doing all the business of Southern Alberta and a goodly portion of Northern Alberta. Since that time forty new banks have been opened up in this territory, and Calgary has grown into a city of some twenty-six thousand inhabitants, and the population is increasing daily by leaps and bounds. Hundreds of elegant and valuable residences, worthy of the rich cities of the east, have been erected, scores of flourishing industries are firmly established, giving employment to thousands of people: and enormous volume of civic improvements, aggregating millions of expenditure, have been completed, and Calgary now ranks as the foremost educational, commercial and financial centre between Winnipeg and the Pacific Coast. Retired army officers and others, who have lived in every clime under the sun, have been attracted to Southern Alberta, and have settled there permanently in comfortable homes.

The reader may ask: "What has all this to do with climate?" We answer: "Is it reasonable to suppose that the climate of Southern Alberta is, on the whole, otherwise than agreeable, healthy and congenial to the average person, in view of the facts above stated?" In other words: "Is it likely that thousands upon thousands of rational human beings will create homes and found cities in a country where the climate is such that it constitutes a serious drawback?"

Southern Alberta is not a gold-laden Klondike. It is an agricultural country where fortunes are not made over night. Those living in such a country must make homes before they can make money.

A little reflection will convince anyone that the general question as to the merits or demerits of the climate is answered above.

Temperature.

The following temperature statistics will furnish some idea of Southern Alberta's winter weather, as compared with points in the States. The readings in this table are from December 20th, 1907, to January 19th, 1908, both dates inclusive.

	Maximum.	Minimum.	Mean.
St. Paul, Minn	. 32.09	12.12	22.11
Madison, Wis	. 34.06	18.06	26.06
Davenport, Ia	. 37.23	22.09	29.66
Chicago, Ill	. 38.70	26.10	32.40
Lander, Wyo		5.28	20.70
Calgary, Alta	. 36.25	13.24	24.74

In making a comparison between Calgary and the other cities given, it must be borne in mind that Calgary is over



Oat Crop, 1908.

3,400 feet above the sea, and naturally has cooler nights than the cities of the States given here, as they are of a much lower altitude.

A comparison of the maximum temperature for Chicago and Calgary during the month of January, 1908, gives Calgary an average of 37.16 and Chicago 34.11.

From the foregoing it will be seen that Calgary makes a fair showing against the other cities used in comparison. However, the comparison does not show that there have been less than fifteen cloudy days in Calgary from the first day of October, 1907, up to the 15th of February, 1908.

During the long days of the summer months, when the crops most need the sunlight to bring them to fruition, the sun is up early and works until 9 o'clock in the evening. The effect of these long hours of sunshine is readily discernible in the rapidity with which crops mature.

The winter in Southern Alberta is a season of bright, cloudless days, infrequent and scanty snowfalls, broken by frequent and prolonged periods of warm weather, heralded by the "Chinook" wind, so called because it blows over the region formerly inhabited by the Chinook Indians, on the banks of the Lower Columbia river. It is really a wind warmed by the Japan Current, which hugs the Pacific Coast,