

The Wardens of The West

Written for The Western Home Monthly by C. W. Higgins

A little travel, like a little knowledge, is a dangerous thing. This is the experience—the acknowledged experience—of the most travelled traveller, the most exploring explorer. The world is full of odd surprises; surprises which would stagger the raw hand and flabbergast the untutored. The old and trite saying: "Fools admire when men of sense approve," is especially applicable when the subject of travel is being discussed. The uninitiated, the inexperienced in the world's magnificence, the blind untutored in the entrancing art of travel is invariably the one to go into raptures at the first indication of terrestrial allurements, the first to cry with unreasonable enthusiasm and extravagance at Nature's first revelation.

Experience teaches, however, and it is in the exacting school of experience, so ably and rigorously presided over by this hard-headed old autocrat, that we begin to learn a whole lot of invaluable lessons; lessons which not only remove



Mt. Robson, Highest in Canada

the dangers ever present with a "little knowledge," but which also ennoble us by broadening our outlook, by enlarging our view and by giving us just that insight into a host of things, leaving us in wonder and awe, to grope our own way into the labyrinths and mazes of a perpetually increasing, an eternal land of wonder.

The experienced traveller; the traveller who, when he speaks of what he has seen and the lands in which he has travelled, has right to be heard and who speaks with the authority born and begotten of experience, eschews the unbalanced language of the novice. He approves, when the inexperienced goes into raptures and loses himself in a frenzy of extravagant iteration.

It is with the unequivocal modesty and reverence of the man who has travelled much, that we approach the impressive and fascinating subject of Canada's mighty wardens of the West; the incomparable, the majestic, the inspiring Rocky Mountains. The magnitude of these colossal warriors of ages, their magnificence, their infectious grandeur and peerless beauty, their glory by day and their mystery by night, are beyond the power of pen to portray, beyond the life of man to comprehend.

The Canadian Rockies, is an expression familiar to the average denizen of this Dominion, but, how few even begin to comprehend its true meaning, its marvellous significance. The Canadian Rockies! The phrase in itself is an inspiration, suggestive as it is of a land of silent sentinels engaged to-day, as they have been for tens of thousands, may be millions of years, in a vigil of strange solitude. The everlasting hills are surely here, as they tower skyward for thousands of feet, snow-capped and gorgeous in the light of the sun, sombre and sad in the shadows of night.

But, when the Canadian Rockies are lightly and flippantly referred to, it should be remembered that they represent but a small portion of the heritage of beauty with which a prodigal Nature has endowed this magnificent Western Wonderland. The fact that so little reference is made to the glories of the gigantic, nameless lakes with which this gorgeous territory is studded, to the mighty, foaming rivers, to the infinite and silent valleys, to the towering trees and trickling brooks and to the sober-shadow-land which yawns away into a seeming eternity, when the reddened sun and his golden glory fade over the last radiant mountain-top, speaks eloquently of the fact that the vast majority of Western travellers have passed through

this enchanting country on the beaten track of steel, satisfied with the most casual glance at this land of unsullied delight, content, mayhap, to tell the story in the distant, street-soiled city, of a trip through Canada's Western Wonderland, when they were but the merest, the most common-place lookers-on, from the precincts of a well-ordered dining-car, or, like one or two "experienced travellers" coiled up in the depths of a capacious "lower berth," while radiant Nature was at her best.

"Whereon the foot of man has never trod," "On which the eye of man has never gazed," are terms which have a new meaning and bear a different interpretation when this land is reached.

One can never forget the relief to the eye and the sense of delight when the first mountains begin to loom into view. The monotony of the level stretch of unending prairie is completely and irrevocably left behind as the well-ordered and luxuriously-equipped Canadian National train approaches the entrancingly-beautiful town of Jasper, occupying a natural position of intrinsic beauty and snugly leaning against such an array of magnificent multi-hued mountains as may be found nowhere else in the entire world. Pyramid and Warren mountains, mountains of strange reflections, a revelation in changing glories of light and shade, with the chilled waters of the same name sparkling in the sun or scintillating in the fitful light of the dazzling starshine, calls forth the unstinted admiration of the least-impressionable traveller. Goat mountain to the west and, still further west the leaning form of Mount Cavell and the glacier-torn and lacerated form of Mount Hardisty may be clearly discerned. In between in a valley land of unparalleled beauty—wherein the lashing and spray-tossed waters of the mighty Athabaska add a vigor and a charm, lies the town of Jasper, the starting point for many a trip from which travellers return impressed with earth's beauty as they never were impressed before, and endowed with an experience that would justify them in applauding, instead of merely approving. "Fools applaud where men of sense approve" may be true of other hallowed terrestrial sanctuaries, but here, all express admiration at first, but as the enchantment of this paradise grows on one, and reality assumes the place of phantasy, reverence and delight follow in the natural order of things.

But beautiful and gorgeous as the snug little town of Jasper may be, and delightful as it is to the eye of the most critical, it is but the gateway to



Jacques Lake, Jasper Park

an illimitable paradise. Lakes, brooks and rivers are in abundance, all teeming with fish, and the angler who is familiar with the delights inseparable from "casting the fly," will find here sport such as he never dreamed of. The hunter will also find a surfeit of game for it must be remembered that this is a new land and possibly the last new land the world will ever disgorge. Beyond Jasper is famous Mount Robson, the highest peak of the entire Canadian chain, 14,000 feet high.

