

# THE TRADE OF LONDON.

The Wholesale Centre of Western Ontario,

With Trade Ramifications that Extend from Ocean to Ocean.

A Comprehensive Review of Its Commerce.

## A PLEASANT PICTURE OF PROGRESSIVE PROSPERITY.

The Various Phases of Our Local Advancement—The Causes That Have Led Up to It—Reasons for Belief in the Future—The Hub and Centre of a Fertile and Enterprising Section—A Record That Appeals to All Public-Spirited Londoners—What We Have Accomplished Since Coming Out of the Wilderness, More Particularly in Later Years.

This section of the world stood originally when the nomads began to give place to the actual settlers—in the position of a country having no roads whatever. Here and there were Indian trails, and in some instances "blazed" paths in the woods, but it is on record that a gentleman not long since ceased once passed through the site of London unknowingly and had to retrace his steps on being told of the fact. When goods arrived in Montreal the head of ocean navigation was reached, and the goods being handed over to the forwarder, they had to pass through a variety of means of communication, from carts to boats, then from boats to carts, so that the rate of charges was very great, while from the very same causes, the produce of the section which was sent to England to pay for the goods brought a much lower price.

It was some twenty years after the first settlement of London that the great canal system of Canada was completed—that is, the Welland and St. Lawrence Canals—and access given to the upper lakes to vessels of 400 tons burthen. For various reasons the full benefit of the canal system of Canada was not enjoyed for a time, but these reasons bear no special relevancy to the subject in hand. They included the repeal of the corn laws in England, the navigation laws of the United States, and the immense influence of the State of New York against diverting European traffic to the St. Lawrence route. In time the railway system was developed, and the completion of the Grand Trunk main line and the Great Western Railway did much to decentralize the wholesale trade of Canada. This, however, is by the way, but it is pertinent to our present subject to remark that the commercial district of which London is the centre now possesses not only the most perfect inland navigation system in the world but in addition to it a system of railways that is not excelled for commercial purposes anywhere in the world. In this connection it is quite proper and altogether easy to remark that no city has done more to develop and encourage what may be called its peculiar local railways than they form part of the general scheme of water and land transportation—than has London. Special reference may be made to the London & Port Stanley Railway, the absolute property of the city, and the London, Huron & Bruce Railway, which owes its origin to the enterprise of London's commercial men, while the old "Sarnia branch," now part of the Grand Trunk through line, would never have been built but for the energetic efforts of those engaged in commerce in London at the time.

The commercial growth of London has not been of the character of Jonah's gourd, nor has it come by hap-hazard. The natural situation of the city as the centre of such a rich district has been so enhanced by its railway facilities and the concentration of manufactures that it forms not only the most convenient shipping point but the best domestic market. And right here is a point that has never before been stated in print, though it has probably occurred to many others besides the present writer, and is undoubtedly true—London has the best market, where the producers are the vendors, of any city in Canada. No reservation whatever is made in this broad statement. It is literally and absolutely true. Nor have we ever heard of or seen any market in the United States that is superior. It is a proud boast, and to some who have not given the matter much thought it may at first glance appear as an extravagant statement. But it is made deliberately, with full knowledge of all that it implies, and it is made in the full assurance of its soundness of the claim set forth. The poet tells us that "comparisons are odious," and some people change that expression to "comparisons are odious," so we shall make no comparisons, but rest content with setting up the claim that London's market is par excellence. It is "London first and the rest nowhere," to adopt a phrase from the turf.

In a large degree the books of the customs house are a fair index of the volume of trade. But they by no means represent the sum total of the trade of a city like London. The large imports of dry goods, etc., by our wholesalers are shown in the books, but the packages have only begun to

ing it. The development of the Northwest, causing the growth of grain over areas measured by the mile rather than the acre, gave a great impetus to "mixed farming" in what had been hitherto the grain section of Ontario, and this tended greatly to build up and extend the commerce of London. Instead of the few inordinately fat hogs that the farmer formerly raised, and sold at hap-hazard on the Market Square, there is now going on a system of scientific raising of hogs—the production of hams and bacon for certain foreign markets, the needs of which are well known and carefully studied. So, too, with cheese, butter, eggs, etc., all of which products are systematically attended to and marketed on true commercial principles. All this has been in the direction of extending the commerce of London, and has the falling off in the area of grain growth been a detriment. On the contrary, it has been a decided advantage. Our mills are kept going night and day, not in turning into nothing the loads of grain that formerly were such a conspicuous figure on market days, but with the grain brought in car and train lots from the far North-west and other sections, thus contributing not only to the manufacturing importance of London, but also largely swelling the volume of its commerce.

