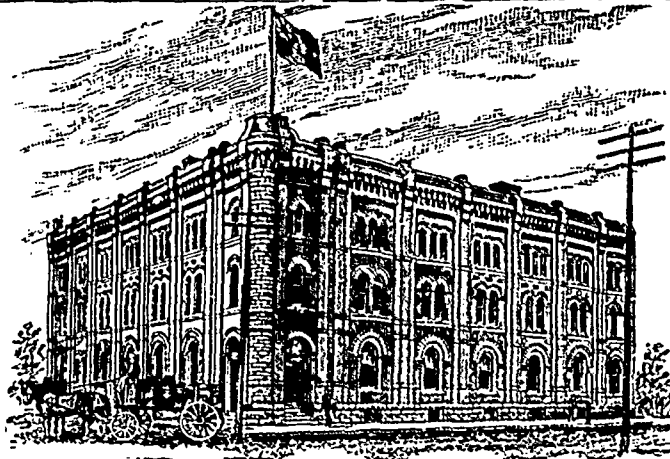


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THE iron and steel working interests of the New England states have united in a petition to Congress for certain changes in the tariff. They ask that iron ore, coal and coke be put on the free list. The object of this move is understood to be to permit of the importation of these articles from Canada. They also ask that the duty on pig iron and scrap iron and steel be reduced to 24 per cent. ad valorem.

WHEN the Banking bill comes up for discussion at Ottawa, Senator Boulton, of Manitoba, it is said, will ask that authority be given to make loans on the security of real personal property. Commenting on this, the *Monetary Times* says: "There can be no doubt that farmers are often greatly inconvenienced by being unable to secure temporary loans of small amounts. If they go to a loan society for a sum which they want only for a few months, they complain that they are asked to burthen themselves with interest for three years. Compliance is serious, refusal perhaps equally so; they are between two fires, and may be scorched on either side. This is what they allege by way of complaint, and if the statement be correct they deserve sympathy. If a farmer in such a strait goes to a private banker or other money lender, he will stand a good chance of being squeezed. The difficulty can be easily understood; the remedy is not so easy. Some bankers are in favor of that part of the change proposed by Senator Boulton, which relates to real estate, and think that small loans made to farmers on the security of land would be perfectly safe. The danger is, of course, of a lock-up. Farmers are not punctual in making payment, and many of them can in fact only pay when they have sold off their produce. It is possible that small country banks might meet this want, or the present banks through their agencies might do so. The experiment would have to be made with caution.

THE United States senate has passed the new extradition treaty with Great Britain, and which will apply to Canada. The treaty adds a number of offences to the list of those which are extraditable under the existing treaty. The additional crimes which will now be made ex-

traditable as soon as this treaty is put in force are manslaughter, counterfeiting or altering money and bringing it into circulation, embezzlement, larceny, receiving stolen property, fraud of all kinds; perjury, rape and abduction, burglary, piracy by laws of nations, revolt or conspiracy to revolt on the high seas and crimes against the laws of both countries concerning slavery. Political criminals are exempted from the provisions of the treaty. This treaty will have a wholesome effect upon the two countries—Canada and the United States. So long as criminals were protected by simply stepping across the boundary from one country to the other, there was every encouragement to rascality of a nature such as Winnipeg has had considerable experience in during the past few years. This will now be put a stop to, and not a moment too soon. That matters have gone on in this way has long been a crying disgrace to those who had it in their power to put a stop to it. Canada, it may be said, has long been anxious for a complete reciprocity with the United States in criminals, but the politicians of the latter country, in order to pander to a vicious element in their population, have hitherto repelled all attempts of this country to enlarge the list of extraditable offences. Public opinion of the better kind, however, has become aroused in the United States, and the politicians have been forced to pass the treaty. If the two countries would now just take one step further and mutually agree to hand over all fugitives from justice to the authorities of the other country, without any ado about it whatever, they would be doing a common-sense act. That Canada is willing to make such an arrangement, is shown by the fact that an act to that effect was passed by the Dominion Parliament about a year ago. This act was withheld pending the negotiation of the treaty now passed by the United States senate. The civilization and the laws of the two countries are so similar, that it would be a very sensible thing to simply send back all refugees from justice, without going through the form and red tape necessary to comply with the extradition laws.

THE COMMERCIAL has sometimes made complaint of the disregard shown by the inhabit-

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ants of small towns in providing fire protection. It is questionable, however, if any of these will equal in utter recklessness the case of the University of Toronto. The destruction of that great institution recently by fire has led to a revelation which is simply dumfounding. It can hardly be realized how such criminal neglect could have been shown by the authorities of that institution. Right in the capital city of Ontario, which boasts of its great enterprise, property valued at \$1,000,000 is left in a position which rendered destruction almost certain in case of fire. The most simple means of protection appear to have been almost studiously ignored. The neglect is criminal, because it has led to the destruction of valuable property which cannot be replaced, and the destruction of which is little less than a national calamity. The most severe censure is certainly due those who are to blame for such neglect—neglect almost beyond comprehension. The fire was caused by the upsetting of a tray of lamps, which had been lighted for a chandelier. Here the first wonder commences. Lamps to illumine a university in a metropolitan city, in this age of electricity! The simplest exercise of common sense and precaution would have vetoed the use of lamps, when to do so was to endanger such a valuable property. In a great pile of buildings like the university, with valuable libraries, museum, works of art, historical documents, etc., the use of lamps at all showed great recklessness. But this is not all. There was no fire alarm in the building, the nearest alarm box being a quarter of a mile distant. Fancy a million dollars worth of property situated in a city, and such valuable property too as a university building and its contents, and no fire alarm on the premises, nor nearer than quarter of a mile! There was not a single hydrant in the university grounds, and absolutely no precautions as to fire protection. The nearest public hydrant was 1,000 feet from the buildings. Under such conditions as these, destruction from fire was only a matter of time. After such an exhibition of recklessness as that shown by the authorities of Toronto University, there need be no cause for wonder at the apathy shown by some small country towns in providing protection against fire.