

fact that the great financial institutions which control the business of the two countries are governed by widely different principles. By common consent Canadians have absolute confidence in their banking and other financial institutions. Americans have not, as a consequence they have been hoarding their money themselves and not a little of it has been deposited in Canada either for investment or for safer keeping. The situation here, however, would have been worse than it is if the country had depended entirely upon the Chartered Banks. At the first signal of danger the Banks adopted the most drastic policy, withdrawing all the money they could lay their hands on from circulation, and especially shipping every available dollar of currency from the West to the East. In this emergency the Trust Companies came to the rescue and showed themselves far more liberal in their treatment of customers than the Chartered Banks. Many a poor man's property was saved by a little timely assistance, and it was not the Bank but the Trust Company which came to the rescue. Among Western institutions thus signalized, one of the most conspicuous is the Dominion Trust Company of Vancouver. Its liberal policy has gained it many friends, and although a new concern it is today one of the most prosperous in the West. The greater elasticity and the better acquaintance with local conditions has increased the usefulness of this modern and now indispensable financial organization.

The current number of  
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 mences the third volume.  
 It consists of one hundred and fifty

pages and is the largest yet put out. It covers a wider range of subjects than any other Western magazine, and claims to have lived up to its promise of giving high class literature as well as practical articles to its readers. Several standard features have been excluded this month to make room for the important series on "Potential Canada," but they will all be found in their usual place in next month's issue. There will be a special article on Municipalities and Districts, an illustrated sketch of Sir Wilfred Laurier by the Editor, in his series "Men I Have Met," and an elaborate article on Coal Mining in Canada which would have been ready for this month but that one or two of the largest concerns have failed to turn in the promised information; it is, however, being procured for next month. As to the popularity of the Magazine, that is best attested to the former, it increases every month, and is now treble what it was when the initial number was launched a year ago. With respect to the comments of the press, it was only necessary to point out that not a month passes but some leading paper or another reproduces our articles, invariably with favourable endorsement. One of our most regular borrowers, and one of our most appreciative readers is the Toronto Saturday Night, one of the few discriminating literary papers in the Dominion. The policy of the magazine will remain the same as heretofore, absolutely independent and fearless, aiming solely at the development of Western Canada, and seeking to focus the attention of the Eastern world on the Western grain fields which in every sense are "white unto the harvest."