In these days of telegraphs and telephones, when so much business of various kinds is done both graphically and verbally over the wires, the volume of business in the post office department cannot be taken as so accurate a gauge of commerce as in the earlier days. But, taking the post office returns alone for the past five years, it is seen that the mail matter received and despatched has been on a gradually ascending scale. There is no method by which the business letters and post cards may be distinguished from those of a personal or social nature, and for present purposes it is not necessary to make such distinction. It is fair to assume that the ratio of each would be about the same in each year, so that a general increase in the volume of mail matter necessarily means an increase in the commercial correspondence and a corresponding increase in trade.

One may gain a fair idea of the commerce of the city from the number of commercial travellers who make London their headquarters. Preceding hence on their periodical trips. All sorts of commodities are represented in the body of the thirteen hundred or more who make up the membership of the Western Ontario Commercial Travellers' Association, the headquarters of which are in London. There are the men with certain designated routes, who leave the city on Monday morning and return Friday evening, each route in their district being so designed that it may be covered in a week. There are men who require a month to visit all the customers in a district of the firm they represent. There are men who cover their districts but four times in the course of the year, while others have "beats" that are bounded only by the great oceans that wash our eastern and western borders. The growth of this phase of our commerce has been comparatively rapid yet gradual—so gradual indeed that no one can fix a definite date as the time when it first appeared in such large proportions. Probably no one ever gave any special thought to the matter outside of the ordinary lines of trade, and on the organization of the Western Ontario Commercial Travellers' Association it came as a surprise to find there were so many Londoners who were engaged in this line of business.

Men had been on the road representing various firms in divers and diverse lines of trade, but they had little knowledge of each other, and in a general sort of way, such as might be gained by chance meetings at hotels in various parts of the country, at probably long intervals of time. Now, however, they are for the most part personal friends and acquaintances and are bound together in a species of Free Masonry or comradeship that must make life on the road—hard enough to be more tolerable and less socially isolated.

It would be difficult to say who was really the pioneer of commerce in London and the district. Tradition has handed down to us the name of the first merchant of the settlement that is now the city, but before his day there had been chapmen travelling with their packs of goods on their backs—men who bore about the same relation to the merchant of today that the man, with an axe in his hand, who entered the virgin forest to hew out a home for himself does to the prosperous and well-groomed cattle breeder and agriculturist that now surround us and go so far in developing and maintaining the commerce of the city. The original traveller undoubtedly represented Montreal wholesale houses, but not for long. The water route to Toronto was taken advantage of to transship in bulk, and the trade gradually worked its way westward. In the early days many a farmer's wagon that went to Port Stanley grain-laden returned with a bale or bales for the merchants of St. Thomas and London. Those who have had the privilege of knowing and conversing with the pioneers of commerce in this section—and there are plenty still alive who have enjoyed that privilege—can draw a striking contrast between the conditions that prevailed then and those which are the rule to-day. Such pioneers in many cases received the due reward of their enterprise, and a one-time member of a Canadian Government—used to delight in reminiscences of the times when, representing a Montreal house, he trudged the back roads of Elgin and Middlesex, seeking for a night's shelter on an old bunk in a wayside tavern, through the chinks in the roof of which he could count the stars of Elgin and Middlesex, and put a stop to that, and a few years later the opening up of the railways brought London in touch with the methods of modern commerce.

The wholesale trade of Ontario west of Toronto, therefore, does not date back further than seven decades, and indeed there was but little of it at that time even in Toronto. Montreal was the great emporium. The merchants of that city had no competition in the purchase from the farmers of the wheat of what was then Upper Canada. Cash could not be obtained for the

staple products save when it suited their convenience or their interest to purchase. They strenuously opposed, and for a long time successfully, the establishment of more banks. The natural result of this was a system of petty barter in many articles of production and consumption, and long credits with the merchants who supplied the standard staples. The farmer had no command of cash till he could sell his wheat. The wheat could be sold only when it pleased the Montreal shipper to buy. A further natural result of this state of affairs was that the farmer got considerably less proportionately for his staple product than now, while at the same time he paid considerably more for his supplies. To a certain extent—a very large one—this was inevitable in the new country, but there is no doubt that the condition referred to lasted longer than it naturally should owing to the opposition to the establishment of more banks on the part of the Montrealers, who desired to concentrate all trade so far as possible at their own doors and within their own borders. It is late in the day to censor the policy—even if it be necessary of course, for trade is practical, not sentimental—for the effects of it, all passed away, the lacking elements have long since been supplied, and to-day what was then the remote and hardly accessible portions of Upper Canada possess all the facilities—railways, transportation, banking houses, etc.—that are enjoyed in any portion of the civilized world. The establishment of banks in the interior raised up a set of competitors with the Montreal merchants for the wheat of the Upper Canada farmers, while simultaneously and as a direct result came the establishment of wholesale houses in the western district.

