

## TRAINING OF BANK CLERKS A SUBJECT OF INTEREST TO GIRLS OF PRINCE RUPERT

Promotion in Canadian banking spheres is comparatively rapid. The multiplication of branch banks—there are now in Canada—creates a constant call for well qualified managers. They are in close touch with their head offices, but the contention that their training for manager is not always complete, is perhaps well made. We believe that many of the leading bankers in Canada favor an educative course for bank clerks, that they may be well fitted to assume the responsible duties of higher positions.

The Kansas banking department has evolved such a scheme. The large number of small banks organized during the past four years, and the little banking experience possessed by many of their officers, has led to frequent complications in management, requiring assistance of the Kansas banking department to straighten things and put the bank in proper condition. Bank Commissioner Doley has put in operation a plan which he expects to help overcome this. He has established what is in effect a school for bankers.

When a new bank is organized under the state laws, he proposes to see that the officers know what are their duties before allowing them to take up the management of its affairs. His plan is to call the president and cashier to his office, and require them to submit to an examination.

Questions to be given are not yet fully outlined, and they will vary in some particulars according to the needs of the special cases. In general, however, they will cover the Kansas banking law, the depositor's guarantee law, the negotiable instruments law, the state corporation laws, together with points touching practical and technical banking.

He also intends to include in the questions requests for information that will furnish an estimate of the judgment on financial affairs possessed by the applicant. Should the applicant not succeed in making a required average in the examination, he is to be given suggestions for study, and then given another examination. If he is still obtuse it is not likely that his selection as an official of the bank will be approved by the bank commis-

sioner. This method, it is believed, will secure a higher standard for bank officers, especially in the smaller communities, where, frequently, the men organizing a bank had no experience with the business whatever.

Admittedly, a banker may qualify largely by keeping in touch with current financial events and reading up-to-date financial literature. The value of the school of experience, too, cannot be underrated. At the same time, there would appear to be room for more assistance for the coming Canadian banker. It will be recalled that Professor Johnson, of New York University, who made a report for the National Monetary Commission of the United States regarding Canada's banking system, commented strongly on this phase. He expressed his regret because of "the seeming indifference of Canadian bankers with regard to the education of their employees."

"When a boy at the age of 15 enters a Canadian bank, he leaves all hope of education behind," said Professor Johnson. "He will learn a great deal 'by doing' and by contact with strong and successful men, but he will have little chance to improve his mind by systematic study or through attendance upon lectures. His hours will be long, and, from the American point of view, his pay will be small. If he has an iron constitution, sound nerves, and an unconquerable stomach, together with a clear head, a steady will, and a good character, he will some day be manager of a branch, and perhaps a general manager. But he will have to work out his own salvation without the aid or encouragement of the world's best thought and experience. It is to be hoped that the older bankers of Canada will get a conviction of sin on this subject, and through their Bankers' Association make some provision for the intellectual growth of the young fellows in their employ. If they fail on this score, the time may come when the staffs of the Canadian banks, despite their prestige, may no longer contain men of the quality necessary to the making of a first-class general manager."—Monetary Times.

## WOMEN WILL WEAR SNAKE DRESSES NOW

London, Aug. 16.—For once fashion has taken a direction which promises to be a general benefit to humanity. Womanhood or at least such as have access to the longest purses, are shortly to use snakeskin for garments for quite every day wear. What the cost will be one cannot yet say. It will obviously be high for serpents of the largest size are not to be met with every day.

The market price of snakes in view of the coming demand has already gone up to a very high figure, and in Borneo, Sumatra, and all other states of the Malay archipelago, native hunters are scouring the wilderness tempted by the offers of dealers in Paris and Vienna, and killing and capturing every big snake they meet with. Properly prepared, the snake's skin is both soft and durable.

