

PLACE OF THE BANKS IN CANADIAN HISTORY

By H. H. A. Department of History, University of Toronto.

It is interesting to recall that just one hundred years since the first bank in Canada began. In 1827 the Bank of Upper Canada—received its charter. It was in 1827 that the Bank of Montreal, the Bank of Canada, and the Quebec Bank were chartered in Lower Canada. Several of these banks had already been in existence for a short time as private banks—the Bank of Montreal, for instance, began business in 1817. But 1827 was the year which chartered banking in Canada really began.

It may occur to you to wonder how people in Canada got along without banks during the two centuries and more which elapsed between the first settlement of the country and 1827. The answer to that conundrum lies in the fact that, before banks were established, the functions of banking were to some extent performed by other agencies. The functions of banking may, I suppose, be summed up under three heads—deposit, discount, and issue. Banks exchange money for the right to demand money; they exchange the right to demand money for money itself; and they exchange the right to demand money for other rights to demand it. Before the institution of banks, all these functions were performed in Canada by other agencies—though not so completely or so satisfactorily as they are performed to-day.

Take the case of deposits. If some fortunate person, in the early days in Canada, had more gold and silver than he required for his immediate needs, and did not wish to place it out on loan, he could put it in the old-fashioned stocking (and there was a good deal of hoarding of this sort at certain periods), or he could take it to a merchant and get him to place it in his strong-box. Every merchant of importance in the early days had a strong-box—a great iron-bound chest, as a rule, studded with nails, and securely locked and padlocked. Of the merchants did not allow on the money placed with them the banks began to allow interest on deposits), but the gold and silver in these formidable-looking strong-boxes were not really safe. The arrangement answered most purposes.

As a matter of fact, there were relatively few people in Canada in the early days who were looking for a place to deposit money. There was little gold and silver in the country—like all new countries—Canada had an adverse trade balance, and money, especially gold money, tended constantly to escape from the colony. Trade was local, and was carried on by a system of merchant's credits like that in use in some parts of rural Canada even to-day. The necessity of having banks of deposit was not there nearly so urgent then as it is now; and the stocking of the housewife and the strong-box of the merchant answered the purpose fairly well.

Just as deposits were accepted by the merchant, so discounts were usually made by him. Especially after Jay's treaty in 1794, when Canada was first permitted to trade direct with the United States, some of the merchants made a very handsome profit by trading in commercial paper. Bills of exchange on London were frequently at a premium in New York when they were plentiful in Canada; and the Canadian merchants were often able to sell their bills of exchange on London in the American market at an almost immoral profit. This was one of the ways in which the Collinses of Halifax, the founder of the Halifax Banking Company, and the great Canadian banker, laid the foundation of his great fortune.

One who was actually what was at that time a millionaire, had been in the United States that were even greater than his resources in Nova Scotia, and he was thus able to make money out of exchange both coming and going. He was, in fact, a past master in the gentle art of playing both ends against the middle. Dur-

ing the war of 1812 he outfitted privateers in both American and British ports; and while some of his ships were bringing back into Halifax harbor American prizes of war, others of his ships were bringing British prizes of war into the harbors of Boston and New York. In those days banking and piracy went hand in hand.

But the function of banking which, in these pre-banking days, was most imperfectly performed, was that of note-issue. During the greater part of the French period there was no paper currency in Canada at all. In the eighteenth century, however, the French authorities in New France resorted to the expedient, in order to overcome the scarcity of coinage, of issuing what was known as card money—playing cards cut in four pieces, marked good for various amounts, and countersigned by the intendant. At first this card money was a real promise to pay later in gold or silver, and it circulated freely at its face value; but ultimately it became inconvertible—mere fiat money—and of course it fell to a fraction of its face value, like the Continental dollars of the American Congress.

