

23.—Business transacted by Express Companies in financial paper for the calendar years 1919-1923.

Description.	1919.	1920.	1921.	1922.	1923.
	\$	\$	\$	\$	\$
Money orders, domestic.....	52,460,478	65,289,817	47,288,611	50,217,071	27,994,599
Money orders, foreign.....	2,222,908	2,315,114	1,494,844	1,467,039	1,507,499
Travellers' cheques, domestic.....	837,093	513,242	549,846	906,928	1,028,530
Travellers' cheques, foreign.....	267,320	226,940	224,160	311,110	521,090
"C.O.D." cheques.....	18,062,985	22,413,731	222,569	18,308,877	8,608,844
Telegraphic transfers.....	208,333	162,193	226,622	110,620	180,948
Other forms.....	2,639,576	1,668,138	619,288	486,547	439,922
Total.....	76,698,693	92,589,175	71,003,454	71,808,192	40,231,432

V.—ROADS AND HIGHWAYS.

Historical.—The early roads were auxiliary to water routes as avenues of transportation. Their use became common during the summer seasons, when portages were necessary to avoid obstacles to river and lake travel, and during the winters, when ice prevented navigation and snow covered the inequalities of the ground. Even the extensive system of waterways of eastern Canada was an inadequate means of communication between points of settlement in a rapidly growing colony, and the need for overland routes manifested itself in the introduction of the system of common roads which prevailed under the feudal *régime*; and not only did the crude early roads serve the needs of the settlers, but also those of the British, French and American armies during their numerous campaigns. Regiments were frequently employed, during times of peace, in road construction in different parts of Upper and Lower Canada.

The first important highway in Canada extended along the north shore of the St. Lawrence from Quebec to Montreal, being gradually completed with the growth of the French settlement. In Upper Canada, one of the earliest roads was that from Toronto to lake Simcoe (Yonge St.), completed in 1794 under the direction of Gov. Simcoe, the work being done by the Queen's Rangers. This road not only gave access to the area north of Toronto, but also provided a more convenient route than that of the Ottawa river from the trading posts on the Upper Lakes to the centres of population along the St. Lawrence. Montreal was joined to Kingston by road in 1816, and in the following year to Toronto. Thereafter other highways from points served by water routes to inland settlements began to increase in number, as it became apparent that they were essential to the commercial life of the country as a means of transporting supplies to the settlers and of bringing their products to the central markets of the colony. The system of posts which had been established about the beginning of the nineteenth century necessitated passable routes between the various offices, and by 1827 a through road was available between Halifax and Amherstburg, comprising for the most part, the old Kempt road, the York road, Dundas street and the Baldoon road. From this trunk line of communication, branch roads extended north and south to the more important centres of population in the two Canadas.

The cost of construction of these roads was high, and travel by stage coach was tedious and costly. As late as 1850, some points in central Ontario were still inaccessible to any vehicle. Later years, however, have brought with them improved methods of construction and a resulting reduction in expenses, together with an