOLS AND CHURCHES.

Schools are found in all parts of the district. The City has a large public school with five teachers. Also a collegiate institute with a principal and an assistant. The country schools comprise Rosedale, Sardis and East Chilliwack, with two teachers each; Cheam, Camp Slough, Lotbiniere, Fairfield, Atchilitz, Sumas and South Sumas with one teacher each.

The report of the inspector pronounced the Chilliwack schools superior to the average country schools, comparing favorably with those in the cities.

Churches of all denominations are plentifully distributed throughout the district. Presbyterian, Baptist, Methodist and Anglican predominate, though the other leading denominations are well represented.

SPORTS.

Chilliwack people enjoy life. Lacrosse, baseball, football and tennis are all played by different supporters of good sport. The lacrosse club plays in the league with Langley and Haney, while the other clubs exchange matches with Agassiz and other places. A hunt club was organized in 1908 and weekly paper chases are held ending in a bountiful spread at Vedder Hotel at Vedder Crossing, five miles from the City.



One of the homes of Chilliwack City, surrounded by luscious laden orchards.



A glimpse of Chilliwack Valley, with the City in the distance.

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SOCIETIES.

Fraternal societies are represented by the Masonic, I. O. O. F., A. O. U. W., R. T. of T., Orangemen, I. O. F., and Chosen Friends.

OUR CHILLIWACK OFFICE.

The business of our Chilliwack office includes real estate, fire and life insurance, mortgage loans, the business of The Westminster Trust and Safe Deposit Co., Ltd., the handling of lumber for Messrs. Small & Bucklin of New Westminster, the management of the Elk Creek Water Works Co., Ltd., Dominion Express and the C. P. R. ticket and freight agencies.

The office is under the management of Mr. M. H. Nelems, with three assistants.

In the real estate department, special attention is paid to dairy and stock farms and fruit ranches, while considerable business is done in city properties.

The bulk of the fire insurance risks are placed in the companies we represent and perfect satisfaction among our clients is the general rule.

Chilliwack loans have proved highly satisfactory, and at the present time not a single mortgage held in the district is in arrears. This speaks well for the care exercised in placing loans and for the prosperity of the people of Chilliwack. Being managers for The Westminster Trust and Safe Deposit Co., Ltd., we have at our command monies for safe investment and loans. Safe deposit vaults with boxes are available for clients at a small annual rental. At present some 50 boxes have been rented to local business men and farmers, where they can safely keep all their valuable papers and important documents.

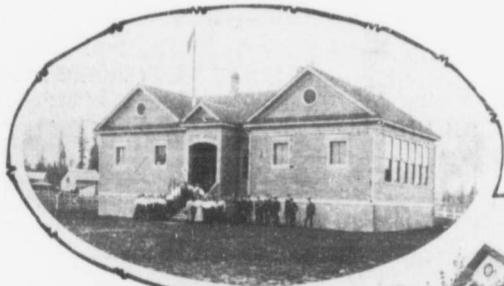
Those of the city and the farmers using the city water pay their water rents into our office every month, and this enables us to keep in close touch with the people of the city and district.

Through our lumber department we can supply all classes of building materials and give prompt delivery at a moment's notice.

The Express office handles practically all the shipments of fruit and vegetables while a considerable quantity of miscellaneous matter is received and sent out. C. P. R. tickets are sold to all parts of the world, and freight booked to any point on the globe.

WHAT WE CAN DO.

With our many departments we can sell a man a farm, loan him money, supply lumber for his buildings, insure them or take a risk on his life, handle his shipments and after he has become rich, sell him tickets for a trip around the world.

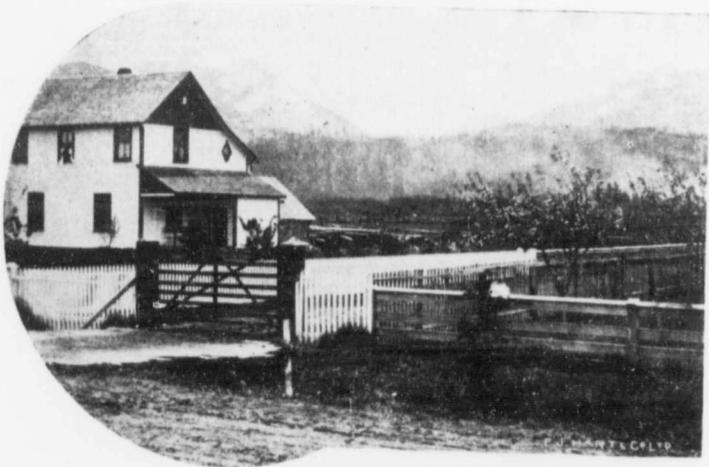


High
School

A
Public
School



The Schools of Chilliwack are above the average and compare favorably with those of the cities.



MR. W. S. HAWKSHAW'S HOME.
Read what Mr. Hawkshaw says about Dairy Farming in Chilliwack.

