

been previously registered. Hard times were ascribed as the cause of the falling consumption. The truth is now becoming more apparent that the decreased demand for anthracite coal is the result of an increased use of bituminous coal.

As the demand for bituminous coal grows, new supplies are coming into request. Recently a new coal has been introduced into this market from West Virginia, known as the "Pocahontas" coal, which, in spite of the immense distance which has to be covered in its transportation, promises to obtain a hold upon the market. The supply of this coal is very abundant, extending over a territory of about 300 square miles, and it is estimated that an output of 10,000 tons a day would exhaust only one acre daily. An analysis of this coal shows it to have 81.10 per cent. of carbon matter; an extremely high showing. When such supplies as these can economically be drawn on for heating and power generating purposes, it will readily be seen that the anthracite coal producers are having a hard time to hold their own in the market.

#### BANK CLEARING HOUSE IN VANCOUVER.

It is now some weeks since the various banks transacting business in Vancouver decided to establish a Bankers' Clearing House in that city. Arrangements were accordingly made and office premises secured over the Bank of British North America. The committee of management is composed of the following gentlemen: William Godfrey, manager of the Bank of British North America; H. Lockwood, manager of Molsons Bank; William Botsford, manager of the Merchants Bank of Halifax, and H. H. Rowley, assistant manager. The returns for the three first weeks during which the clearing house has been in operation are:

Week ending	Clearings.	Balances.
October 6th .....	\$513,869	\$116,426
October 13th .....	560,462	114,752
October 20th .....	580,801	80,467
Total three weeks.....	\$1,655,132	\$311,645

We have not the returns for the last week of October, but the figures given above show that Vancouver's trade ranks in extent pretty close to that of St. John, N. B. The banks find the clearing house a decided convenience.

#### NOTES ALONG THE M. C. R. ROUTE.

The country between Windsor and St. Thomas along the line of the Canada Southern Railway was, a few years ago, mostly a wooded country, now much of the timber, such as oak and pine, has been cleared; the towns on the route have grown up and commerce has made considerable advance. Not only has mixed farming received attention, but around the neighborhood of Essex Centre and Leamington tobacco growing is extraordinarily active, and hundreds of acres of leaf are now annually produced. In connection with this I observe by the papers that a gentleman in Amherstburg sent to The Monetary Times several baskets of second growth raspberries on October 24th, picked that day in the grounds of a fruit farmer near the town. Nor was this the only instance. Other gardeners had lots of them round the same town. This helps to prove what a wonderful county Essex is. She not only grows all grains, Indian corn in great perfection, sorghum, grapes, peaches, apples, tobacco, but she gives her happy dwellers two crops a year of certain small fruits! What a privilege to be a cultivator there!

I may tell you of a few things I have noticed along the route in the way of new buildings or improvements along the southwestern peninsula of Ontario. At Tilbury Centre, for example, where W. C. Crawford, who has a large factory for making tool handles and other woodenware for home trade and export, has been making further additions to his general store. A factory of a similar character, that of the Laing, Richie Co., at Essex, is also working to its full capacity, and other improvements in building are noticed. Rodney, which is a place of some 700 population, has added to its industries a new flouring mill, a planing mill, and sash and door factory; besides granolithic sidewalks; and I observe two new churches. Nor must I forget

St. Thomas, where in addition to new buildings, one may now see the electric street railway and other improvements. The country all along this attractive route is in a very healthy condition and the business men cheerful. T. G. O.

#### A NEW ARRIVAL IN THE NORTHWEST.

We are permitted to publish some extracts from a private letter of a bank official who lately received an appointment to a post in a new branch. The peculiarities of a new country, the novelty of the situations, the trials to a city youth, the privations of accustomed comforts—all these are naively brought out. Some little touches here and there show that real hardships are endured by some, who do pioneer work in our Northwest:

"It was possible, as I thought, to arrive at my destination (which is on the Crow's Nest Pass Railway), by train and boat from Nelson, via Jennings, Montana. But the last boat having just left Jennings for Fort Steele, I had to reconcile myself to an 85 mile ride on horseback, over an uncertain road, to Cranbrook, British Columbia. I first took the steamer 'Nelson' to Goat River, being fortunate enough to meet two young Englishmen who were taking the same trail as far as Moyie. They proved very pleasant companions, and very useful to me, for they knew the lay of the country, and also the habits of the people and the customs of traveling in that way. Arrived at Goat Landing we procured 'cayuses' from the man there, the only one indeed who had a 'shack,' and at 4.30 p.m. started on our long ride, making 15 miles to Goat River crossing, where we spent the night.

To one not accustomed to the country the place did not seem inviting. The buildings were, with one or two exceptions, log huts, most of them intended for the use of the C.P.R. construction men. It was long after dark when we arrived there, and when we had looked after our cayuses we hunted round for grub, eventually striking a restaurant. This consisted of a one-roomed house without partition; the stove and accompanying Chinaman at the back table in front. Around the walls on one side were bunks, some of which were already occupied by rather noisy parties in the way of snoring. I noticed one woman among the number. On the opposite wall the proprietor made a pretense of keeping a general store, from the collection of articles shown on the shelves. Here were certain dry goods, imperfectly assorted boots and shoes, and a few groceries, also candy, etc. However, we managed pretty well at the table, for we were hungry. After supper we visited the hospital, my companions being acquainted with the C.P.R. doctor. The hospital consisted of one long, low room, packed full of patients, and there were numbers who could not obtain admittance; below was a small drug shop and the doctor's office. The doctor appeared to us badly handicapped; there had been a lot of typhoid fever and mountain fever in the country, and he had been unable to leave Goat River, though he had several other camps in his charge. Another man told us that not far from here an explosion had occurred in which a young assistant engineer had his face almost blown off, and another was badly hurt. They were well-connected fellows, too, and yet they had had no opportunity of getting word to their people. Neither was there any possibility of getting the poor fellows out of there.

After a fair sleep we were up at 5 in the morning. My ride of the previous day had left me stiff and sore as any one who has for the first time used a Mexican saddle will testify; but I was not going to say anything at that stage of the game. I forgot to say that for the greater part of the distance along our route the Crow's Nest Line, where it has been graded, cuts into and destroys the original trail. In places the grade would be good riding; in others, what with unfinished trestle-work over hollows and canyons it was impassable, and we had to get through as best we could. At a place where they had blasted through a cut we had to make our way over the rough, sharp stones—which we usually found extended to the next hollow. This of course was very hard on the horses, and made it a case of about two miles an hour while it lasted.

Towards noon it grew very warm, and we stopped for lunch at a place called the Log and Camp—the worst hole for a meal I ever struck. The eating-room was one of two in a log hut,