

of settlement in the prairie Provinces will remove the Canadian centre of population from the Eastern Provinces to a point west of Lake Superior. Evidently the time is ripe for the Canadian Manufacturers to prepare for the enormous demands of the West, and the forthcoming excursion of the Manufacturers' Association to Western Canada will bring the changing conditions of affairs more clearly before the minds of the members than any other expedient that could be invented.



Calgary, The Financial Centre.

Calgary has twelve banks, representing the largest financial institutions in Canada. Arrangements are now being made for opening up three more branches of other banks. The general prosperity of the city and the important position it occupies in the estimation of the Boards of Directors of the leading banks, the most conservative and best informed minds in Canada's business

world, is clearly indicated by the assured fact that shortly fifteen chartered banks will be represented in this city, some of them with two branches. It may here be mentioned that only nine banks are represented in the City of Hamilton. A Clearing House is also in operation in Calgary, and the local clearings are already well up amongst those of Canada's leading cities.



Calgary, The Railway and Wholesale Centre.

Calgary is a general superintendent's headquarters on the main line of the C. P. railway, and a junction of the lines connecting Edmonton and Macleod. A general distributing business is now being done to the whole of Alberta and the Kootenay district. A large number of Eastern houses in various lines of business represented at Winnipeg and Vancouver, have come to the

conclusion that the Western field cannot be successfully covered from these two points, and have found it in their interests to open up in Calgary. They are now erecting extensive stone warehouses here, from which the area between Swift Current and Revelstoke, Edmonton and Kootenay Landing, is being supplied. Over one hundred commercial travellers make Calgary their headquarters, and are daily engaged in bringing business to this city from the outside towns. A readjustment of railway rates out of Calgary was made during 1903, which has had the effect of making Calgary the main distributing centre between Winnipeg and the coast. An enormous immigration is now finding its way into Southern Alberta, and Calgary is situated half way between the thickly populated districts in the South and the older settled regions of Edmonton, and is, therefore, an ideal distributing centre for Western Canada. The Grand Trunk Pacific and Canadian Northern systems will connect with Calgary and render the splendid farming section along these lines readily accessible from here. A branch of the Great Northern railway is also connecting with this city. At least half-a-dozen new railways radiating from Calgary are projected.