Banks are to commerce what the heart is to the physical body—a great engine pumping the life-blood through all the arteries of the system, receiving it gushing through the arteries. In this respect London is well supplied. There are no less than six chartered banks—numbering among them the strongest financially in the Dominion, with correspondents all over the world—to minister to the needs of London's commerce. The fact that these banks find it profitable to do business in London is in itself proof of the extent of London's trade, though here, as elsewhere, there is the difficulty of accurately differentiating the purely commercial trade from the manufacturing. The banks have done a great deal for London outside of their functions as mere financial institutions. The bank buildings are without exception solid, substantial structures, of architectural beauty, and as such add greatly not only to the appearance of the city but to its assessable value. Moreover, these buildings are all owned by the banking companies, with the exception of one or two under a long lease, and this is an added advantage, as it means the investment of so much outside capital in real property in London. Apropos of this, the same remark applies to the fine buildings which comprise the offices of the various loan societies, though in a somewhat less degree, the shareholders of these societies being to a larger extent residents of the city than are the shareholders of the banks.

To draw a strict line between the commerce of a city and the manufactures thereof is not possible. In a broad, general sense it can be done, and the effort is here made. But there are various lines in which the manufacturing and the trading are so closely blended that one can scarcely say where each branch merges into or separates from the other. Various lines will readily suggest themselves to the reader of which this is true—indeed, there are no branches of manufacture concerning which it is not more or less true, though particularly of the lighter branches. Cigars, millinery, dress-making, corsets, and many other lines could be mentioned. But it is not necessary, the matter being referred to only to show that, while this idea is designed to speak of the commerce of the city, the idea is not to be carried out without in some slight degree trenching also upon the manufactures of the city. Any such trenching, however, is merely a fringe, not the main portion of the article.

Some writers on the subject of political economy make a distinction between the terms "trade" and "commerce," as though they represented transactions different in their nature. The distinction is allowable as a convenience in expression, but no further. "Trade" they apply to mercantile transactions with a foreign country or customer; "commerce" is internal or domestic trade. No such distinction is made in this article. "Trade" and "commerce" are inter-used, and are here so used, the matter being referred to merely to prevent misconception in the minds of those accustomed to the distinction.

The original and primal idea of the "Forest City" was not that it should be a centre of commerce and a hive of thriving industry. That idea in all probability never entered the heads of those who planned "Georgina-upon-Thames," and had sketched out a town site and settlement before a tree of the virgin forest had felt the touch of an axe. The present London, then, a wilderness, was the spot selected by Governor Simcoe for the capital of the western district because of its situation with reference to defence from attack—whether from the aborigines or from those of our neighbors who might take a notion to invade the territory of His Gracious Majesty. On a gradually ascending bluff, surrounded by hills, with a stream to the north, south and west to cross before entry could be obtained into the settlement, it needs no great knowledge of military tactics to see that a small force could hold London against many times the number of its inhabitants who might appear as invaders. But "man proposes and God disposes," and while London was thus a place of exchange, and the tribulations of "45-37," its destiny was not to be that of a citadel. On the contrary, it was destined to become a mart, a place of exchange, a city where the products of the world

would be gathered together and from there scattered and sub-divided to all the points of the compass within a radius of which it is the centre. That is not a figure of speech. It is a commonplace statement of fact, but it is not broad enough to cover the full extent of the mercantile operations of London or to disclose the full scope of its commerce. When we realize that London travellers cover the Maritime Provinces, explore the prairies of the North-west, and extend to the golden shores of the Pacific Ocean we are not over-stating the fact, but we are going far beyond the bounds of the radius of which London is the centre.

The fiscal policy of a country has of course a direct bearing upon its commerce, and there have been—and may still be—differences of opinion among the commercial men of London as to the policy best adapted to the needs and conditions of Canada as a whole. But there is this to be said, that there never was a time when London was not loyal to itself and its own business interests and the interests of the surrounding country bound up with it in all matters of commerce. Protection or Free Trade in the abstract may be discussed as an academic question of political economy, or as a matter of party fealty, but all unite in whatever tends to advance the interests of London. Whatever be our opinions on this point, we can all agree with the British author who lays it down that "Commerce can do a great deal more for government than government can do for commerce."