Good Words From Farmers

Several leading farmers and fruit growers volunteered to supply their experiences in farming in the Fraser Valley and Chilliwack. Any of those whose names appear in this book will readily supply any information intending settlers may require:

COWS AVERAGE \$60 PER HEAD.

Chilliwack, B. C.

Messrs. F. J. Hart & Company, Ltd., New Westminster, B.C.

Dear Sirs:—Three and a half years ago I came to Chilliwack from Westminster township, Ontario. I purchased a farm of 160 acres, of which 100 acres was cleared, and 60 acres in bush. I went into dairying with 20 cows, and have steadily increased the stock until last year my herd of milch cows numbered 40 head. The total stock now includes 70 head of cattle; 20 breeding ewes; 100 hogs and 12 horses, including four brood mares.

During the past year, from cream alone, my cows averaged \$60 per head. I pasture my cows on the meadows until about May 24th, and then cut three tons of hay per acre in the month of July. My farm will comfortably feed 100 head of stock, without soiling or putting up ensilage.

During the time I have been on my Chilliwack farm, the sale of dairy products, fat cattle, veal, hogs, sheep, poultry, potatoes, etc., has yielded a substantial income annually. Improvements are being made all the time, and in another two years, under normal conditions, my farm will yield an annual profit of from 15 to 20 per cent. In addition to doing the regular work of the farm, the 60 acres of bush land has been brought under cultivation, and a large dwelling house erected.

Taking into consideration the fertility of the soil, the larger number of stock a farm will carry and the higher prices readily obtained for all agricultural products, I consider a 100 acre farm in Chilliwack equal to one twice as large in Eastern Canada.

I have found farming in this District profitable under present conditions, but with greatly improved transportation facilities, to be provided, soon, by the building of the Great Northern line, and the

new Electric car line to New Westminster and Vancouver, I look forward to greater prosperity, and a grand future for the Chilliwack valley.

Yours truly,

W. S. Hawkshaw.

~~~~~

THE TESTIMONY OF A SCOTCHMAN.

Chilliwack, B. C.

Messrs. F. J. Hart & Company, Ltd.

Sirs:—As to my experience of farming in Chilliwack, I may say, that I came here from Scotland on the 1st of January, 1907, with my wife and five of a family, two of them grown up, one being a carpenter.

I took a farm of 31 1-2 acres, and the first year by our united efforts we managed to clear up \$1,400. That is something that would have been impossible in Scotland under the same circumstances.

Cost of living is much the same, and owing to the productiveness of the soil, and the climate being so much better, we can grow many things we could not do there, especially fruit, which makes an appreciable difference to the income.

Dairying pays well, as we get good prices for our cream from the creameries. We have good crops of hay, grain and roots, exceedingly good potatoes, yielding double what they do in the Old Country.

We also obtain much better prices for our produce here, and we hope in the near future, by the advent of Electric car line and Great Northern railway, to have better markets still.

Yours truly,

*John Hepburn.*

~~~~~

CLEARNS \$2,500 A YEAR.

Surrey Centre, B. C.

Messrs. F. J. Hart & Co., Ltd., New Westminster, B. C.

Dear Sirs:—The following will give you some of my experiences in farming in the Fraser Valley, B. C. Ten years ago I moved from

Seattle, Wash., U. S. A., to my farm of 231 acres in Surrey. I had previously bought it and paid \$6,000 for same in wild state. After thirteen years of city life, being engaged in the art business, I found myself a man of thirty-five years with a wife, \$500 in cash, 231 acres of flat land, small house and barn, sixty acres partly cleared and one half ditched, 40 acres of my farm was very heavily timbered. Today my 231 acres are all underdrained and in cultivation. There are about 15 miles of underdrains and three miles of big open ditch. I have over two hundred head of cattle, six horses, good outfit of farm implements, over \$5,000 cash in bank, and some \$5,000 worth of city property, which I bought with money saved on the farm.

I came on the farm with no experience as a farmer and made many mistakes, but to-day I have some experience and am worth over \$40,000, \$25,000 is a fair valuation of the farm.

I follow the principle of mixed farming. I do some dairying, keep some hogs and raise some colts. I keep changing my land in different crops, first oats, then timothy and clover, then roots, etc. Last year I cleared over all expenses over \$2,500. I think farming in British Columbia is O. K.

Yours truly,

O. V. Wickersham

(N.B.)—Since writing the above Mr. Wickersham has sold his farm for \$30,000.



TONS OF FRUIT.

Sardis P. O., Chilliwack.

Messrs. F. J. Hart & Co., Ltd., Chilliwack, B. C.

Dear Sirs:—Six years ago I left Swan River, Manitoba, and three years ago settled on a fruit farm at Vedder Crossing, Chilliwack. My place comprises 47 acres and there are 1600 fruit trees, which were all bearing when I moved onto the farm. Last year 300 cherry trees produced nine tons of cherries, chiefly Royal Anne, which sold at five cents per pound for the whole crop in bulk for canning purposes. I did the picking, but the canning company attended to the packing and shipping. This fruit was of first class quality, superior to anything in the district.

