

keep to the right side. The ringing of bells for pedestrians to get out of the way, as practiced in Winnipeg, is a nuisance which should be stopped. Thoughtless young people seem to think that pedestrians have no right on the street, and they dash ahead, keeping up a continual ringing of their bell to notify all concerned to clear the track for them. In ninety cases out of one hundred, the bicyclist could make way easier than the pedestrian, but they care little for this. The way some thoughtless young riders dash along the street; in Winnipeg, ringing their bell every few moments as a notification for some one to get out of their way, is something which should not be put up with. A young man was observed the other day ringing his bell as a notification to a lady to get out of his way. Though he had the full width of Main street in which to dodge the lady, no other obstruction being near at the time, he did not swerve a line from his course. At the same time the lady was obliged to almost run out of the way of the impetuous rider. The writer rides a bicycle, and he therefore feels free to express his mind upon this subject, his opinion being as already expressed, that the bicycle bell is a nuisance as used in Winnipeg.

### Good Credit

An exchange remarks that while commercial agencies are a necessity in this age of electricity, there are too many merchants who attach too much importance to their reports. The reports are probably correct in the main, but it is practically impossible for any one concern, no matter how well represented in every county on the continent, to thoroughly grasp the financial condition of all merchants, with the changes in that condition that are constantly occurring.

A good credit is not always determined by a rating in Dun's or Bradstreet's. Where jobbers or manufacturers know their man personally, or where their trade with that man has been intimate and honorable for years, no agency report on earth could jeopardize the credit standing of that man. Sometimes a dealer worth \$10,000 is less desirable as a customer than the man worth \$1,000. It is the man himself, not the money he possesses, that in most cases determines the extent of the credit he can obtain. If the dealer is known to be rigidly honest, careful in buying and extending credit, firm in collecting, and pays his bills when due, or when forced by unforeseen circumstances to fall behind, explains his situation fully and frankly, he can buy all the goods he needs and few questions will be asked him.

It is the custom of many large concerns not to ask how much property a man has or how much he can pay on short notice, but to demand, to know the habits of the man, both as regards business and morals. If they learn that a dealer is doing a good business, but is engrossed in horse racing or loves poker too well, they limit his credit at once. If, on the other hand, they learn that the dealer is a young man of limited capital, sober, earnest, able, anxious to succeed and careful in all his conduct, they never hesitate to sell him more goods than he could pay for if pushed. Many a merchant has often wondered why his credit was not commensurate with his rating by the commercial agencies, but if he will take into consideration the fact that it is the man and not the money that jobbers and manufacturers sell to whom credit is a part of the transaction, the solution of the problem will be plain to them.—Canadian Trade Review.

### Canada's Lower Duties

The most important publication in the United States devoted to the iron trade, the Iron Age, has in a late issue a letter from Toronto under the heading given above. We give a portion of its conclusions:

"The new tariff, therefore, cannot be properly described as one discriminating against the United States. A further examination of it and of the attitude of the government will completely free it from any suspicion of being anti-American. It is not too much to say, indeed, that it shows a strong pro-American bent. First of all, there is the offer of reciprocity. Next there is the treatment of American products in the general tariff. Of all the changes made in the general tariff the most sweeping were those made in the duties on iron and steel and manufactures thereof. Large slices were taken off most of the old duties, and some of the most important articles, such as mining machinery and—next year—barbed wire, were put on the free list. What foreign country will receive most, if not all, the advantage of this? Clearly the United States. It is true, Britain gets her goods in at a rate of duty now 12 1/2 per cent, and next year 25 per cent less than the general rate, but nobody supposes, the government least of all, that she can ship iron and steel goods into this country against United States competition.

"Looking over the whole list of Canadian imports of iron and steel goods, we find in nearly every article that the balance is enormously in favor of the United States. Even of bar iron, of which until recently we imported altogether from the United Kingdom to supplement our own output, a

larger quantity is now supplied to us from over the line than from Great Britain, our imports of bar iron in the fiscal year ending June 30 last amounting to \$52,827 from Britain and \$66,587 from the United States. Of railway engines, locomotives and parts thereof, we imported in the same year to the value of \$80,147 from the United States and none from Great Britain. Fittings of wrought iron or steel pipe we brought from the United States to the value of \$66,916; from Great Britain to the value of \$1,758. Hardware from the United States amounted to \$261,914; from Great Britain to \$23,891.

"Pig iron from the United States amounted to \$332,212, from Great Britain to \$74,704. Of machines and machinery we import little from any source but the United States. Sewing machines to the value of \$108,958 came last year from the United States while only \$4,839 worth came from Great Britain. In wind mills, fanning mills, portable machines, portable steam engines, portable sawmills and planing mills, sewing machines and typewriting machines, the difference is vastly in favor of the United States, while of "all other machinery composed wholly or partly of iron or steel," we imported from the United States to the value of \$929,016, as against \$154,014 from the United Kingdom."

### The Early Days

J. D. Carscaden, formerly a well-known Winnipeg jobber, who was visiting in the city recently, has gone to Eastern Canada, whence he will return to his home at Riverside, California. Mr. Carscaden was one of the earliest travellers on the road in this country, and he was familiar with the outlying settlements before the most of the people who are now here, had arrived in the west. The early settlements in the west were mainly along the Saskatchewan river, outside of the still earlier settlements along the Red and Assiniboine rivers. As early as 1878 Mr. Carscaden made a trip with samples to what was called the far west, via the water route from Winnipeg to the Saskatchewan river, and thence up that river as far as Edmonton, taking in Prince Albert, Battleford and other points en route. He returned overland by horse conveyance, reaching Winnipeg in twenty-seven days from Edmonton. The country through which the main line of the Canadian Pacific now passes, was then practically uninhabited beyond the settlement at Portage la Prairie.

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