A peculiarity of the commerce of London—and one that is of inestimable value to the city as a whole—lies in the fact that in the staple necessities of life, such as groceries, provisions, garden stuff, drugs, etc., the trade is not congested or confined to any one particular section. There is no district of any considerable extent in the city where well-appointed retail shops of the kind mentioned may not be found. Nor are they monopolies in any sense. There is no one shop-keeper who can boast of having sole control of the trade within the section wherein he is located. It is not so many years ago that the term "corner grocery" meant the front room of a dwelling house, where the neighboring dwellers could at a pinch procure a loaf of bread, a quart of oil, or some such trifle of household supplies as might be inadvertently overlooked in the general shopping. Not infrequently the "grocery" was but a cover for obtaining a shop license for the dispensing of beer and liquors. All that is changed, and the corner grocery of to-day is a large, well-lighted, fully-stocked mercantile establishment, thoroughly up-to-date in every particular, and is located in a building specially erected for the purpose for which it is used. So also of our butcher shops. A very small portion of our people there are who depend on the central meat market for their supplies. Here, there, and everywhere scattered throughout the city are meat shops that are models of neatness and taste, with full stocks temptingly displayed, and delivery wagons running in all directions. This condition of affairs is made possible in London by reason of the existence of so many first-class wholesale houses that can supply the retailers at an hour's notice, whereby the stock of the latter is kept at the freshest point, and there are none of the uncertainties that might accompany the delivery of an order were it to be filled at and the goods shipped from a distance. Many of these corner groceries serve an important commercial function by acting as the centre from which are distributed the newspapers of the day, and many thousand copies of the Free Press find their way into the hands of subscribers through this source.

A point that should not be lost sight of in estimating the commerce of a city like London—and we know of no rival city of which the same can be truthfully said—is the large extent of rich farming country by which London is bounded on all four sides, and which is directly tributary to London in a commercial sense. The crowds who fill our Market Square and main business streets thrice weekly; the aggregation of vehicles in the yards of the hotels and the streets adjacent to the hotels that cater specially to the rural trade; the long string of passengers at our depots from near-by towns and villages, and many other things can be seen nowhere else. Then, also, it must be recollected that while London covers a large area within its own municipal borders, there are large centres of population immediately adjoining our borders that are from every commercial point of view as much a part of the city of London as is the city itself.

"Increase of population is, I take it, the only trustworthy sign of a nation's success, or of a city's success." So wrote a celebrated English author a generation ago. Political economists of a certain bent of mind might not fully agree with the doctrine, but the point need not be argued here. There may be other signs of success, but there can be no doubt that an increase of population fully employed is a certain sign of success, whether the city or not. Judged by this standard, London can well claim to be a successful city. Many who were born and brought up in London, and who have not yet passed beyond what is called middle age, have seen the population of the city trebled. Nor has this been a mushroom growth. It has been of the gradual order—not going up at any time by leaps and bounds—but always on an ascending scale. Each year in the past decade has shown an increase in its population, and with the solitary exception of one year—during which a large fire caused many removals—this is true of the city in this particular, and the London stands in the lead as a city of commerce, for where the people are there will the traders be gathered. One needs but to look at the many fine structures—warehouses, factories, etc.—that now exist on what were within easy recollection lumber yards and vacant spaces to realize the growth of the city in this particular, and the mental impression so produced is fully verified when recourse is had to the official figures showing the city's population at various stages of its progress.

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Is Found in The Use Of The Great Restorative—  
DR. CHASE'S NERVE FOOD—It Makes Women Healthy and Children Robust.

It is the delight of every mother to see the children strong, healthy and happy. She cannot expect them to be so unless she is in perfect health during the expectant period. Then it is that the future health of the child is decided.

If mothers realized their duty to themselves and to their unborn child, their health would not be so neglected, and there would be fewer weak, puny, nervous children. It is rich, red blood and steady nerves that beget healthy children, and these foundations of good health come with the use of Dr. Chase's Nerve Food.

Here are quoted letters which illustrate the wonderful beneficial effects of Dr. Chase's Nerve Food on women and children. It is the greatest restorative known to physicians to-day.