Of prunes 170 trees yielded 140 tons. The price realized was \$20.00 per ton picked. The packing, packages and shipping at the buyer's expense. I have 250 plum trees, which produce an average

Todd's Music House

CAN SUPPLY YOU WITH THE GOODS
THAT MAKE A HOME HAPPY



NORDHEIMER, NEW SCALE WILLIAMS,
DOMINION AND MORRIS

PIANOS

DOMINION AND DOHERTY

ORGANS

Edison, Columbia, and Victor Talking Machines.

MUSIC SUPPLIES

Singer and Wheeler & Wilson Sewing Machines.

NEW WESTMINSTER **J. H. TODD** CHILLIWACK, B. C.

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of 25 tons per year. Plums sell at \$13.00 per ton net picked, packing, shipping, etc., being paid by the purchasers.

On account of long distance of shipping, the income from the orchards has been much less than it will be when the new fruit cannery is in operation this year. The building of the new tram line will also place Chilliwack in close touch with the markets of the coast cities and will increase the profits of fruit growing.

This year I am building a plant to dry the prune crop. This will be of great assistance in handling an extra large yield.

In closing I may say that I find the foothills of Chilliwack, where my place is located, particularly suited for profitable fruit growing. The orchards are more easily kept in good shape and the foothill fruit is much superior.

