

THE MOLSONS BANK

Incorporated 1855.

PAID UP CAPITAL AND RESERVE, \$9,000,000

A Bank that for 65 years has had a steady and conservative growth. Our Managers take a personal interest in promoting the welfare and financial success of their customers.

VANCOUVER, B.C.

MAIN OFFICE: Cor. Hastings and Seymour Streets
G. W. SWAISLAND, Manager.

EAST END BRANCH: 150 Hastings Street East
A. C. HOGARTH, Manager.

ESTABLISHED 1875

IMPERIAL BANK OF CANADA

Capital Paid Up, \$7,000,000

Reserve Fund, \$7,500,000

PELEG HOWLAND, President.

W. MOFFAT, Gen. Mgr.

HEAD OFFICE—TORONTO

VANCOUVER—J. M. LAY, Manager

BRANCHES:

FAIRVIEW: J. S. GIBB, Manager.

HASTINGS AND ABBOTT ST.: F. B. THOMSON, Manager.

Established 1865

Union Bank of Canada

HEAD OFFICE—WINNIPEG

Authorized Capital	\$15,000,000
Paid Up Capital	8,000,000
Reserve	5,600,000
Total Assets (Nov., 1919, over)	174,000,000

A Western Bank; solicits Western business of all natures, and offers true Western facilities and service. Call on our local officers in your City, Town or District, and you will find them very ready to serve you well, as depositor or other style of client. We have branches at every important point in Canada—220 west of the Great Lakes. Agencies, London, England, and New York, furnish first-class, up-to-date facilities for handling foreign business of all kinds. A prominent Banker has recently stated: "Personality" is a very important asset in business, and as regards banking particularly it is the important asset." Our executive officers are instructed and ready to take a special interest in your affairs—if you will consult with them.

GEO. S. HARRISON, Mgr., Main Office, Seymour & Hastings Sts.

A. W. BLACK, Cordova and Abbott Street Branch

R. J. HOPPER { Mount Pleasant Branch, 9th Ave. and Main St.
City Heights Branch, 25th Ave. and Main St.

ESTABLISHED 1873

The Standard Bank of Canada

Cap. Rest and Undivided Profits, \$8,360,537.09

HEAD OFFICE: TORONTO

179 BRANCHES THROUGHOUT THE DOMINION

**Special Banking Facilities for Merchants,
Manufacturers, Agriculturists, Etc.**

A SAVINGS DEPARTMENT AT EVERY BRANCH

Vancouver Branch: STANDARD BANK BUILDING

Corner Hastings and Richards Streets

of a close season. The seals must be getting plentiful and will be there for some big trips in the coming years.

And is the whaler more thoughtful of the future than the sealer? Let us consider his operations. A century ago in New Bedford, Mass., and other Atlantic ports, sent out a fleet of whalers and fortunes were made from their operations. As whales became scarcer trips involve more distant voyages, and many of these New England vessels found their way into Pacific waters. Today the California gray whale, the right whale, the sperm whale, are almost exterminated and the humpback species is rapidly following. In 1911 the pinnacle was reached in whale fishing, over 21,000 of these slow growing animals being destroyed that year. Today the finback whale, a species formerly considered unworthy of notice, is the principal object of pursuit, and it too bids fair to soon follow in the pathway of the more valuable species. Future generations have a poor chance of utilizing the whale save as museum specimens.

From these mammals let us now turn to the fishes, starting in with the lowly oyster. The old Montreal connoisseur will tell you with tears in his eyes of the days when schooners came up to Montreal loaded to the guards with oysters in bulk, and how on a payment of 25c one was privileged to test his stomach's capacity for raw oysters. Today in Montreal hotels they sell for 12½c each, and are very scarce at that. Similar conditions are reported from every oyster centre. From New York to Texas the shortage is commented upon. Chesapeake Bay beds are sadly depleted, while Connecticut, the main home of the Atlantic oyster in recent years, has fallen off to such an extent that in a recent article on this subject read before the New York Oystermen's Association, it was stated: "For five years there has been no appreciable 'set' and the beds being cleared of adult oysters for the market are being returned to the States. Rhode Island has suffered a loss of sixty per cent of her revenues, and Connecticut has reduced the assessment on oyster grounds."

And have the lobster fishermen better conserved the asset placed in their hands to use, foster, and hand down unimpaired to their successors? Again, the answer is a negative one. Lobster today is like the American dollar. It commands a heavy premium. Years ago it was seen that extermination threatened and yet no adequate steps were taken to prevent this result. Regulations were enacted to prohibit berried lobsters from being marketed, yet several years ago when Prof. McKnight held an investigation on the lobster industry he found government inspectors who admitted that for sixteen years they had been aware of the unlawful stripping of berries from lobsters, and yet had made no real efforts to enforce the law. What chance has posterity to enjoy this asset? What efforts are lobster fishermen, lobster cannery and government officials making to insure the perpetuation of this species? The answers, if there are any, are closely guarded secrets, but the condition of the industry speaks louder than words.

A century ago shad abounded from Nova Scotia to Florida. Has this fishery maintained itself any better than the others? Are shad fishermen conserving the species so that future generations can secure their share? In New Brunswick a closed season was established some two or three years ago with the idea of preventing extermination, and notice of this was given those interested long before the season opened. A month or so before shad commenced

(Continued on Page 17.)

THE HOME BANK OF CANADA

Original
Charter
1854

Head Office: Toronto

Branches and connections throughout Canada

A General Banking Business Transacted.

SAVINGS DEPARTMENT

Interest paid on deposits of \$1.00 and upwards.

F. G. NICKERSON, Manager

446 Hastings St. West

Vancouver, B.C.