

be regarded as an old fogeyish generation, who took five days to plough wearily across the Atlantic and actually devoted five minutes to the lunch counter.

THERE has recently been a semi-scientific discussion which seemed at first to mean injury to Manitoba and certain parts of Western Canada. It was stated by men of learning that there is too much unrelieved or

SUNLIGHT TO BURN

unalleviated sunlight in those districts, in consequence of which profusion the inhabitants thereof are in danger of becoming giddy and light-headed. Indeed, the conditions were declared to be almost as undesirable as those of the tropics, for the Anglo-Saxon. Defenders of our Western sunlight have arisen to dispel the gloom paradoxically caused by this blaze of splendour. These latter authorities show satisfactorily that to men and women of average health, the intense sunlight of the Canadian West is not a source of harm. Like every other climatic condition, it must be taken into consideration and the proper equipment provided for those who intend to bask in the genial influence. The scientists who "discovered" its baneful effects must have known a mole-like existence prior to their trip to Manitoba and the provinces beyond and consequently suffered from cerebral illumination when the glory of the wheat-fields burst upon their dazzled eyes. It is a wonderful country, this West of ours, where they speak in superlatives and dream in unmixed metaphors. Everyone has a poet's license and it is no wonder that the sunlight is unchecked. Even so mild and temperate a man as our honoured Governor-General has confided to the public that the Western air is champagne. Scientists who are accustomed to the mists of New England or the dim, academic light of a library should not explore west of Winnipeg, unless they are prepared for a perfect orgy of brightness. The recent Weather Bill, forbidding any slander of the Canadian climate, should be enforced in this case. It is bad enough to exaggerate our frosts and our snowbanks. But to complain of the flawless

gold of Western sunlight is the act of one utterly insensible to the gifts of Providence.

AFTER reading the articles by the muck-raker school of journalism, one is sometimes forced to the conclusion that we are a bad lot and rapidly growing worse. Very rarely a mood of personal

A GLEAM OF HEROISM

pessimism seizes the reader of the literature of exposure and he almost sinks to a St. Paul admission of being the chief of sinners. But the sterling good which is yet in humanity, the heroism concealed beneath the common-place, flashes out when occasion demands with a gleam that brightens the records of blunder and crime. The extremity of peril or suffering reveals a fortitude, a stubborn determination to "play up, play up and play the game," which assures the world that there is something more than graft to live and die for. This summer has seen some heart-rending disasters in Canada; but, associated with every one, there has been an almost superhuman effort to aid and comfort, which has brought out the noblest aspect of our race. The London men, who toiled all night with bleeding hands and aching arms to free those imprisoned beneath a ruined building, had but the object of rescue before them. In the railway disaster of last week, the first thought of those who were unhurt was for the unfortunates crushed in the wreck. The doctor who, in spite of bandaged head, managed to look after those in worse plight than his own is a brother to MacLaren's "Weelum" and a credit to the profession which has more members of Victoria Cross calibre than any other. Those who are anxious to find flaws in humanity can easily discover them; but it is seldom the critic or the over-zealous muck-raker who is found giving first aid to the injured. He is probably congratulating himself and the world on the escape of his own precious and censorious self.

But the unselfishness which is displayed in these moments of dire emergency only makes more sordid the greed usually the ultimate cause of modern disaster.

Financial Starvation

IF the producers of meat were to combine to send all the meat out of the country and thus produce a shortage at home, what a cry would go up from a starving nation!

If the makers of flour were to refuse to sell the people the flour needed to make bread, and there should not be enough bread to satisfy the national hunger, what a row would be raised!

In either of these cases, the Ottawa authorities would be appealed to for a Royal Commission, the Minister of Justice would have the leaders of the people demanding redress, and the newspapers of the country would be reading the Riot Act to the greedy persons who were trying to profit by an undue enhancement of prices. There would be national turmoil.

Is this not exactly what a dozen leading bankers have done? They got together and decided to ship fifteen millions of dollars out of Canada, at a time when money was none too plentiful. They called in all the loans they could, and sent that amount of money to New York to be loaned there. As a consequence, the price of money at home has been unduly enhanced. The nation is starving for capital. Is it fair? Is it just?

The bankers say they will bring the money back when the crop-moving commences. The explanation is insufficient. When they commenced this movement, there were already forty-five millions of Canadian bank deposits on loan in New York. If fifteen millions of ready money were needed for crop-moving, they could have brought back fifteen of that forty-five. There was no necessity for sending fifteen millions more to New York, when there were already forty-five millions there.

Not long ago, a merchant in a small town was asked to return to the bank all the money that he had borrowed from it to carry on his business. The same demand has been made in thousands of cases, but this merchant was a fighter. He refused. The banker advised him to go down to Toronto and Montreal and ask his wholesalers to carry his paper. Again he refused. When pressed further for the money, he told the bank he would go into insolvency first. The "bluff" worked, and the bank allowed him to keep the money. This shows a queer state of affairs.

Canadians are proud of their banking system, and proud of the excellent results which have flowed from joint bank action in times of stress and storm. They are not willing, however, to see this excellent system become an instrument of tyranny. The banks have a government franchise, which has been granted them in order that they may serve the public, but not to enable them to cause general business embarrassments. They have every right to be careful, conservative and far-sighted, but they have no right to deprive the public of its own capital by an arbitrary and autocratic policy, which is both unnecessary and harmful.