

"It is unsafe to send bills for even dollars, and too bulky to use small coins for fractions of dollars. Cheques can be sent where the party keeps an account, but the sender too frequently forgets to add the twenty-five cents demanded for collection, which, in most cases, is an outrageous and extortionate price to pay for the accommodation. What is wanted is some safe, ready and inexpensive method of sending such small sums. The London Cheque Bank provides such a method for Great Britain. This bank issues cheques that are good for any amount up to a certain sum, say £1. For a book of 100 such cheques the buyer would make a deposit of £100. When the cheques are returned to the bank the account is charged with the actual amount for which it is drawn, and when the hundred is returned, the balance is subject to the draft of the depositor." To a bank of similar character to this, the journal referred to would prefer to adopt the Post Office Savings Bank system of Great Britain. We shall next week endeavour to supply some information as to the system of the London Cheque Bank, as contrasted with the P. O. Bank system.

MANITOBA ITEMS.

Quantities of iron bridge material are arriving for bridges over the Rosseau, Seine and Joe Rivers, on the Pembina branch of the C. P. R. Six car loads of wrought work, etc., intended to span the Winnipeg River branches, had arrived last week, and fifteen more were between Duluth and Winnipeg. The Toronto Bridge Company have the contracts.

It is intended to take steps for the incorporation of Portage La Prairie as a town. A number of merchants and other residents have already held a meeting to further that object.

Nineteen laden cars of local freight left here yesterday, says the *Winnipeg Times* of 10th inst., for Shelly, Whitworth, Darwin, Cross Lake and Keewatin. Seven cars have also been laden and leave for Portage la Prairie this morning.

Several business men in Montreal, Winnipeg, and Dundee (Scotland), apply for a charter by Letters Patent as "The North-West Navigation Company," to carry on a forwarding business on the Assiniboine and Saskatchewan rivers and their tributaries, and on Lakes Manitoba, Winnipegosis and Winnipeg, and other sheets of water in the North-West.

A sale of town lots was held some days ago in Emerson. Lot 5 in block C. D. sold for \$170; two lots in block 30 for \$255; two in I. J. for \$300; two in W. X. for \$200; four in 41 for \$170; while 61 feet fronting on Dominion street sold for \$400.

We find the following concerning Manitoba lignite in a Winnipeg journal of recent date:—Mr. D. Ross, of the Edmonton Hotel, got out a quantity of coal for his two base-burner stoves last week from the bank of the river opposite his place. This bank has three seams in sight—the upper one, 30 feet below the top of the bank—is 20 inches thick; the next seam eight feet below

this is five feet thick. The lower seam is 30 inches thick, and good enough coal for anybody. Two men in two short days, mined and ferried over the river in a small skiff six tons of this article.

Wood can be bought, and is bought on the line of the C. P. R. for \$2.00 per cord on the cars, the freight in is \$1.50 per cord, and adding the Crown timber dues (15c a cord), the total cost on the cars at Winnipeg is \$3.65. Let 50c or even 75c be paid for delivering it, and the cost laid down at the purchaser's door is \$4.40—in round figures \$4.50 per cord. The fuel company consequently clear \$2.00 per cord—a profit of about seventy per cent. Under these circumstances, the *Winnipeg Times* considers it a matter which should engross the attention of the Board of Trade, which should consult the railway authorities, and evolve a scheme by which the fuel would be delivered to citizens at a slight margin above cost.

Nine car loads of wheat were shipped by the Hudson's Bay Co., to Winnipeg, from West Lynne, the other week. The company's warehouse at the latter point is filled, and it could ship five car loads daily if the cars were to be had. Mr. Erbach is also awaiting cars to ship his flax to Ontario.

The taxes of West Lynne this year will be five mills on the dollar for municipal purposes, and four mills on the dollar for school purposes. Residents of Dufferin will have to pay an additional four mills for school purposes.

The North-West Trading Company (limited), incorporated July, 1875, organized and fitted out several trading posts at Qu'Appelle Lake, Moose Lake, Mossy Portage (Lake Winnipegosis), Salt Springs, Fairford River, Lake Manitoba, etc. The fall in prices of furs induced the company to divert its attention somewhat from them, and to deal more largely in prairie provisions, to cultivate the lands about its trading posts, and to secure desirable places for further settlement and trade. It is now proposed, since furs are again looking up, to extend its fur business in the interior; and an establishment is to be opened in Winnipeg to sell fur traders', miners' and contractors' supplies. Hon. W. N. Kennedy, Dr. Schultz, M.P., and Hon. W. R. Bown are among the directors; Mr. David Kemp is Secretary-Treasurer. The capital of the company is \$100,000.

Mr. David Kemp, late manager of the Ottawa branch of the Merchants Bank of Canada, has left that city for Winnipeg, to take charge of the business affairs of the Souris Railway and Coal Company. Mr. Kemp is pleasantly remembered by many in Ingersoll and Brampton, in which places, as well as Ottawa, he represented the Merchants Bank, and he will be a desirable acquisition to the Prairie Province.

Six months ago there were no newspapers printed west of the Red River, south of the Assiniboine, in this Province, but now there are three. Five papers are now published in Southern Manitoba, which speaks volumes for the development of this section of Manitoba.

COMMERCIAL INTELLIGENCE.

We have been told, with evident gratification by many wholesale merchants, that improved methods in business affairs are very perceptible of late; that trade is done more intelligently, more promptly, and by fewer incompetent retail dealers than it used to be. And we are glad to think that such is generally the case. Indeed the chances of success are all against the inexperienced or obtuse trader in Canada to day. It is also true that improvement is apparent in the calibre of persons who sell goods. It is no longer thought that "any body will do for a traveller." On the contrary much care and enquiry are bestowed by wholesale merchants on the choice of their salesmen. The fallacy is still abroad however, that selling goods is an easy matter. That it does not require much book-learning is apparently the opinion of the ambitious writers of the two precious specimens of letters which we subjoin. To transcribe them in print does not do justice to either their penmanship or scholarship. Indeed the continuous growth of commercial intelligence is by no means evidenced by such productions. In the words of the wholesale merchant who sends them to us: "The superior education which is said to pervade all ranks and classes of people in the country is not recognizable in these enclosures. Do they not rather show the exhaustive process, constantly going on by which persons of every possible degree of merit are being drafted into the ever increasing ranks of commercial travellers. If the vacancies of business are filled with people like the authors of our enclosures, it is no wonder that people do not succeed in business, and that so many travellers in their journey through life fall out by the way."

Sir I now take the opportunity to inform you that I seen your Adversment for a good traveling salesman or one who that under stood the Business well I have never took any orders for dri goods But I have taken orders for papers and July this I have served for five month and I think I would soon learn the Buissness that you want one to do send me the turns that you will give."

The writer of the above lives in the Western Peninsula of Ontario in a district well supplied with schools. If the "papers" which he was accustomed to sell were newspapers, he did not acquire any great knowledge of spelling from them. The applicant who writes the next letter is less illiterate, and has even picked up some of the forms of official life. Both of them, however, have the sense to enquire about terms, albeit one of them spells it "turns."

"Sir:—I noticed by the *Globe* of Saturday that you wanted a pushing salesman of steady habits Will be liberally dealt with, so being out of a situation at the present I thot I would write for a situation to travel for you I would like to get with some good firm so I could fit myself for the business better than I am at present If you will give me a situation I will work as to the best of my ability to increase the Business of your Establishment, and sell your Goods to the best advantages possible. I can give reference as to character and ability if required of me to do so. I have the honor to be, sir,
N. B. Answer immediately so as not to Keep me Waiting and state terms and oblige etect."