

for cash only. He bought goods only as he required them, and though his orders were small, they came in frequently, and he got the lowest prices going because he paid spot cash. He was saving his candle at both ends instead of burning it at both ends, as the slow-pay buyer and free-credit giver must do. Saving interest and discounts and top prices on the one hand, and on the other hand, saving the losses from bad accounts, interest on goods sold on credit and expense of heavy bookkeeping and collecting. We repeat, there are many merchants in Manitoba who would be better off with one-half the capital they now have, if they could shift over and drive a double team cash business.

WINNIPEG DISTRICT FARMS.

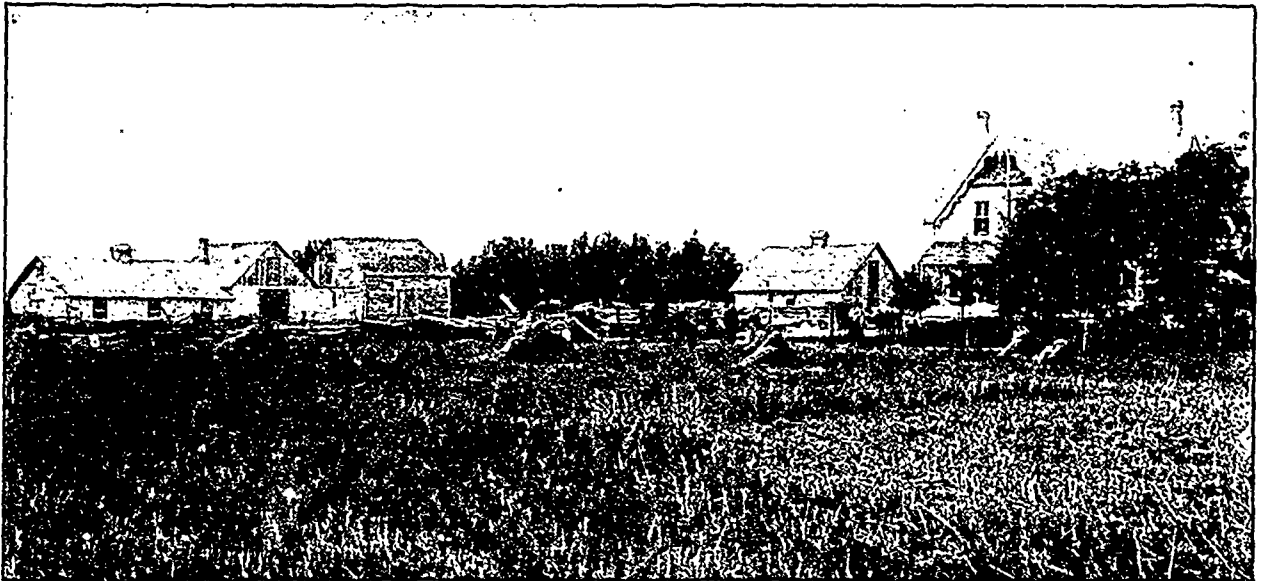
The low price at which rich farm lands, situated within easy distance

within short distances from an important commercial centre, it must be, as we have remarked, a cause for wonder that settlement in this district has not been more rapid.

The city directory for 1898 gives Winnipeg a population of 45,000. The city is growing steadily every year, and affords a large home consuming market for every kind of farm produce. In many lines of produce the quantity supplied by farmers in the vicinity is not nearly large enough to meet the requirements of the city, consequently an additional supply has to be brought in by rail from outside points, upon which local freight rates must be paid. Farmers who live near enough to the city to market their produce here, thereby save the freight which would be charged to bring the produce from a country point to the city. It will only be necessary to take one class

tender varieties of vegetable life, the Red River valley has advantages over almost any other part of the country. The altitude is lower and the country is protected by bluffs and more forest growth than is found in most parts of Manitoba. Land can be purchased within a reasonable driving distance of the city from two or three dollars an acre up to \$8 to \$10 per acre for fine river front farms. At these prices a progressive farmer, with moderate means, can pay for the farm from the income thereof in two or three years. In some cases settlers have paid for their farms from the proceeds of the first year's crop. Only last week the commissioner of immigration at Winnipeg received a letter from David Jones, a Welshman, in which he says:

"We left the old country eighteen months ago and bought this farm of 160 acres, situated about twelve miles from Winnipeg, for which we gave \$1,-



MANITOBA FARM HOMES—RESIDENCE OF JAS. BARBOUR, BALMORAL, NORTH OF WINNIPEG.

of Winnipeg, can be purchased at, may be considered almost a cause for wonder. The present value of farm lands in the Winnipeg district, in proportion to their value for agricultural purposes, makes them the cheapest lands in the market to-day, in any part of the civilized world, so far as The Commercial has been able to discover. Take away all the commercial advantages and other desirable features appertaining to lands within driving distance of a busy city, and these lands would still be great value at the price at present placed upon them. If there were only shipping facilities such as that possessed by any country railway station in Manitoba, these rich black lands of the Red River valley should possess great attractions for settlers at the low values placed upon them. When we consider, however, that these lands are located

of produce to illustrate this feature. There is always a good demand in Winnipeg for oats for home consumption. The farmer who can market his oats in the city, gets the same price that would be paid at outside points, plus the freight from the outside point to Winnipeg. This freight is about five cents per bushel, which means that if oats were worth 25 cents at outside points, the farmers about Winnipeg would be getting 30 cents for them. And so on all the way throughout the list of farm products.

The lands of the Winnipeg district are the same rich black soil which is found in other portions of the Red River valley. For vegetables, cereals and other crops they are equal to the best Manitoba lands, and that is saying a great deal. For experimenting with fruits and the more

100. Last year we had fifty acres under cultivation, and it turned out very successfully. We had a yield of 600 bushels of wheat, 300 bushels of oats, and 450 bushels of barley. This total, together with our dairy, pigs, and other produce, brought an income of about \$1,400. We have felt so encouraged by our first year's success that we have bought an adjoining farm so that now we own 320 acres of land; therefore we expect to have considerably more land under crop next year, and when both farms are broken up we expect to have about 200 acres for grain and cultivation, and about 120 acres for hay and pasture."

This is only one instance of many which could be mentioned, showing what new and comparatively inexperienced settlers have accomplished in a single year.

There is abundance of vacant land available for purchase within easy driving distance of Winnipeg, but from present ind-