the TRADE REVIEW, Montreal,	OURNAL OF COMMERCE, 1869; 1870; and the JOURNAL OF
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Che Beanetary Cimes A JURNAL OF GANADA IN THE TWENTIETH CENTURY. JULISHED EVERY SATURDAY BY THE MONETARY TIMES JULISHED EVERY THE STEWAY OF COMMENCE OF COMMENCE JULISHE BY THE MONETARY INFORMATION OF COMMENCE JULISHE BY THE MONETARY THE STEWAY AND APPLICATIONS MED OFFICE: \$2 Church Street, and Court Street, Teronte, JULISHED END STATUR PHONE MY TYPE MED OFFICE: \$2 Church Street, And Court Street, Teronte, JULISHE BY THE MONETARY PHONE MY TYPE JULISHE BY THE MON	Art and Literature Bank of Winnipeg To Restore Confidence Banking and Financial: Bank Act Amendments Institute of Chartered Accountants Deposits and Call Loans Outside of Canada Canadian Banking Practice—XLI Clearing House Returns Forty Years Ago Banking Legislation Canadians Not Americans Commercial Markets: Montreal and Toronto Insurance Bill at Ottawa New Insurance Bill Crown Life Not to Amalgamate Companies Without a License Miscellaneous: Boards of Trade Special Correspondence: Finance and the Weather

all, Nova Scotia, New Brunswick, and Prince Edward Island may reap the benefit of their modesty. When the elder brother persists in boasting of what he can, will, ought to do, and has done, one turns to the younger brother, wondering whether he is, and usually discovering that he is not, the fool that brag would make of him.

The Farmers' Association, which met at Antigonish, Nova Scotia, last week, indicated plainly that the farmers of Nova Scotia need not go West to seek and find fortune in their calling. The agricultural wealth of the Provinces "down by the sea" awaits only the enterprise of the Provincial native. The prosperity of that country is due largely to his past enterprise. The possihilities of the dairy industry are limited only by that same enterprise. And so, in a dozen ways. Labor is needed in some parts, capital in others, commonsense in yet others, and hard work everywhere. The Maritime Provinces have lacked the free advertising given to newer parts of the country. Those days are past. Halifax, St. John, Charlottetown, and a hundred thriving centres stand as testimony to the prosperity of the Maritime Provinces. But this is only the beginning of things. More history is to be written. Because Quebec, Nova Scotia, New Brunswick, and Prince Edward Island differ in devious ways from the State of New York, it by no means signifies that "down by the sea" is synonymous to "down in the sea."

ART AND LITERATURE.

As the word kleptomaniac is sometimes used to politely designate a thief, so might mythomaniac be utilized to describe mildly him who economizes with the truth. Five or six company promoting paraphical standarrived here this week. From a typographical standpoint they are works of art; from the plane of ingenuity, they are most excellent. A mythomaniac, trimmed of his myths, is a chronic liar. Some of these prospectuses are obviously the handiwork of mythomaniacs of the first degree.

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"Down by the sea." Too frequently in these words Ontario, and our great Western country thus sums up the Maritime Provinces. Associated with lands that nge the ocean are thoughts of a seafaring life and of fisheries. The folk there one might imagine as living life slowly-the daily text first, the dollar mark second. Money-making and maritime are words which to many minds do not harmonize. Therein, perhaps, is one of the chief reasons that the hustling Toronto merchant, the quick-witted Montreal financier, and the optimist of Winnipeg, think of the Maritime Provinces as being on the map only. That they are helping in the peopling of one of the greatest nations to be is a fact recognized. But how, often they care not. Only those, perhaps, with sufficient powers of imagination-these are fewand those who have tasted the delights of a trip along the Atlantic coast of Canada, realize that the phrase, 'Down by the sea," contains more than sentiment and sleepy indifference to nation building.

Halifax and Toronto will be nearer one day—when men realize that down by the sea there is as much brains and enterprise as up in the mountains, or back across the prairies. The average Canadian is not altogether ignorant of his own country. But the Maritime Provinces have suffered through present-day lack of appreciation. They have lost ground in the race because not possessing a band of self-adulatory horn-blowers. Peruse the immigration literature. Little topographical optimism concerning the Dominion jutting out into a watery treasure house is found therein.

Neglected, the Maritime Provinces will not neglect. The new Department of Industries and Immigration has begun a work, and one which would have been useful years ago. But the assiduity and enterprise now exhibited will probably compensate for time lost. After