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By H. M. P. ECKARDT

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## WM. JENNINGS O'NEILL

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ELECTRIC RAILWAY CHAMBERS, WINNIPEG

Sir Herbert Holt, president of the Royal Bank of Canada, on his arrival from Liverpool, stated that the financial situation in England is not at all alarming. Great Britain has ample means to pay for all the supplies that she is purchasing in America.

Mr. W. S. Dinnick, president of the Dovercourt Land, Building and Savings Company, Limited, stated at the prizegiving in connection with the company's backyard garden competition, that if 80 per cent. of the backyard gardens of Toronto, were devoted to the cultivation of vegetables, the net value of the production would be \$1,875,136. In the contest, he said, there were 616 contestants, and 513 of these produced vegetables. The value of vegetables produced from each 1,000 square feet was \$30. About 70 of the contestants raised chickens, from which the average profit to each was \$30. If 11 out of every 100 gardens in the city were given over to raising chickens in the same ratio, said Mr. Dinnick, the produce would be worth \$264,000.

Mr. T. F. Aspden, supervisor of accounts and foreign exchange for the Camadian Bank of Commerce, Toronto, was one Canadian representative attending the annual convention at Seattle of the American Bankers' Association, at which 2,500 American bankers were present, and which was addressed, among others, by ex-president W. H. Taft. Mr. Aspden has general charge of the foreign relations of the Canadian Bank of Commerce. Twenty-five years ago it was Mr. Aspden's duty to visit every town in the United States of above 5,000 population in the interests of the First National Bank of Chicago. This institution was the first in the United States to cover the entire country in this manmer, and Mr. Aspden was the first United States representative to discharge this duty. He was with the First National Bank for 15 years, and during this period he gained his acquaintanceship with all United States banking questions. He entered the service of the Canadian Bank of Commerce in 1904, and has been in charge of the foreign affairs of that bank since that time.