

The Ontario body has thriven apace, having now something like a hundred members in full standing, with a students' society of at least half as many. And it has done good work for the greatly increased number of clients who for twenty years have given its members their business. On the whole, Canada has good reason to be proud of her position in accountancy when it is remembered that the United States are not so forward, their oldest kindred association being born only fifteen years ago. And Canadian associations have established cordial relations with the Society of Accountants and Auditors in the Old Country, names of Canadians occurring in the list of both its members and associates. To recur to the body whose annual meeting was held this week, the Dominion Association of Chartered Accountants, this is not a provincial body, but one incorporated at Ottawa, with membership scattered over various provinces.

An interesting gathering of accountants and other professional men from near and far celebrated by a dinner, some ten nights ago, the twenty-fifth anniversary of the founding of the Montreal Association of Chartered Accountants. On this occasion reference was made by the president, Mr. J. W. Ross, to the steady growth of the profession of accountancy in the newest British colonies. Mr. A. L. Dickinson, president of the American Federation of Chartered Accountants, gave the history of the progress of the profession in the United States, while Mr. A. F. C. Ross, representing the Old Country association, in extending the compliments of that body remarked that by a happy coincidence the day on which the guests were gathered was the seventy-fifth anniversary of the founding of the elder body. In very earnest terms the retiring president of the Dominion Association, Mr. W. H. Cross, of Toronto, proposed the toast of the Montreal Association, the oldest on this continent. He recalled its dignified attitude and the elevation of its aims. Contrasting former days with the present, the speaker referred to the lavishness of credit which used to prevail, and to the great improvement of late in the terms of purchase between merchants.

Every thoughtful person who is old enough to remember the days of thirty or forty years ago; the enormous bills that were sold, and the absurd length of credit that was given in the wholesale trade; the profusion with which retailers used to part with what was on their shelves without either money or money's worth; the easy-going character of commercial bargains generally; must recall vividly (and with a pang if he were then a merchant) the loss and waste that used to go on arising from loose methods of not only selling but collecting. A great improvement has been effected in the intervening years in commercial circles. But there is great necessity still for system and economy. Not only does the individual but the nation need both to study and to practise economy in view of the sudden growth that is come upon Canada, and the responsibilities she has of late assumed. And in inculcating such economy and such system, accountants of good character and tried ability can render excellent service.

—Here are some of the late appointments made of agents in Eastern Canada for the German-American Fire of New York: Mr. Shortt, Halifax; Mr. C. V. Wetmore, Sydney; and Messrs. W. P. King and Company, Truro, in Nova Scotia; Messrs. T. B. and H. B. Robinson at St. John, N.B., and Messrs. Hyndmann & Company at Charlottetown, P.E.I.

OUR NEW CANADIANS.

A visitor to the West seeing the great influx of new settlers on the road to building up the Canada of the future, inevitably finds himself engaged in making guesses or computing statistics as to their respective nationalities. He finds Canadians from the central and far-eastern provinces; Americans from Iowa, Illinois, Washington, Oklahoma, and indeed nearly every state in the Union; Englishmen and Scotchmen; and a miscellaneous medley of Swedes, Germans, Icelanders, Galicians, and Doukhobors. But the most striking feature of all is the number from the neighboring Republic, and it is interesting to try and gauge the real opinion as to these which is held by our brethren rooted in the West, that is to say, regarding Americans as compared with settlers from the Old Country and elsewhere. A visitor to our far-western domain, who is of candid mind, and does not allow himself to be carried away by ultra-imperialistic sentiment, is bound to confess that these American farmers are the very best element now migrating into Canada. As a rule they have been good citizens in the localities they have left, and in the view of practical men in the West who know its requirements, they will make fine citizens in their new home.

This as to their general characteristics as men. But in addition to that, they have had previous experience in the West of North America, they know how to go about building up a new country, they know how to tackle its inevitably hard problems, and even if they did not, they are adaptable, and would soon learn how; moreover, having sold out their old farms to good advantage, they have money with which to make a satisfactory new start. All this means they are producers from the beginning; the country feels their beneficial energy immediately.

The same can hardly be said of the new arrival from the Old Country, though the Scotchman is almost universally preferred to other Europeans as being quicker to fall into the ways of his new abode. Many of the Englishmen one sees are bright, strong, honest fellows, who are quite determined to "see the thing through" in the dogged English way. But, as a rule, they have neither the money nor the knowledge which would fit them to take a leading part in the development of a new section. One particular feature meets the eye of the above-supposed candid visitor, and that is that the average Briton has not the "grip" on the country that the average American has. The Englishmen, even one of the better class, comes out in the hope that the country will make him; the American with a full determination to make the country. This essential divergence of character means a great deal in any estimate of their respective values as builders of a new land.

Among the very best of the new settlers are those who come to the West from Ontario and other parts of old Canada. These, many of them, have the same attributes that render the people from the United States such valuable assets in the making of the West. But even they—the truth must be told—are looked at a little askance by the experienced Westerner. In the first place, those coming with money enough to begin right are not very plentiful, and even those who do come are hard to please. Of course, there are hundreds of exceptions, but quite a common fancy held in the West is that while an American may come and see the country, and will almost immediately decide to throw in his lot with it, the average Ontarian will beat about the bush and allow half a dozen good