

the same known except by publishing Sir C. Eliot's report as a blue book.

The German Government as we have seen would have established experimental stations for growing these plants, have ascertained exactly what kind of rubber plants were to be found, and done their best to establish plantations. Surely the right method of developing a possession when in its infancy.

It is worthy of note that the one instance in which there has been active and hearty co-operation between the British Government and the Chambers of Commerce has been in the study of malarial disease, and here the German papers (see the *Kölnische Zeitung*, 26th Sept., 1901) give the English full credit, and admit that the English in this respect are doing more than any other people in Africa.

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P.S.—Since this article was written a letter has appeared in the *Afrika Post* saying that the Tuskegee Institute has now forty hectares of land cultivated with various products.

The cotton already produces more blossom than many farmers in America can grow in a whole harvest. "I find the natives," one of the pioneers reports, "very anxious to work and they will really work if they get plenty to eat. They cannot however accomplish much as they are very soon tired out." It is claimed by the Germans that their success in an attempt where British effort failed is due to their making the trial with Negroes who can bear the climate.

BANKING IN WEST AFRICA

OWING to the rapid development of trade with our West African Colonies the currency question is one which has occupied the attention of some of our prominent merchants, engaged in business with that part of our Empire, for some time past. It is necessary to provide the native with security for his money when he has earned it. It is important also to give him fresh and better objects in life, objects to work for, in the widest sense interest on and in his money. This he has not had under his

own system, which was one of barter, and which often as such included exchange of slaves. By giving the natives a currency, it helps to do away with some of the inhumanities of ancient trade customs. Some natives are making as much as £2,000 to £3,000 interest out of holdings in their account with the Bank of British West Africa. As to the currency, silver is the medium. The natives think a threepenny bit is not small enough; and in this connection it is not quite known what may occur when we make a change of head on the coin from the late Queen to the present King. Banking and currency for West Africa form one of those problems which require the very greatest care, thought, and enterprise. It is impossible to over-estimate the enormous importance of a currency to a native colony. One can easily imagine the difference between a man who has ten shillings in silver or gold and another with a hundredweight of cowries, which product up to very recently was the substitute for coin in the different Colonies; but the establishment of the Bank of British West Africa, Ltd., has replaced this cumbrous means of exchange in the various parts where it has opened branches. The natives are now receiving from this institution interest at the rate of four per cent. per annum, and they derive the additional advantage of having their lives secure, owing to the fact that their money is not kept in their houses. It is easy to see what an advantage it is to a shipper in Manchester to send his goods forward and receive cash to the extent of 75 per cent. on his goods being shipped in Liverpool, or *vice versa* from Africa. Great changes are now taking place in West Africa, which is on the eve of being greatly developed, and one of the best factors is the bank.

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