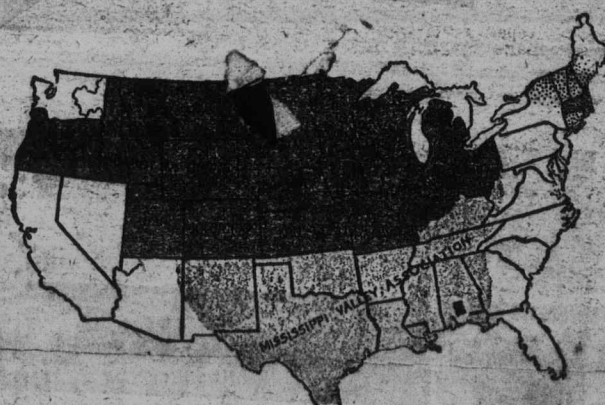
After the British conquest, the Government of Nova Scotia issued for a time treasury notes—familiarly known as "shipplasters"—but these were convertible, and performed a useful service. During the first half-century of British rule, it became also the practice of a number of merchants to issue notes or I.O.U.'s—known as "bons," from the fact that they were marked good (bon) for a certain amount of money. So long as the merchant who issued these notes was in good standing, they gained a considerable currency, and made up to some extent for the scarcity of gold and silver. They were also, it may be noted, a source of occasional profit to the merchants, for there were usually some of them that were never presented for payment—that were either lost or destroyed. There were cases known, actually, where the Indians used them as wadding for their flintlocks. Finally, during the war of 1812, the still other variety of paper money made its appearance. The military authorities, in order to facilitate their war purchases in the colony, issued what were known as Army Bills—notes redeemable at the Army Bill Office in Quebec in Government bills of exchange on London. These bills passed current as readily as money, and without doubt they did much to familiarize the people of Canada with the advantages of a redeemable paper currency such as banks might, if established, be expected to provide.

Finding a Cure for Diabetes.

It is reported that a group of doctors, working in the medical laboratories of the University of Toronto, have discovered at least a palliative, and perhaps a cure, for diabetes. These doctors, like all typical university men, are quite reserved when interrogated about their work and do not wish to raise any false hopes in the minds of the public. But the very fact that they are working on this problem and that they have made some progress is very encouraging and is another proof of the great value of scientific research. It is only when some great discovery is announced that people realize that, in a modern institution of higher learning like Ontario's provincial university, research is continually going on and that the results of these investigations are always of advantage to the people of the province and of the Dominion. Should a cure for diabetes be made available to the medical profession the resultant saving of life cannot be computed in dollars and cents but will be worth many times more than the amount expended in research at the university. The actual discoverers will not benefit financially, but the general public will.

To date 21,000 trees have been planted on 125 miles of Government highways, according to H. J. Moore, in charge of that work.

It costs four times as much to produce an English Bible now as it did before the war, according to the records of the Bible Society.



MAP OF STATES AFFECTED BY WATERWAY PROJECT

The eighteen heavily shaded states have, by act of their Legislatures or by declaration of their Governors, organized and voted funds to promote the great St. Lawrence Deep Waterway project in which Canada is also vitally interested. An idea of the vast area of country this scheme affects may be gained from this diagram.

PEACE DECLARED IN IRELAND BY NORTH AND SOUTH GOVERNMENTS

A despatch from London says:—The terms of the Irish agreement are as follows:

FIRST—Peace is to-day declared.

SECOND—From to-day the two Governments undertake to co-operate in every way in their power with a view to the restoration of peaceful conditions in the unsettled areas.

THIRD—The police in Belfast are to be organized in general in accordance with the following conditions:

(1) Special police in mixed districts to be composed half of Catholics and half of Protestants. All specials not required for these forces to be withdrawn to their homes and surrender their arms.

(2) An Advisory Committee composed of Catholics will assist in the selection of Catholic recruits for the special police.

(3) All police on duty, except the usual secret service men, to be uniformed and officially numbered.

(4) All arms and ammunition issued to the police to be deposited in barracks in charge of a military or other competent officer when policemen are not on duty, and an official record must be kept of all arms issued and ammunition used.