But what of the ordinary visitor—the visitor who comes out of the merest curiosity and with a desire to associate with the beauties of Nature and revel in the solitudes of these amazing mountains. What is there to induce such to travel here; what is there that will divert the mind from the countless problems of the big city, the cares and anxieties of a business-life overflowing with anxiety and worry? The

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Record Progress Reported by The Royal Bank of Canada

Semi-Centennial Report Best in its History. Assets Now Stand at \$533,647,000 an Increase of Over \$100,000,000 for the Year. Deposits Gained Over \$80,000,000. Strong Earning Power.

In further celebration of its fiftieth anniversary, the Royal Bank of Canada, in its statement for the year ended November 29th last, reports a twelve-monthly period of record progress from the standpoints of financial strength, liquid position and profits. Recent exhibits of Canadian banking institutions have indicated that, although the period through which the banks have passed have been difficult ones owing to the important readjustments necessary, they have been able to further strengthen the already strong positions occupied at the end of the war.

The Royal Bank in its annual statement proves that it is no exception to this general rule, the report being the most notable ever issued by the progressive institution. Total assets for the first time in its career rose over the \$500,000,000 mark, being shown at \$533,647,084, a gain of \$106,134,102 over the figures of a year ago. To this splendid aggregate liquid assets contributed \$273,908,862, representing an increase in the year of almost 49 millions, and being the equivalent of slightly in excess of 55 per cent of the bank's liabilities to the public. The latter compares with 56.6 per cent a year ago and 53.2 per cent in the 1917 period.

Profits for the year were \$3,423,264, compared with \$2,809,846 in 1918, or

equal to 21.74 per cent on the average capital employed during the twelve months. This compares with 20.1 per cent in 1918 and 18 per cent in the preceding year. "The capital of the bank was increased by \$3,000,000 during the year, an issue of \$2,000,000 par value being issued to shareholders at 150 early in the current calendar year, while a second additional issue was sold to the London County, Westminster & Parr's Bank, Limited, with which the Royal formed a close working arrangement, in April last at a price of \$200 per share. These increases brought the outstanding capital of the Canadian institution up to \$17,000,000, the premiums on the new stock, amounting to \$3,000,000, were added to reserve, bringing the latter up to a parity with the capital.

Profit and Loss Balance over Million

After all deductions, which included disbursements among shareholders during the year in the way of dividends and the anniversary bonus, there remained a balance at the credit of profit and loss account of \$1,096,418, or over twice the amount carried into the 1919 accounts from the previous year. Comparative figures of the position of the profit and loss accounts of the past three years are given in the following table:—

	1919	1918	1917
Profits	\$3,423,264	\$2,809,846	\$2,327,979
Previous balance	535,757	564,264	852,346
Total	\$3,959,021	\$3,374,110	\$3,180,325
Less:—			
Dividends	\$1,866,196	\$1,614,702	\$1,549,404
Bonus	340,000	100,000	100,000
Pension Fund	100,000	100,000	250,000
Premises	400,000	400,000	128,357
Government Taxes	156,406	133,651	40,000
Patriotic		50,000	528,300
Halifax Fund		500,000	
Reserve			
Total ded.	\$2,862,603	\$2,838,353	\$2,616,061
Balance	\$1,096,418	\$535,757	\$564,264

The balance sheet portion of the 1919 exhibit of the bank is a notable one. Total deposits of \$419,121,399 are \$86,529,682 in excess of that at the end of the previous year, savings accounts contributing over 62 millions to the increase and demand deposits 24 millions. Circulation showed a small increase over the 1918 figure, the total of \$39,837,265 being less than half a million in excess of that of a year ago.

Current coin, Dominion notes and foreign currency on hand at the end of the year aggregated \$55,681,547, compared with \$42,124,658 in 1918.

Holdings of federal and provincial government securities show an increase of almost 9 millions, standing at \$45,323,598, while other stocks and bonds at \$52,815,433 were higher by over 8 millions.

The balance sheets of the past two years compare as follows:

	1919	1918
ASSETS		
Coin and Notes	\$55,681,547	\$42,124,658
Cent. Gold Reserve	24,500,000	26,000,000
Notes other Banks	3,464,200	10,678,020
Cheques, other banks	23,757,240	20,034,899
Due by Canadian Banks	17,103	6,042
Due outside	18,101,373	10,391,516
Government Securities	45,323,598	36,599,976
Other Securities	52,815,433	44,705,300
Call loans, Canadian	16,435,614	10,067,481
Call loans, outside	33,812,751	24,374,191
Total liq. assets	\$273,908,862	\$224,982,088
Current loans, Canadian	143,259,518	119,184,715
Current loans, outside	90,210,271	64,175,163
Overdue Debts	365,089	388,513
Real Estate	1,495,271	1,171,131
Bank Premises	7,016,444	6,492,011
Letters Credit	16,467,978	10,162,629
Deposits	750,000	742,818
Other Assets	173,648	213,910
Totals	\$533,647,084	\$427,512,982
LIABILITIES		
Deposits, demand	\$159,656,229	\$135,243,278
Deposits, notice	259,465,169	197,348,439
Circulation	39,837,265	39,380,975
Due Government	14,000,000	9,000,000
Due other banks	7,463,823	6,095,721
Bills Payable	806,776	316,058
Letters of Credit	16,467,978	10,162,629
Public liabilities	\$497,697,243	\$397,547,102
Capital	17,000,000	14,000,000
Reserve	17,000,000	15,000,000
Accruing dividends, etc.	853,422	430,122
Profit & Loss balance	1,096,418	535,757
Totals	\$533,647,084	\$427,512,982