Yours truly,

Ever Morgan Roach
Sardis P.O.
Chilliwack.

~~~~~  
PROFITS INCREASING.

Matsqui, B. C.

Messrs. F. J. Hart & Co., Ltd., New Westminster, B. C.

Dear Sirs:—A word in regard to farming and success in the Fraser Valley. I started by borrowing \$1,000 from a bank February 11th, 1903, and purchased land at Matsqui, B.C. I secured 462 acres on partial payment plan, purchase price \$12,380, market value at the present time \$100 per acre, \$46,200, net gain \$34,820. Gross receipts from farm first year, \$280; second year, \$400; third year, \$1,000; fourth year, \$4,000; fifth year, \$7,300. These gains have been made by raising small grain principally. I let a contract to have five acres of wooded land cleared which cost \$30 per acre, total cost \$150. First crop harvested from same, 3200 pounds of oats per acre, total 16,000 pounds sold at \$28.00 per ton, total \$224.00 or \$44.80 per acre. I have 350 acres under cultivation. My equipment of stock and machinery is valued at \$6,000.

*Henry Hays*

**B. C. IMPORTS \$3,845,062 WORTH OF FARM PRODUCE.**

That there is no danger of British Columbia markets being overdone may be realized when it is considered that vast quantities of food stuffs are imported every year from the neighboring States, Alberta and even Australia. In the course of his budget speech delivered in the Provincial Legislature, February 29th, 1908, Hon. R. G. Tatlow, Minister of Agriculture and Finance, pointed out that this province imported and paid duty on 10,750,375 pounds of meat and poultry; 10,728,708 pounds of butter, milk and cheese; 15,853,586 pounds of fruit and vegetables and 2,721,484 dozen eggs. Total value, \$3,845,062, on which \$230,452 was paid in duty. Mr. Tatlow stated "that one crying need of the province is more farmers—men who will take up mixed farming and supply local demands for meat, butter, poultry, vegetables, fruit and eggs."

"These figures include such items as \$800,000 for bacon, ham and lard; \$115,000 for poultry; \$200,000 for beef and mutton; \$335,000 for oats; \$75,000 for apples; \$248,000 for canned fruits; \$148,000 for hay, and many other things which might easily be produced within the province, thereby giving employment and furnishing comfortable livelihood to a large number of individuals and families."



A Comfortable Home a few minutes' ride from the City of Chilliwack.

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## A Trip Down the Fraser

Leaving Chilliwack on a bright spring morning a trip down the Fraser to New Westminster is one of pleasure to the traveller. The "Beaver" of the Canadian Pacific Navigation Co.'s fleet, and the "Ramona" owned and operated by the Western Steamship Co., and the "Favorite" make daily trips. The Fraser is broad, smooth and deep, free from rapids or other impediments to navigation, thus rendering the trip particularly safe. Along the route stops are made to receive freight and passengers, and nothing is too unimportant to receive the careful attention of the captain and crew. At one place a thrifty farmer loads a drove of fat cattle, hogs or sheep. At another boxes of apples, pears, plums, cherries and other luscious fruits for the New Westminster and Vancouver markets. Or perhaps it is baled hay to feed the weary horses of the cities, and at all places cans of rich, creamy milk are received for shipment to the New Westminster Butter Creamery.

All along the line there is an air of prosperity and thrift. Creeping down to the water's edge are well tilled farms with comfortable houses and large barns. Herds of stock feed on the rich pastures, their products bringing wealth to the farmer and well furnished tables to the cities. Dotted here and there along both banks are prosperous looking villages—cities in the making. Ruskin, with its big lumber and shingle mill at the mouth of the Stave and its big stores; Mission Junction where the C. P. R. line to Seattle



**MISSION**

A City in the making, with its Railways, Banks, Stores, Creamery,  
Hotels and Telephones.