(5) Any search for arms is to be carried out by a police force composed half of Catholics and half of Protestants, the military rendering any necessary assistance.

FOURTH—A court is to be constituted for the trial, without jury, of persons charged with serious crimes, the court to consist of the Lord Chief Justice and one of the Lords Justice of Appeal in Northern Ireland. Any person committed for trial for a serious crime is to be tried by that court (a) if he so requests, or (b) if the Attorney-General for Northern Ireland so directs. Serious crimes are those punishable by death, penal servitude or imprisonment exceeding six months. The Government of Northern Ireland will take steps to pass necessary legislation to give effect to this article.

FIFTH—A committee is to be established in Belfast with equal numbers of Catholics and Protestants, and with an independent Chairman preferably a Catholic or a Protestant alternately in successive weeks, to hear and investigate complaints of intimidation, outrages, etc., such committee having direct access to the heads of the Government. The local Press is to be approached with a view to inserting only such reports of disturbances as shall have been considered and communicated by this committee.

Britain Issues Millions of War Medals

Nearly 10,000,000 war medals have been issued by the British and 1,500,000 more are to be issued, according to an announcement by Sir Laming Worthington Evans, Secretary of State for War, in the House of Commons. The war medals and victory medals are about equal in number, being slightly over 5,000,000 each. There have been 350,500 of 1914 star medals issued and 1,500,000 star medals for the first two years of service.

The best way out of a difficulty is through it.

SIXTH—Irish Republican army activities are to cease in the six counties, and thereupon a method of organizing special police, in the six counties outside of Belfast shall proceed as speedily as possible on lines similar to those agreed to in Belfast.

SEVENTH—During the month immediately following the passing into law of a bill confirming the constitution of the Free State, being the month within which the Northern Parliament is to exercise its option, and before any address, in accordance with Article XII, of the treaty, is presented, there shall be a further meeting between the signatories of the agreement with a view to ascertaining (a) whether means can be devised to secure unity in Ireland, or (b) failing this, whether an agreement can be arrived at on the boundary question otherwise than by recourse to the Boundary Commission under the treaty.

EIGHTH—The return to their homes of persons expelled is to be secured by the respective Governments, and the advice of the committee mentioned in Article Five is to be sought in cases of difficulty.

NINTH—In view of the special conditions consequent on the political situation in Belfast and neighborhood, the British Government will submit to Parliament a vote, not exceeding £500,000, for the Ministry of Labor in Northern Ireland, to be expended exclusively in relief work, one-third for the benefit of Catholics and two-thirds for Protestants. The Northern signatories agree to use every effort to secure the restoration of the expelled workmen, and wherever this proves impracticable owing to "trade depression" relief work.

TENTH—The two Governments can, in cases agreed upon between the signatories, arrange for the release of political prisoners in prison for offenses committed before the date hereof. No offenses committed after March 31 shall be open to consideration.

ELEVENTH—The two Governments unite in appealing to all concerned to refrain from inflammatory speeches and to exercise restraint in the interests of peace. The agreement was signed on behalf of the Provisional Government by Michael Collins, Eamon J. Duggan and Arthur Griffith; for the Northern Government by Sir James Craig, the Marquis of Londonderry and E. A. Archdale, and for the Imperial Government by Winston Churchill, Sir Laming Worthington-Evans and Sir Hamar Greenwood.

Doubling Our Wheat Yield.

By the use of fertilizers and scientific methods England grows 32.5 bushels of wheat to the acre as against Canada's 15.5. The Council of Scientific Research is trying to perfect methods of providing cheap fertilizers for Canadian farmers from raw materials now wasted in Canada. At 32.5 bushels per acre our last-wheat crop would have been increased roughly \$398,000,000.

Nearly 2,500 tons of grapes were used in the Canadian wine industry in 1920.

