

are located in the ten cities standing at the head of the list in Canada as regards population, and roughly one-third of the whole number of branches are in cities and towns containing four or more banking offices. This leaves about two-thirds of the branches in villages and the smaller towns. These might fairly be classed as agricultural branches.

Distribution of Clerical Forces.

So far as the distribution of the clerical forces of the banks is concerned it may be said that perhaps half the total force, or more than half, is employed in the branches located in the cities and larger towns. The principal branches in the cities usually have large staffs, and many of the branches in the larger towns have forces numbering eight or more men. So, looking at the matter from this view-point, it appears that for a newly-enrolled bank employee the chances are approximately equal for service respectively in a country district on the one hand and in a city or large town on the other, and it is therefore necessary or desirable for the clerks to familiarize themselves with the work called for in both types of offices.

Large Increases in Western Provinces.

Before leaving the subject of the distribution of the bank branches, a few remarks upon the causes of the important increases scored by particular provinces will be in order. It will be remembered, of course, that, speaking generally, the banks are seeking profits when they establish new offices. They plant their branches where they think they will secure new business that will pay them, and wherever the greatest volume of new business is offered, there will the movement to increase the number of banking offices be most in evidence. Judged by this test of new branches established it appears