joins the main line from the East, stands dignified and prosperous upon the rising hills. A splendid townsite commanding miles of view up and down the Valley with snowclad mountains in the distance surmounted by the towering crown of Mount Baker. Two hotels supply the needs of the travelling public, while the stores, blacksmith shop, harness shop, Canadian Bank of Commerce, Glen Brook Butter Creamery, Lane's Livery stable, churches and schools supply most of the conveniences of larger cities.

Langley Fort—The old Hudson's Bay Post and first selected as the capital of the Crown Colony of British Columbia, is of historic interest and is the business centre of a large community of prosperous farmers.

Haney and Hammond are near neighbors and strong rivals. The brick yards and saw mills of the former give employment to a number of men, and when the lumber trade is at its best, the ocean going vessels call for cargo to supply the markets of Mexico and South America.

Both Hammond and Haney are centres of rich fruit growing districts where the rich possibilities of "The Beautiful Art" have been amply demonstrated.

All along the route improvements are going on steadily. For the accommodation of the ever-increasing commerce of the river, old wharves are being repaired and new ones are being built. In the villages new mills, stores, hotels and residences are in course of construction, the farmers are clearing land and erecting bigger barns.

And then comes Millside, a suburb of Westminster, with its biggest and best saw mill on the whole Pacific coast, with its hundreds of millmen turning out the products for export trade and the ocean liners loading lumber at the docks.

New Westminster, "The Royal City of the West" is reached and then it is time for lunch.



After years of experience in assisting in the development of this province we have become convinced that of all things that should be written in bold letters the most important is

**BRITISH COLUMBIA NEEDS FARMERS.**

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## ...Vancouver...

Vancouver is the seaport for the Oriental trade of Canada and to some extent of Great Britain. It is the seaport for a large coasting trade as well as the trade of Northern British Columbia and the Yukon and it is the wholesale distributing point for the growing trade of the interior of this province. It is a healthy city with no cold winters and delightful summers. Therein lies the secret of Vancouver's past success, her present prosperity and her future greatness. The markets for her merchandise are as far spread as the broad Pacific and as varied as the needs of two continents. Every east wind that blows, speeds her ships to the ports of the Orient. Every sunlit breeze that tosses the golden wheat fields of the great prairies wafts increasing prosperity to Vancouver, and every new settler that homesteads a quarter-section in Saskatchewan increases the market for her lumber, fish and fruit.

People come to Vancouver for various reasons. Many to find a mild climate; many to find employment; others for business opportunities and still others in increasing numbers for profitable investments and generally speaking they all find what they are looking for.

### BUSINESS OPENINGS.

With cheap power and light, and an ever increasing market Vancouver offers inducements to manufacturers. Woollen mills, boot and shoe factories, machine shops, furniture factories, flax mills, smelters, carriage factories, paper mills, power plants, brick yards, paint and chemical works and many others would find a ready market for their products.

### SHIPPING.

The shipping interests of Vancouver are one of the cities greatest assets. With the C. P. R., the Great Northern and the Northern Pacific railways and with regular lines of Steamers to Australia, New Zealand, China, Japan, Honolulu, Mexico, the Yukon and to all coast points north and south, Vancouver controls the shipping trade of the Canadian Pacific coast.

Vancouver has one of the finest harbors in the world. All but



