

represented in this particular school and its penny bank.

A Syrian boy, who sells newspapers, banks from one to two dollars every week because he wants to be "a big guy" when he grows up. One girl wants "to be a lady," and is saving up to go to college. A little French girl is saving her money to learn dressmaking and make her own clothes. Another little girl is saving her money until she gets \$25, and then she will assist her cousin to come out from Russia. A boy is saving up to buy a cowboy's suit. Perhaps of the reasons the most remarkable is that of the little one who is saving up to buy a house, because the house where they live is so small and they are so crowded. These are a variety of reasons, but they all induce the early cultivation of thrift.

The foreign children, we are told, are far more thrifty than those born in Canada. From which fact, Canadians young and older may well apply a moral to themselves. Extravagance has a tight grip upon our countrymen and always there comes a reckoning day on that score.

#### WITHOUT POLITICAL BIAS

It is doubtful whether the people of Canada will accept "it is a great constitutional struggle," as the excuse for the childish waste of time at Ottawa. The whole incident savors of school children rather than of statesmen. Diversions caused in the House by fire-crackers, and the entrance of members in night caps, bath robes and with pillows, smacks of vaudeville rather than of parliamentary dignity. If the demonstrated is the only dignified way in which an Opposition can gratify its desires, parliamentary rules are sadly lacking. The country would be grateful for a measure which would make it easier and more business-like for Conservatives and Liberals alike to act as a respectable Opposition, whoever happened to be in that box.

#### ALL IS WELL

Things commercial and financial are quiet. A nation cannot keep up a fast gait all the time. If it tries unreasonably, disaster comes. It must rest awhile to get breath. Canada just now is taking a breathing spell. It might have gone a little further, but for international tight money falling across the way. Stock exchange transactions are few and poor in volume. Prices are low. Loan and mortgage companies are gathering new strength for spring operations. The banks are not calling further loans to any extent, but are standing pat—a far better omen than if they had continued to call. Collections generally are slow. Real estate is inactive. Surest sign of between seasons is the amusing and unsuccessful attempt to revive public interest in unhappy mining schemes. These indications are not for mourning. They are a sign of spring fever and national health.

Tight money is a good check to youthful enthusiasm. If this country got all the funds it needed without question, it would soon be heading for a sharp panic and a long period of depression. The fact that money is difficult to obtain now has had a salutary effect in many places. As an example, our municipalities generally had planned an extensive list of local improvements, some of them in the luxurious class. The market conditions have caused them to ponder and to shave the list until only urgent necessities remain. The output of new securities of all kinds has been lessened. That will help matters, too. Credit is slowly being transformed to cash. This must be done occasionally to avoid the temptation of building a fabric of paper. Hesitancy to approach the London market is apparent, and the London market knows best now it needs a rest.

So the quiet being enjoyed is a good thing, for we know that at foundation there is strength unlimited. Population is increasing, naturally and by immigration; homes are multiplying—and homes are a vital necessity to industry; railroad corporations continue to line their steel; crop acreage is expanding; existing industries are extending and new ones being born; British and foreign capital still likes this Dominion. Back of all are vast natural resources and opportunities that would turn a desert green with envy. All of which is sufficient, even in dull days, to give us the pink of enthusiasm.

#### SMALL CHANGE

Single tacks can puncture premiers as well as tyres.

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The fire waste is the careless waist line of Canadian fashion.

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Did all the pork kings grasp President Wilson's inaugural sermon?

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Montreal police are said to be bad but not worse than Montreal streets.

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Has Dr. Clark, of Red Deer, got a good prescription for the cure of volubility?

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In their own thriving city they think there is no tune just quite as sweet as Saskatoon.

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Fancy Mr. McKeown suggesting that a prospective lady policyholder should prove her age!

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Militant suffragettes and the London market are the acme of heat and chilliness respectively.

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Edmonton's pride and business are growing, as the network of railroads is being spun in all directions.

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The Pacific Coast ports of Canada do not seem to have acquired a high degree of Panama Canal enthusiasm yet.

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The German treasury loan in London was a miserable failure, and the Emperor's remarks thereat have not been cabled.

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With new theories advanced every day for the high cost of living skyscraper, we shall have to limit the number of stories.

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Even if Montreal were not Canada's financial centre, it knows far better than Toronto, the way to the affections of the London market.

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To order a five cent reel of cotton and have it delivered per man, horse and rig, a distance of five miles, has its effect on the cost of living.

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When a newspaperman's chair collapsed at a Canadian bank's annual meeting, someone with an eye to business remarked, "A good advertisement for the paper."

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Complaints are made of the silence of the Hon. W. T. White, the complainants forgetting that it takes a hero to do parliamentary duty while in the grip of influenza.

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Now that army officers, British aristocrats, King's sweethearts, and others, have turned to the vaudeville stage for a living, there is yet hope for the defeated politician.