DEATH CALLS PRESIDENT OF THE T. EATON COMPANY, TORONTO

A despatch from Toronto says:—Sir John Craig Eaton, president of the T. Eaton Company, Limited, passed away at his residence, "Ardwold," Davenport Road, Toronto, at 9:40 Thursday. Death came after a lingering illness of seven weeks' duration.

Although only forty-six years of age, Sir John Eaton was one of the outstanding figures of Canadian industry and commerce. For fifteen years he had been at the head of the largest retailing establishment in the British Empire. As president, he guided the fortunes of the T. Eaton Company, Limited, through the period of that immense concern's most rapid expansion. His name was known from coast to coast, wherever, in fact, the mails carried their daily load of merchandise sent out by the Eaton distribution centres scattered over the Dominion from Saskatoon to Moncton.

The heir of great wealth, Sir John's innate gentleness of character and his broad and democratic human sympathies had gained for him the liking, respect and admiration of all those with whom he came in contact. The instigator of reforms in working conditions and hours of labor, affecting twenty thousand employees, his position in the industrial sphere was unique. Known as Canada's largest employer of labor, a philanthropist whose benefactions mounted into the millions, and a sportsman who took a keen delight in the outdoor life of his country, Sir John was equally well known for his abhorrence of anything approaching the snobbish. A merchant prince he was a prince among them.

Prince George Trains in British Navy

A despatch from London says:—The Agamemnon, the latest of the British pre-dreadnought fleet in the navy list, will be commissioned at Portsmouth for a series of experiments in gunnery and bombs of a highly confidential nature. The vessel will be steered and controlled by radio, which will not be put out of action by the heavy concussions.

Prince George, youngest son of the

king, has been transferred from the battleship Iron Duke, stationed in the Mediterranean to the Queen Elizabeth, flagship of the Atlantic fleet in home waters, which will soon carry out extensive manoeuvres. Admiral Sir John de Robeck will soon take command of the Atlantic fleet. Admiral de Robeck is regarded as the coming man in the royal navy, which is believed to explain why Prince George is to go with him.

A man's hardest competitor ought to be himself.

Sir John is survived by his widow, Lady Eaton, his mother, Mrs. Timothy Eaton, four sons, Timothy Craig, John David, Edgar Allison, Gilbert McCrea; one daughter, Florence Mary; one brother, Major W. F. Eaton of Oakville; and two sisters, Miss M. Burnside, and Mrs. C. E. Burden, both of Toronto.