## SAFETY OF PASSENGERS ON LINERS

London, August 16.—That the gross tonnage and not the number of persons carried must form the basis in providing life-boats for passenger ships is the opinion of the Merchants' Shipping Committee of the Board of Trade which considered the question since the Titanic inquiry. Providing for the buoyancy of the boat and wireless communication after the mishap are also most important, the speed regulations should provide for slowing down at midnight or in the presence of ice.

Try a Daily News Want ad.

## TAX CATS IN LAND OF THE SWISS

Basle, Switzerland, Aug. 15.—Switzerland is to have a tax on cats, and a big movement is on foot to secure the early passage of the law providing for its introduction. Each household will have to register its cats at the local post office and every feline will be decorated with a badge bearing its number. The law forbids owners to let their cats out at night in case they disturb people's slumber.

## HE WAS THE HONEYSUCKLE THEY THE BB

South Vancouver, Aug. 16.—Two days after being nearly killed by bee stings Frederick Gunter, of Thirty Third Avenue, East, is still lying unconscious in the general hospital, his condition being practically unchanged since he was received into the institution on Friday night last.

## REAL ESTATE EXCHANGE REVISED THEIR BY-LAWS

There was a meeting of the Prince Rupert Real Estate Exchange on Wednesday evening at the offices of Major Gibson, on Second Avenue. Some general business was transacted, including a revision of the by-laws.

She—"Woman's mind is cleaner than that of man." He—"Certainly. She changes it oftener."

She—"Every man has his price." He—"Yes, and every woman her figure."



Hardy Bay in a year or two should be a veritable hive of industry. It is the logical and economical meeting place for ships of all kinds. Hardy Bay offers all that the manufacturer, wholesaler or merchant desires—raw materials in unlimited quantities, cheap power and the finest natural harbor in the world to ship from. "Public announcement soon"—get in now.

Evolution has come to such a point that various exigencies of commerce and civilization can be seen by the astute mind and acted upon before their full significance.

An interesting example is before the public at the present time in Hardy Bay.

As yet, Hardy Bay is in its embryonic stage, but not for long; the biggest evolution you can possibly conjure up in your mind is going to take place here.

Railroads with total assets of \$600,000,000 are seeking an outlet on Vancouver Island. Two of them have already decided that Hardy Bay is the place for them—see the others follow. "Watch for big doings at Hardy Bay."

Prince Rupert property is selling for a thousand dollars per front foot. Did you get in on Prince Rupert? (Try a little Hardy Bay.)

WHERE THE FINGER OF DESTINY POINTS  
THE MAN POINTS TO THE FUTURE CITY

# HARDY BAY

With two transcontinental railways, with assets of six hundred million dollars, who seek a terminal point on Vancouver Island, and have the enthusiastic support of the Provincial and Dominion Governments, there is not the slightest doubt but that the construction of the Seymour Narrows Bridge will be rushed forward with all possible speed. "Great developments about to take place."

The Government has promised Vancouver Island an all-rail connection—a terminal point of transcontinental lines—for thirty years. That promise is soon to be fulfilled. Of course, it will benefit the whole of Vancouver Island generally, but Hardy Bay will receive the biggest slice of development. Study the map and see—don't you see what these great railroads and money kings are after? It's not a hard nut to crack—it's the kernel they're after. Hardy Bay represents to them and to the shipping world untold wealth.

## Hardy Bay---the Horn of Plenty

The greatest things in the world have evolved from insignificant beginnings. Prince Rupert is a good sample of seaport town values on this Coast. Five years ago nothing. Today corners are worth fifty to seventy-five thousand dollars. About a century ago the greatest city on the American continent consisted of only half a dozen dwellings, but the germ of possibility was there, and through a process of constant expansion it developed into one of the wonders of the world. That's the future of Hardy Bay in a nutshell. Hardy Bay is one of the wonders of the world. The man who takes a few moments and studies the geographical location of Hardy Bay cannot help but see that it is destined to become one of the world's greatest shipping ports. Men who have made their pile—men who are in the know—men who get in just ahead of the big general development, are land owners at Hardy Bay. This is a partial list of land owners at Hardy Bay:

T. W. PATERSON, Lieut.-Governor of B. C.  
F. M. RATTENBURY, Architect, Parliament Buildings, Victoria  
J. S. H. MATSON, Proprietor "Colonist," Victoria, and the "News-Advertiser," Vancouver.  
CROFT & ASHBY, Victoria and Vancouver.