"STANLEY FOREST HAS NINE MILES OF ROADWAYS AND TWENTYTWO MILES OF FOOTPATHS, WITH HERE AND THERE BENCHES UPON WHICH PEDESTRIANS MAY REST. THE ROADS ARE IN PERFECT CONDITION. I WISH THE CALIFORNIAN COMMISSIONERS OF THE YOSEMITE VALLEY COULD SEE THEM. I DO NOT KNOW OF A MORE LOVELY DRIVE. IN ALL MY TRAVELS I HAVE NEVER SEEN A MORE UNIQUE OR ATTRACTIVE PARK THAN THIS."  
 W. E. CURTIS  
IN THE CHICAGO RECORD-HERALD

"Stanley Park is the finest pleasure grounds I have ever seen."—Sir Michal Hicks Beach, ex-Chancellor of the British Exchequer.  
 (Courtesy Tourist Association)

landlocked, protected from all storms and with miles of dockage on both sides of Burrard Inlet and False Creek is almost unsurpassed.

#### A GROWING CITY.

Vancouver is growing. Twenty-five years ago it was but a struggling hamlet planted as an outpost in a wilderness. Today it is a thriving, prosperous city, Canada's front door to the "Far East," while behind lays the rapidly developing riches of British Columbia's vast timber, mineral, agricultural and fishery resources.

During the past few years great changes have taken place. Thousands have sought it for its residential attractions. Progressive, far-seeing business men have grasped its opportunities and great stores, office buildings, shops, wholesale houses, mills, banks, and beautiful residences have been built, solid and strong.

Thousands of tourists visit Vancouver every year. Attracted by the mountain scenery, the pleasures of sea bathing and boating, the beauties of the famous Stanley Park and the many points of interest easily reached by electric car and steam boat, they all find weeks of delight in Western Canada's favorite city.

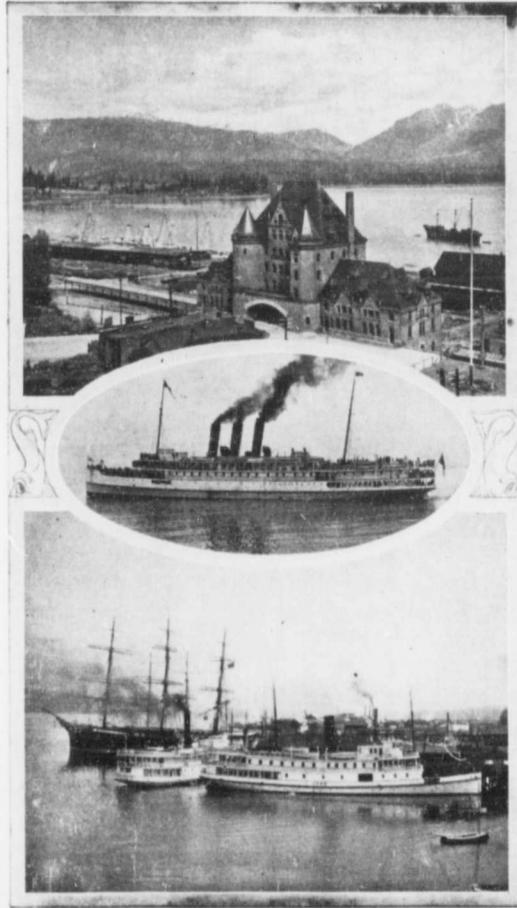
Stanley Park alone is worth crossing a continent to see. Its 1,000 acres of natural beauty all but girdled by the sounding sea, its nine miles of driveways, twenty-two miles of walks, zoological gardens, natural lakes, picnic grounds, recreation grounds, bathing beaches, boating facilities and giants of the forest led Sir Michael Hicks Beach, ex-chancellor of the British Exchequer, to exclaim: "Stanley Park is the finest pleasure ground I have ever seen. I was amazed at the size of the trees and the rankness of the vegetation."

"The park will prove to be an asset of priceless value."

#### VANCOUVER MARKET.

A market building was erected in 1908 for the accommodation of the farmers who sell their products direct to the consumer and for those more distant who ship to Vancouver. The people of the city can afford to live well and they readily pay good prices for fresh fruits, vegetables and dairy products. Vancouver consumes an immense quantity of produce, and does not pretend to grow any thing like an adequate quantity to meet the demand. When one takes into account the thousands that crowd our hotels and boarding houses, the great quantity of supplies required by the ships along our miles of waterfront is it any wonder that Vancouver imports millions of dollars worth of fresh food supplies every year?

Vancouver offers the fruit growers, gardeners, stockmen and dairy farmers of the Fertile Fraser Valley an unlimited market.



C. P. R. Station. S.S. Victoria. Miles of Waterfront.  
(Courtesy Tourist Association)

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RELIABLE INFORMATION.

The Vancouver Tourist Association in preparing reliable information on the city gives the following facts:

Vancouver is the financial, commercial and chief residential centre of the Canadian Pacific Coast.

It has attained its present dimensions and importance since 1886 when it was a straggling hamlet of a few hundred people and there is every reason to expect more rapid growth in the next decade than during any other like period in the past.

Vancouver's remarkable progress has not been due to accidental or transitory influences. The essentials of its prosperity reside in its natural advantages, which are unsurpassed by those of any other city on the coast. Its geographical relation to the resources of the country and to the markets of the world, together with its harbor, water power facilities and railway connection, account for its present and guarantee its perpetual pre-eminence in commerce and industry.