Weekly Market Report

<p>Toronto.</p> <p>Manitoba wheat—No. 1 Northern, \$1.53 1/2; No. 2, 1.51 1/2; No. 3, 1.49 1/2; No. 4, 1.47 1/2; No. 5, 1.45 1/2; No. 6, 1.43 1/2; No. 7, 1.41 1/2; No. 8, 1.39 1/2; No. 9, 1.37 1/2; No. 10, 1.35 1/2; No. 11, 1.33 1/2; No. 12, 1.31 1/2; No. 13, 1.29 1/2; No. 14, 1.27 1/2; No. 15, 1.25 1/2; No. 16, 1.23 1/2; No. 17, 1.21 1/2; No. 18, 1.19 1/2; No. 19, 1.17 1/2; No. 20, 1.15 1/2; No. 21, 1.13 1/2; No. 22, 1.11 1/2; No. 23, 1.09 1/2; No. 24, 1.07 1/2; No. 25, 1.05 1/2; No. 26, 1.03 1/2; No. 27, 1.01 1/2; No. 28, 0.99 1/2; No. 29, 0.97 1/2; No. 30, 0.95 1/2; No. 31, 0.93 1/2; No. 32, 0.91 1/2; No. 33, 0.89 1/2; No. 34, 0.87 1/2; No. 35, 0.85 1/2; No. 36, 0.83 1/2; No. 37, 0.81 1/2; No. 38, 0.79 1/2; No. 39, 0.77 1/2; No. 40, 0.75 1/2; No. 41, 0.73 1/2; No. 42, 0.71 1/2; No. 43, 0.69 1/2; No. 44, 0.67 1/2; No. 45, 0.65 1/2; No. 46, 0.63 1/2; No. 47, 0.61 1/2; No. 48, 0.59 1/2; No. 49, 0.57 1/2; No. 50, 0.55 1/2; No. 51, 0.53 1/2; No. 52, 0.51 1/2; No. 53, 0.49 1/2; No. 54, 0.47 1/2; No. 55, 0.45 1/2; No. 56, 0.43 1/2; No. 57, 0.41 1/2; No. 58, 0.39 1/2; No. 59, 0.37 1/2; No. 60, 0.35 1/2; No. 61, 0.33 1/2; No. 62, 0.31 1/2; No. 63, 0.29 1/2; No. 64, 0.27 1/2; No. 65, 0.25 1/2; No. 66, 0.23 1/2; No. 67, 0.21 1/2; No. 68, 0.19 1/2; No. 69, 0.17 1/2; No. 70, 0.15 1/2; No. 71, 0.13 1/2; No. 72, 0.11 1/2; No. 73, 0.09 1/2; No. 74, 0.07 1/2; No. 75, 0.05 1/2; No. 76, 0.03 1/2; No. 77, 0.01 1/2; No. 78, 0.00 1/2; No. 79, 0.00 1/2; No. 80, 0.00 1/2; No. 81, 0.00 1/2; No. 82, 0.00 1/2; No. 83, 0.00 1/2; No. 84, 0.00 1/2; No. 85, 0.00 1/2; No. 86, 0.00 1/2; No. 87, 0.00 1/2; No. 88, 0.00 1/2; No. 89, 0.00 1/2; No. 90, 0.00 1/2; No. 91, 0.00 1/2; No. 92, 0.00 1/2; No. 93, 0.00 1/2; No. 94, 0.00 1/2; No. 95, 0.00 1/2; No. 96, 0.00 1/2; No. 97, 0.00 1/2; No. 98, 0.00 1/2; No. 99, 0.00 1/2; No. 100, 0.00 1/2.</p>	<p>Montreal.</p> <p>Oats—Can. West. No. 2, 65c; do. No. 3, 61c; Flour, Man. Spring wheat, 1.00; do. 1.05; do. 1.10; do. 1.15; do. 1.20; do. 1.25; do. 1.30; do. 1.35; do. 1.40; do. 1.45; do. 1.50; do. 1.55; do. 1.60; do. 1.65; do. 1.70; do. 1.75; do. 1.80; do. 1.85; do. 1.90; do. 1.95; do. 2.00; do. 2.05; do. 2.10; do. 2.15; do. 2.20; do. 2.25; do. 2.30; do. 2.35; do. 2.40; do. 2.45; do. 2.50; do. 2.55; do. 2.60; do. 2.65; do. 2.70; do. 2.75; do. 2.80; do. 2.85; do. 2.90; do. 2.95; do. 3.00; do. 3.05; do. 3.10; do. 3.15; do. 3.20; do. 3.25; do. 3.30; do. 3.35; do. 3.40; do. 3.45; do. 3.50; do. 3.55; do. 3.60; do. 3.65; do. 3.70; do. 3.75; do. 3.80; do. 3.85; do. 3.90; do. 3.95; do. 4.00; do. 4.05; do. 4.10; do. 4.15; do. 4.20; do. 4.25; do. 4.30; do. 4.35; do. 4.40; do. 4.45; do. 4.50; do. 4.55; do. 4.60; do. 4.65; do. 4.70; do. 4.75; do. 4.80; do. 4.85; do. 4.90; do. 4.95; do. 5.00; do. 5.05; do. 5.10; do. 5.15; do. 5.20; do. 5.25; do. 5.30; do. 5.35; do. 5.40; do. 5.45; do. 5.50; do. 5.55; do. 5.60; do. 5.65; do. 5.70; do. 5.75; do. 5.80; do. 5.85; do. 5.90; 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