

Banks, Bankers and Banking

Banking Pioneers of Canada

The Romance of Canadian Banking in the North-West— Experiences in Founding a New Branch as Late as the Year 1911

Thirty or forty years ago began the process of colonization which has with such rapidity and success transformed the grass grown Canadian prairies into rich farming country, dotted with prosperous towns and cities, bound together by steel tenacles of a trio of railroad systems. In these towns and cities stand branches of the Canadian banks, not perhaps so impressive nor so luxurious as some of the Eastern offices, but still a far cry from the primitive makeshift structures which housed their affairs in the days which, after all, lie such a short time back. Yet out on the outskirts of the rapidly growing Canadian West, lie branches of a quarter of a century ago. The pioneers of to-day, to-morrow they too will perhaps be quite as comfortable and impressive as the branches in the older centres.

Could the full tale be told of the adventure and hardship endured by the men who have founded the hundreds of branch banks in the Canadian West, it would constitute a story which it would be difficult to match even in the pages of fiction. But, unfortunately, these men do not regard the work they have done as unusual and regarding it as a part of the day's work, they are reluctant to tell of their experiences.

Although complete history of the early days of Canadian banking in the West is yet to be written, some conception of the difficulties and the achievements upon which the present financial institutions of that part of the Dominion are standing, can be gained from tales told in unguarded moments by some of the 'old timers'.

Within the past few months the editor of the Union Bank Monthly, the house organ of the Union Bank of Canada, one of the pioneer banks in Western Canada, with over two hundred and fifty branches in Manitoba and the West, has succeeded in inducing some of the 'old timers' to tell of their experiences. The story of two of the branches of the Union Bank of Canada, he has retold in the words of the men who founded them: documents of great interest, they reflect as no second hand narrative could, the spirit of the pioneer, the breaker of trails and the builder of cities.

Away up in the Peace River District, up near the Lesser Slave Lake, in the latitude of James Bay, is Grande Prairie, where is located the most northerly branch of the Union Bank of Canada. Mr. Innes opened the Grande Prairie branch in 1911, when Grande Prairie was hardly more than a name. To-day the branch stands in the centre of a prosperous farming district; then it was—but that is going ahead of our story. Here follows the story of Grande Prairie, and how it gained its place on the map.

In October, 1911, Mr. Innes received orders to go up into the Peace River District and open the branch of which he is still manager.

When Mr. Innes received his orders, he was unable to locate his destination on the map. However, his jumping-off place was Edmonton, for which he started with the zeal of an apostle into the Unknown. Here information was obtained regarding the journey north. There was a choice of two routes. One was the summer trail, which included a trip by boat up the Little Slave River

and across Lesser Slave Lake. The other was the winter route by rail to Edson and thence northwards by trail through bush and muskeg. It was between seasons. Only a weather prophet could predict the easier road, for October may contain the promise of January or July. If the lake froze, the summer trail was impossible; if the muskegs did not freeze, the winter trail was equally out of the question.

A full outfit for the journey was procured in Edmonton. An assistant—Mr. E. M. Longair—joined the prospective manager here, and the travellers left the city at six o'clock one morning travelling by rail to Edson, which was reached at midday. Co-incidentally with arrival in Edson, the weather which had hitherto been mild, decided to change. The wind veered into the north-east and soon developed into a blizzard. Nevertheless, a start was made without delay and twenty miles covered by wagon that afternoon. A Frenchman's cabin was reached at nightfall. Here the little party had their evening meal, smoked, rolled themselves up in their blankets and went to sleep on the floor.

They set out next morning at dawn. There had been frost in the night and the muskegs were hard enough to carry horses and wagon. All morning was a long pull up what had been aptly enough named Scotman's Hill; at noon, the summit had a blinding blizzard. The party now donned furs and moccasins, for October had declared herself. Scotman's Hill is 4,600 feet high, and the other side is called Break Neck Hill. The angle is 45 degrees. So the wagon wheels were locked, and the horses sat on their haunches, and the travelers tobogganed half a mile for the honor of the bank. From here the trail led through a canyon to the Athabaska River. There was a stopping house on the river bank, and this was reached late in the second night.

It had been intended to make a crossing the following morning by a raft used for the purpose, but the water receded during the night, leaving this contrivance high and dry. The day was spent in unsuccessful efforts to dislodge it. The river continued to get lower, and it was clear that an ice-jam had formed further up and was damming the stream. Towards evening two riders, their horses pack-laden, crossed the ford. One of them was upset by a racing floe, but clung gamely to the horn of his saddle and reached the shore. Night came. While the travelers slept, the ice-jam broke and a new one formed at the ford. The next evening this was solid enough to bear the weight of the wagon on the morning of the succeeding day, the fifth of the journey, a crossing was made.

At noon another river, the Baptiste, was reached. Forgetting the Athabaska, the party treated it with a confidence to which it did not respond. Fortunately, they were in a climate that soon dried their blankets and a delay of several hours was the most annoying feature. The travelers were become broke to mischances. It was well, for they had done with human habitation for a week.

The thermometer went far below zero. By day, turns were taken at driving the horses, those not engaged, in running in front or behind to keep up

circulation. At night, camp was pitched in the woods. A fire was built, and a brake of boughs set up to prevent the wilderness being unnecessarily warmed. Bacon and beans were fried, and lumps of bread broken off with the axe. Spoons and forks were useless. They froze in transit and had to be detached from the lip. Supper over, the travelers drew lots as to who should sleep in the middle and huddled close to the fire in their blankets. So a week passed.

On the seventh day after the passage of the rivers, the trading post of the Hudson's Bay Company at Sturgeon Lake was reached. The party had been out of food for two days, with the exception of what game they had been able to shoot. They laid in a fresh stock of provisions and were further aided by milder weather. Three days after leaving Sturgeon Lake, they arrived in the Peace River District.

The approaching end of the journey stimulated Mr. Innes, who rode on ahead of the party for the last thirty miles. He passed three cabins on his way, one of which was deserted. There was no sign of cultivation. Prosperous homesteads cover the trail he followed that day. When he came to Grande Prairie at nightfall, he saw a few rough shacks. The Land Office and Post-office were the only places of business.

The bank was allowed a space in the post-office, which measured six feet by twelve. This was large enough except when the mail came in; and the mail was sometimes five weeks late. It was only possible to bring thirty pounds of baggage on the trail. This included personal effects—blankets were an extra—so only three small books and a few pads of blank forms were taken as bank stationery. Cash was brought, and kept in a suitcase for the first six months. Business was quiet that winter, for prospective settlers did not come in till February and March. They were a hardy breed, many of whom had followed trails as stern and frozen as that which led to Grande Prairie.

Supplies could only be hauled in in Winter on account of the muskegs and rivers. When Mr. Innes came to Grande Prairie all food had been exhausted except what could be grown locally. This consisted chiefly of potatoes, beef and moose

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