Timber, coal, iron, building stone and commercial clays are at its door. The waters contiguous to it are filled with fish. Salmon, halibut, cod and herring, smelts, anchovies and sardines, crabs, shrimps and clams are found in varying quantities.

Immediately adjacent to it is an extensive agricultural area producing hay, hops, coarse grain, roots, vegetables and fruit in greater abundance than any other section in Canada.

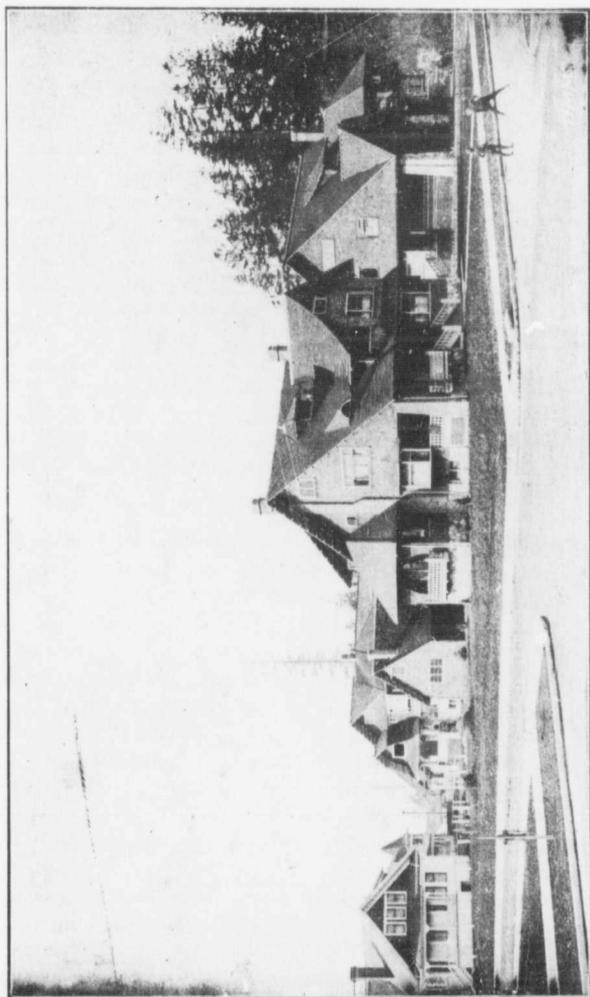
Its harbor is ice free at all seasons, sheltered from all storms and is among the best in the world.

The mountain streams guarantee unlimited water power. One plant producing 30,000 H.P. has been established and the completion of projected undertakings will double the amount available.

There are regular lines of steamers plying between Vancouver and Australia, New Zealand, China, Japan, Honolulu, Mexico, San Francisco, Alaska, as well as to all points on Puget Sound and in Northern British Columbia.

Three trans-continental lines run trains to this city, five trans-continental trains leaving and five arriving each day with choice of three routes.

Vancouver has almost everything to be desired in a place of residence, splendid location, over-looking Burrard Inlet and the Gulf of Georgia, with snow-capped mountains stretching away to the north as far as the eye can reach, an inexhaustible supply of absolutely pure cold water, excellent drainage, a delightful climate without extremes of heat or cold, and a civic equipment in the way of schools, libraries, public buildings, pavements, etc., superior, probably to that of any other city, of equal age, in the world.



In Vancouver a large percentage of all classes own their own homes.  
(Courtesy Tourist Association)

Pleasure seekers find Vancouver an ideal place for a holiday, because of its balmy climate, beautiful scenery and the almost endless variety of ways in which one may spend the time pleasantly. The crowded business streets, busy docks and mills, and foreign quarters, teem with human interest while Stanley Park offers to lovers of nature, the solitude and charm of a thousand acres of almost virgin forest.

There are splendid bathing beaches, extensive parks and picturesque mountain trails. Nearly twenty miles of sheltered water ways afford facilities for canoe and motorboats while yachtsmen find plenty of room and all the breeze they want on the broad waters of the gulf.

During the summer there is daily choice of numerous short trips to picnic and camping grounds to trout streams and shooting fields, to the great canneries on the Fraser River and many other equally interesting places. Throughout the year steamers leave daily for near-by points on Vancouver Island and the smaller islands of the Gulf as well as more distant ports on Puget Sound and in Northern British Columbia.

Vancouver is well supplied with good hotels and boarding houses.

Vancouver stands pre-eminently at the front when compared with any other city in Canada in progressiveness and enterprise.

Twenty-five years ago her leading thoroughfares were simply trails through the wilderness of a semi-tropical forest; to-day she is a thoroughly wide awake, go ahead and modern city.

The population has doubled in the last few years, and is still increasing rapidly.

Thousands are flocking to the city and country attracted by the vast mineral and timber wealth, the great fisheries, the immense stretches of fine fruit and agricultural lands in our fertile valleys, and the limitless possibilities of the country, all of which spell opportunity. Potentially the richest portion of the Canadian confederation, British Columbia, will in time outrival in wealth any other country under the sun.

Across Burrard Inlet is North Vancouver, a new city that is making a place for itself as a residential suburb of Vancouver. It is known as the "Ambitious City," and has several miles of good waterfront.

#### POINTERS FOR CAPITALISTS.

There is no point in the West that offers better inducements for the investment of capital than Vancouver. Not a vacant store or house can be seen within its precincts. It is the industrial centre



