

prices, however, were relatively less. No wonder the farmers' faces were wreathed in smiles.

And you can readily understand it when you remember that there were in Manitoba 1,290,000 acres under wheat this year, by the Government statistical return, which at  $14\frac{1}{4}$  bushels to the acre (the average yield of 1897), gives the very pretty figure of 18,262,000 bushels. Take this at 70 cents the bushel, and you have fifteen millions of dollars (\$15,000,000) from wheat alone. Then there were 10,000,000 bushels oats and three or four millions of barley, besides hay and flax, and a little rye and peas.

I tell you, it is hard to exaggerate the future of this prairie land of ours. If you have ever seen the pamphlet the Government got out lately, under the name of "A FEW FACTS," you would find in it all the testimony that a reasonable man wants from scores and scores of farmers scattered all over Manitoba, telling how they have prospered from small beginnings. Here is what one of them says, who has lived out in South-West Manitoba since 1883, and prospered. This is J. G. Washington, of Ninga:

"I do not know of any country that offers better inducements than Manitoba to good practical farmers with limited means, who are ready and willing to work."

Another man—an Irishman, you could tell it even if he didn't say so—David Carter, of Calgary, in Alberta District, went out there with nothing sixteen years ago, and has to-day 31 horses, 104 cattle, and buildings and plant worth \$750. He writes, in answer to questions, e.g., (Would you recommend your friends to come to this country?) "Yes, if they are the right stuff. (What articles should they bring with them?) "Pluck and backbone." (And what should they leave behind?) "Pride and indolence."

Years ago I used to preach to you the same doctrine that I rubbed into Sir John Macdonald, that the policy of giving away the lands of this heritage to great corporations or land companies and speculators was all wrong. We don't want the prairie farmer isolated. He should be *hired*, rather, so as to cultivate sociable life and a home feeling. And then the prairie "will blossom as the rose." We don't want—we never did want, this valuable land given or sold to middlemen, who would hold it at high prices for years. Better give it away and furnish seed to the incoming settler.

Confirmatory of all that I have said, and introducing something not yet mentioned, I saw in the possession of a Western man the other day a cheque for an amount which may surprise you, given for a lot of cattle raised in Manitoba. This cheque for \$23,504 was given for a lot consisting of 557 head, and was one of several for large amounts given for North-western cattle this year. You must remember perfectly that it is but a very few years since dead meat had to be shipped in quantity from Ontario to feed the Manitobans. But to-day this valuable Western portion of our Empire sends beeves to feed the world. The man whose name appears on this cheque has been over to England repeatedly on this cattle business.

The above is a recital of facts taken from the lips of Mr. Mullins, who has been the lessor for the last five years of the well-known Binscarth Farm in Manitoba.

Dec. 20th, 1897.

HUGH SCOTT.

Dec 21 1897  
Toronto Ont  
To The Canadian Bank of Commerce  
Pay to the order of J. G. Washington  
Twenty three thousand five hundred and four Dollars  
\$23,504  
A. G. Mullins  
For 57 Cattle

EDITORIAL NOTE.—We have thought the cheque enclosed by our friend sufficiently interesting to have it reproduced above, so that our readers may have an object lesson on the growing magnitude and importance of the West. This one transaction represents between 3 and 4 per cent. of the total number of Manitoba cattle sent east last year. The cheque is dated Winnipeg and endorsed for collection at Lethbridge, but the red stamps do not come out in the reproduction.

## THE GRATUITOUS WORK OF A COUNTRY BANK.

An entertaining account of the routine of a country bank in the United States, and the large share of the manager's time which is taken up with matters out of which neither he nor the bank can make money, was given by Charles W. Stevenson in the *Banker's Monthly* a few weeks ago. We give the substance of the paper:

Few persons are aware of the amount of time an officer of a bank must needs spend in looking after the business of others, and how little remuneration there is in it except good will. The cashiers and presidents of country banks in towns of five and ten thousand inhabitants are perhaps the hardest worked men in their communities. In addition to the constant daily grind of their own business, they are referees and advisers for all their patrons and the public as well, and it is considered quite the proper thing to ask of them almost any business favor save the loan of money without interest or security. These favors are freely granted; and but bespeak the honor which banking occupies in public estimation. It would be well, then, if the thoughtless man who has lately been sneering at the bank as an exponent of that hideous monster, the "Money Power," could pass one day of his life behind a bank counter.

The first thing is the opening of the mail and the consequent planning of the day's work. In the mail from day to day, are sight drafts or collections upon local merchants and individuals, sent by wholesale houses and manufacturing establishments from almost every part of the United States. They must all be presented, and if collected, remitted for; and if unpaid, returned with a reason endorsed for the non-payment. This is a regular feature of the banking business, but one in which there is little profit. For one reason or another an average of half these drafts are returned unpaid. In this case the banker is out his time and postage, and receives nothing.

But the mail is many-sided. Here is a letter containing a customer's cheque which the sender says must be remitted for at its face. In deference to a patron this is done. Here is one, enclosing a stamp, asking for a confidential report on the financial responsibility and character of a man who wishes to buy a bill of goods on credit. If the man be a customer, the banker wishes to aid him so far as truth and justice will allow, but extreme care must be taken; and if this party be unknown to him enquiries must be made in a guarded manner or the answer returned: "Have no means of knowing." There is no pay in this.

Another letter contains a deed to be delivered on the payment of money under specific instructions. Only a nominal fee can be exacted for this service, yet it involves really the negotiations of a trade between widely separated persons, who, perhaps, as yet, have not fully agreed upon details. Lawyers must be seen, telegraphing done, frequently an hour spent in explanations, all for practically nothing. A man living in a remote State writes to enquire if there is a "racket store" in town. He wishes to locate. A widow wishes to remove to town, take boarders, and educate her children. Will the banker please recommend an eligible location, and say what will be the monthly rental? Here is a letter containing a note sent at the request of a customer who wishes to pay, and will call. It has been running since 1890 with partial payments, and it takes exactly half an hour to figure the amount due, which is \$27.60, for which the customary rate of one per cent. is charged.

A constant stream of inquiries, countless requests for names of "reliable and energetic" agents, the whole flotsam and jetsam of the commercial world comes to the banker. It is the ethics of the business to return courteous and rapid answers, the expense account grows for stamps and stationery, while there is a minimum of profit. The regular machine work of transmission of cheques, drafts, bills of exchange, orders for shipping of money, all the regular features of the daily grind having been entered and checked, which is the banker's real work, the mail may be considered disposed of.

The cashier takes out the daily cash, taking great care as to the denominations of bills, the relative quantity of gold and silver and paper. But notice the calls made during a single day for change. Everybody comes for change, and everybody gets it. Farmers, who never again cross the threshold, come for assorted money to pay harvest hands; street fakirs to change bills; travelling men for a little silver; nickel-in-the-slot men for an abundance of nickels; showmen who are weighed down