J. HERRICK MCGREGOR, of Gore & McGregor, Surveyors, Victoria, B. C.  
WESTERN CANADA LANDS CO., LTD.  
ALVO von ALVENSLEBEN, LTD. Vancouver, B. C.  
W. T. WILLIAMS, B. Williams Co., Victoria.

C. C. PEMBERTON, Victoria.  
GEORGE JAY, Police Magistrate, Victoria.  
E. C. B. BAGSHAW, Victoria.  
W. W. WILLIAMS, Retired, Victoria.  
LAWRENCE GOODACRE, Wholesale, Victoria and Vancouver, B. C.

THOS. JONES, Capitalist, Nanaimo, B. C.  
SWINERTON & MUSGRAVE, Victoria.  
B. WILSON, Packer, Victoria.  
CANADIAN ESTATES, LIMITED.  
B. C. COLONIZATION & TOWNSITES, LTD.  
WESTERN FARMING & COLONIZATION CO., LTD.

These men are architects of their own fortunes—they made their foundation firm, now they are making it more solid, and you can profit by the expert opinion of these men; they're money kings. Here, then, is your cue—follow in the wake of the railroads and the money kings and you can't go wrong.

## LET'S MEET FACE TO FACE

Hardy Bay lots are now selling fast. Why buy later from present purchasers at greatly advanced prices? If you want to be a money maker come in at first prices—the starting prices—now—the first chance. We can tell you why Hardy Bay is a good investment—we'll show you proof; it's then for you to judge and act. Why not visit our Sales Office at once?

## THE CONTINENTAL TRUST COMPANY LTD.

Second Avenue SOLE AGENTS Prince Rupert, B.C.

# HARDY BAY DEVELOPMENT COMPANY

EVERY LOT IN THE PROPERTY  
HAS FIFTY FEET  
FRONTAGE.

## PRINCE RUPERT INN AND ANNEX

Owned and operated by the Grand Trunk Pacific Railway on the American and European plan. Excellently furnished, with steam heat, electric light, and all modern conveniences, being absolutely first-class in every respect.

The appointments and service are equal to any hotel on the coast.

Rates: \$1 to \$3.50 per day.

G. A. Sweet, Manager.

Subscribe for the Daily News.

## Your Success-Meter

Regard your B.N.A. Savings Bank Book as a sort of meter which records plainly your progress toward prosperity.

There are hundreds of these

## Bank of British North America

success-meters in the homes around you. Is there one in your home? If not we will gladly provide one.

76 YEARS IN BUSINESS

Capital and Reserve Over \$7,500,000

Prince Rupert Branch,  
F. S. LONG, Manager.

## SMITH & MALLETT

THIRD AVE.  
Plumbing, Heating, Steamfitting and Sheet Metal Work  
Office: 3rd Ave. Workshop: 5th St.  
Phone 174 2nd Ave. bet. 7th and 8th Sts.

## Georgetown Sawmill Co. Ltd.

Lumber  
and  
Mouldings

A large stock of dry finishing lumber on hand. Boat lumber a specialty. Delivery made at short notice.

Our prices are as low as any. Call on us before ordering.

OFFICE:

EMPRESS THEATRE BLDG.  
Cor. 5th St. and 2nd Ave.

Advertise in

The Daily News

## TO CURE COUGHS & COLDS

## Mathieu's Syrup

of Tar and Cod Liver Oil

not only stops a cough but cures it. Its tonic and restorative properties enable the system to permanently throw off a cold.

35c for large bottle.  
Sold everywhere.

J. L. MATHIEU CO., Prop. SHELBURGH.

## MATHIEU'S SYRUP OF TAR & COD LIVER OIL