The Bank Clearings of Vancouver show a higher percentage of increase than any other Canadian city.

(Courtesy Tourist Association)

of the Canadian far West. It manufactures more lumber for local and foreign trade than any point on the Pacific Coast; has well equipped sugar refinery, salmon canneries, engineering works, sash and door and box factories, foundries, ship-building yards, marine ways, nail factory, cooperages, pipe works, biscuit and candy factory, fruit cannery, brick making plants, quarries, grain elevators, etc., and offers exceptional advantages for industrial development.

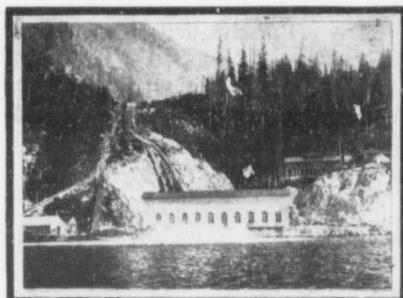
Speaking to "The Globe" of the future of Vancouver, E. F. B. Johnson, K.C., of Toronto said: "To my mind, the coming great city of the west is Vancouver. Broadly speaking, the reason is that it will be a terminus of four great railway systems—the Grand Trunk Pacific, The Canadian Northern, the Hill combination from the south and the present Canadian Pacific Railway. Add to this the tremendous natural resources of the province of British Columbia, and the large Oriental trade, and I see no reason why Vancouver should not be the largest city in the Dominion. I believe it will. I saw more evidence of substantial building in the shape of warehouses and factories in Vancouver than in all the other places put together."

#### BUILDING RECORDS GROW.

The building record increases year by year. From a few hundred thousand annually the value of new buildings has come to be recorded in millions. New business blocks are continually under construction and more always being planned. Each succeeding one approaching still closer to the skyscraper stage. During the past few years there has been a marked improvement in the character of the new buildings. More permanent structures are being erected. Greater precautions have been taken to ensure protection from fire and more attention is continually being paid to the conveniences and improvements that go to make up a modern business block.

In all parts of the residential sections hundreds of houses are under construction and still it is almost impossible to rent a house. A large percentage of the houses going up are being built by the owners for their own use. In all classes a large percentage own their own homes, speaking well for the prosperity of the city.

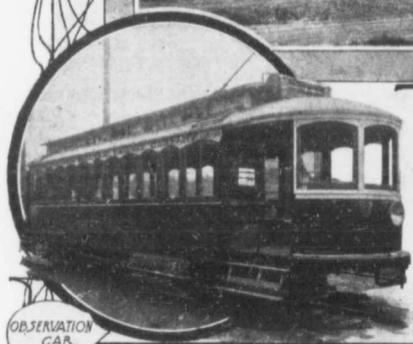
As the resources of British Columbia are developed more and more, Vancouver will continue to grow. As the agricultural areas are brought under cultivation, the mines developed and the forest and fishery wealth made to produce greater returns so will the wholesale and shipping interests of Vancouver and of New Westminster grow, flourish and expand until Canada will have on the shores of the blue Pacific in Greater Vancouver a city ranking as one of the great seaports and commercial centres of the world.



GENERATING  
STATION



SUB-  
STATION



OBSERVATION  
CAR

BRITISH  
COLUMBIA  
ELECTRIC  
RAILWAY  
COMPANY  
LIMITED

## TOURIST TRIPS

...TO...

New Westminster  
Chilliwack  
Eburne  
Steveston

Frequent service on all suburban lines.  
Large and comfortable observation cars.

# PRICE LISTS



FOR LISTS OF DAIRY FARMS,  
MIXED FARMS, FRUIT RANCHES  
AND VANCOUVER AND NEW  
WESTMINSTER AND CHILLI-  
WACK ❖ CITY ❖ PROPERTIES

—WRITE US—



❖ State the kind of Farm you ❖  
❖ want, as we have different ❖  
❖ lists for different kinds of farms ❖



HEAD OFFICE  
NEW WESTMINSTER  
B.C.

**F.J. HART & CO. LTD.**  
VANCOUVER,  
& CHILLIWACK.





A Glimpse of Vancouver's Wholesale Section.—(Courtesy Tourist Association)

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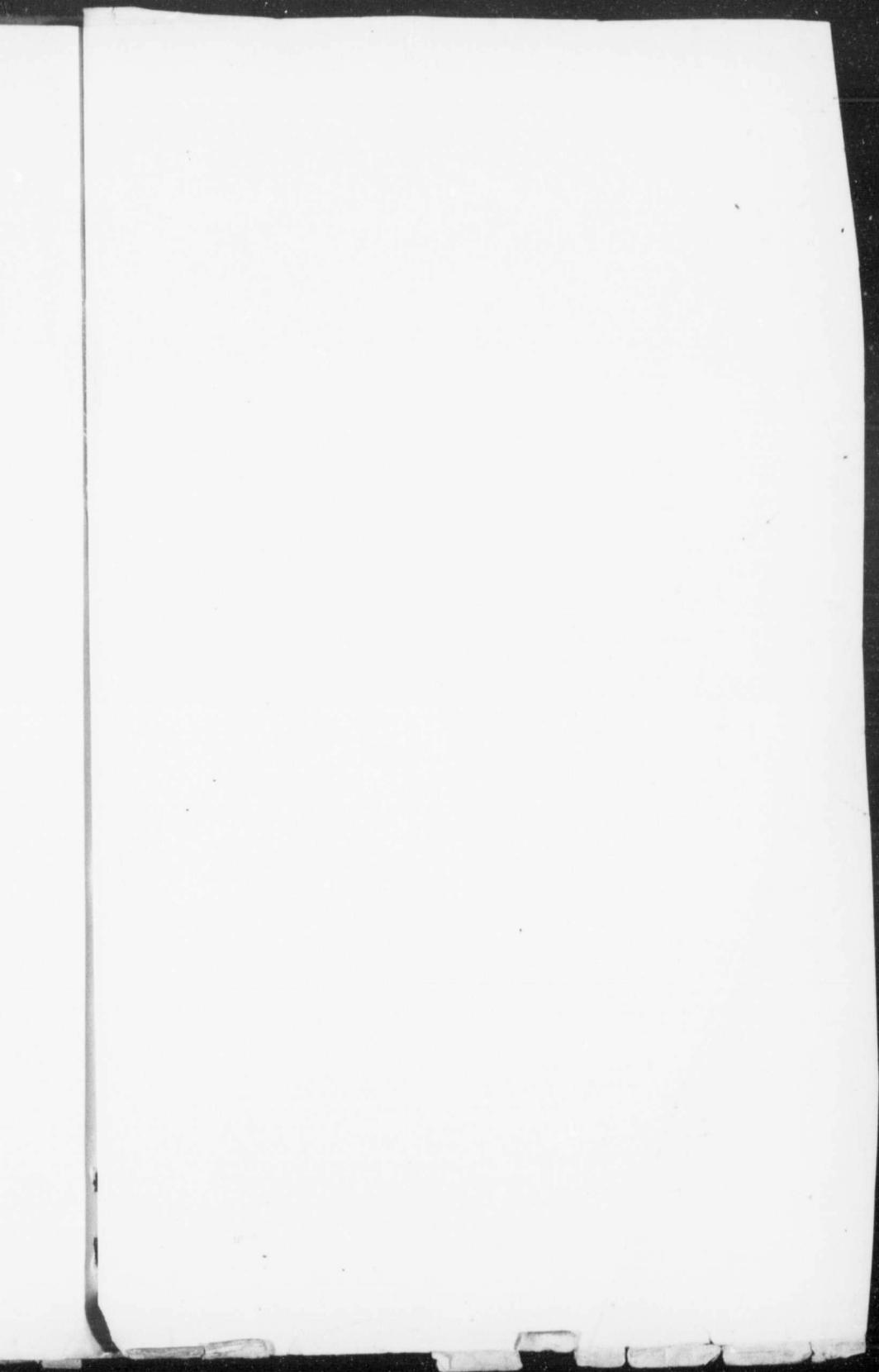
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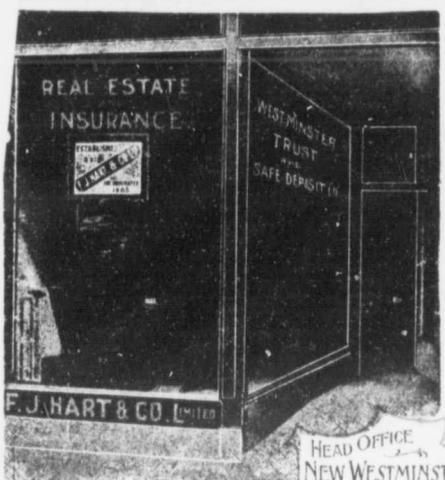
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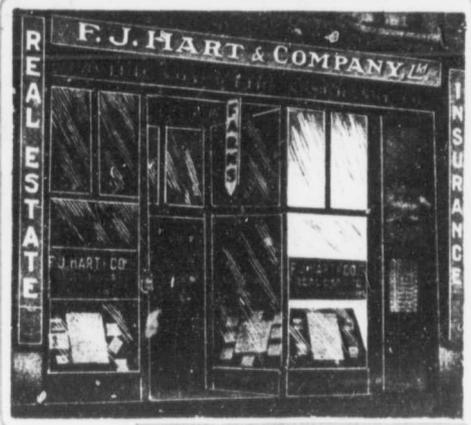
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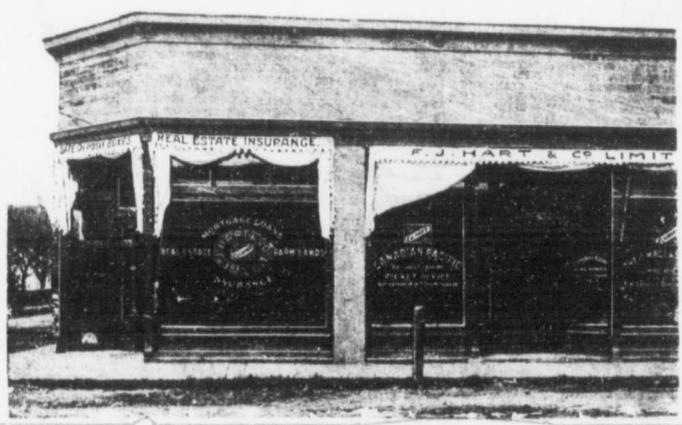


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