Mrs. J. M. Bradley, 100 James St., Ottawa, writes:

"For several years I have been gradually running down in health. I became nervous and weak, and worried greatly over my future. Hearing of Dr. Chase's Nerve Food and the wonderful results it has accomplished in others, I obtained a box and began using as directed. I began to improve immediately, and am now restored to full health and vigor. Dr. Chase's Nerve Food is an excellent remedy, and I can recommend it to all who are weak, nervous or run down."

Mrs. S. Dempsey, Albury, Ont., writes:

"My little grand-daughter, nine years old, was pale and weak, she had no appetite, and seemed to be gradually growing weaker. Dr. Chase's Nerve Food proved invaluable in her case, restoring health and color, and making her strong and well."

Dr. Chase's Nerve Food has supplanted the weakening, debilitating purgatives and Sarsaparillas as a spring medicine. Instead of weakening the body, Dr. Chase's Nerve Food builds up the fibres of the system; sends pure, rich, red blood coursing through the arteries, reconstructs the wasted nerve cells, and prevents and cures the ills of spring. In pill form, 50 cents a box, at all dealers, or Edmanson, Bates & Co., Toronto.

The part played by the railway systems which centre at London is necessarily a very consequential one. London is the largest city in the Dominion which does not possess direct water communication with the outside world, and it follows that the railways are most important factors in its development. But its exceptional railway advantages did not come by chance. On the one hand, they are the result of observations by far-seeing men of the possibilities of the development of London, with its exceptionally fine surrounding district, and on another they have been developed through the enterprise of its citizens in making known these advantages to the outside world. For our own independent direct outlet to the lake we are indebted to the public-spirited action of Londoners not alone in the past, but in latter days. When it was an open question whether the road should fall into bankruptcy or something worse, the city of London came to the rescue, and is now the absolute owner of the road, which is well built and equipped for the traffic passing over its bed. It may not be generally known, and it is first place before full enquiry is made it may possibly be doubted, that the London and Port Stanley Railway earns more per traffic mile than any other railway system in the Dominion, with the exception of two or three very short lines in the Maritime Provinces, mainly engaged in the carrying of coal from the mouth of the St. Lawrence to the water's edge. Let that statement not be misunderstood, however, for it is not desired to set up any claim that the official returns will not bear out on examination. There are small sections of other systems, here and there, with a greater earning capacity, but the claim made for the Port Stanley road is well founded when the whole of the system is taken into the calculation. Apart from the line mentioned, London is a divisional point of three great systems, the Grand Trunk, the Canadian Pacific and the Michigan Central, which is in reality the New York Central. But this by no means completes the list of our exceptional advantages from a railway point of view. There is the further fact that London is the point of arrival at and departure from of the most important branches or feeders of the Grand Trunk system. Assuming the railway system which radiates all over Western Ontario and connect for

all points on the American continent to be a wheel, London is the hub and the railways stretching out to all points of the compass are the spokes. By means of railway and steamboat transit coal is unloaded in London yards from the self-same cars in which it left the mouth of the Pennsylvania or Ohio mines, and to a large extent this is accomplished by an air-line route, and therefore at a minimum cost of transportation. More trains arrive at and depart from the various depots in London daily than from any other city in Canada. This of itself is proof of the enormous nature of the traffic of which London is the centre and the country round about the circumference. Incidentally the position of London in this regard adds greatly to its commerce by reason of the increased population rendered necessary by the change of train hands at this point. The mere passage of a through freight add, of course, little or nothing to the commerce of the city, but the change of crews here entails the local employment of a great many railway men, whose monthly wages are a considerable item in the volume of money set afloat in promoting local commerce.

A fair test of the commercial progress of a city is to be found in the ratings of the commercial agencies. Like the bank transactions, these include also the manufacturing with the purely commercial, and so it is impossible to give the figures of each separately one from the other. But it is plainly evident that there has been of late years a notable increase in the number of traders, with no perceptible diminution in the rating of the older established ones, so that it follows as a matter of course that there is more capital employed in commerce and consequently a greater volume of transactions. Each of the established mercantile agencies maintain branches in London, and make this city the headquarters for the whole western district.

It is well worthy of notice, though the point is seldom or never mentioned, that the district of which London is the commercial centre, is more nearly self-supporting than is the case of any district around any other city in Canada. Market gardens, dairies, fruit farms, stock farms, piggeries, etc., exist in a greater degree than can be found within a similar radius of any other city. Indeed, London, owing to its inland position, is the only city that has a complete circle of arable land around it, and that, too, in the highest degree of cultivation. No other city is so little dependent upon importa-