

## HOW HAVE YOU FOUND BUSINESS?

## FURTHER REPLIES.

Robert Strang, Fire Insurance Agent, &c., writes from Winnipeg, 15th December, 1883:—"Re state of business here: Business is very quiet, and has been for some time. Money is scarce, on account of the damage to the wheat crop by frost, and also on account of the low price of coarse grains, of which our farmers had sown largely, owing to the high prices which had ruled for them for several years back. The demand for oats, which had been large on account of public works, has now ceased, and there is consequently no market for them. The blockade on the C. P. R. is affecting business, and should it continue long, it will affect merchants generally to a considerable extent. My opinion is that business is on a much better basis than it was a year ago, as trade was then much overdone, but the weak ones are pretty well weeded out, and had it not been for the partial failure of the wheat crop we would have had a fair trade generally. Taking all things together, I do not think there can be much improvement on last year in the volume of business done, although I think a much safer business will be transacted. What we want here is better land regulations and lower freight rates. If we ever get these this country is bound to go ahead, as no better agricultural country can be found."

The McClary Manufacturing Company write as under, on Dec. 15th, from Winnipeg: "Replying to your enquiries we would say business on the whole in Manitoba during the past season has been only fairly good. This arises from several causes. Chiefly, too many goods in the market, and this remark applies to almost every branch of trade, the influx of population not being one-half what was expected; and lastly, the damage done to our wheat by the September frost. The latter is proving a very serious matter, owing to the fact that a large quantity is more or less damaged; and this gives the only two buyers we have in this country a good opportunity to make their own prices, being from 30 to 45c per bushel for this class. Consequently, we anticipate a quiet winter's trade, and cannot expect much revival until spring and summer, when we look for a much larger emigration to this country than ever before, now that the Government at Ottawa has thrown open the mile belt to settlers. We think we have the finest country in the world. What we pray for is that our land policy be such that every inducement be held out to bring in actual settlers, and keep out land speculators."

Thompson, Codville & Co., importers and wholesale grocers, in Winnipeg, send the following: "The volume of trade for the year has been large, but the results have not been entirely satisfactory. General stores, as a rule, have been carrying too large stocks, and giving credit too freely, recently a number of them being forced into insolvency, and entailing losses which would have been avoided had purchases been restricted to immediate wants. However, the process of 'weeding out' has been thoroughly carried out; and should the harvest for 1884 turn out satisfactory, the prospects are not discouraging."

The Winnipeg manager of the Federal Bank of Canada, writing in reference to the last season's business says:—"I beg to report that we have found it satisfactory—considerable care has still to be exercised in this country, and rather more renewals granted than wished."

Mr. J. H. Allen, of Black Creek, writes as under:—"My business in sawed white oak, ship timber, round logs, and white oak piling has been good, but general store business, especially dry goods, not near as good as before the N.P., being located on the Niagara Frontier, where nearly every farmer keeps a boat and crosses to the U. S. for supplies for himself and neighbors."

The Napanee manager of the Merchants' Bank of Canada, writes:—"Business in this section has been steadily good, fair prices ruled for every product. Barley lower than last year, but a good paying price. Merchants are well satisfied with sales and collections, and with two exceptions there are no signs of weakness, but the reverse—paper manufacture flourishing. Glass closed for the season with doubts as to opening again."

From Henry Cargill, lumber dealer, of Cargill: "In the early part of this year the lumber business was very brisk, good demand at high prices. Towards the close of the year trade became somewhat dull, and manufacturers being anxious to sell began cutting prices, which had the effect of reducing values of the different grades of lumber from ten to fifteen per cent."

Wm. Rosebrugh, hardware dealer in Bothwell, says: "In reference to your enquiry, I might say that although the farmers have complained of poor crops and hard times, my business has been very good, with the exception that there is not so much cash afloat, and payments are slow. Taking it on the whole, I think trade has been equal to the preceding year."

The manager of the Molson's Bank, at Sorel, Que., writes on 27th ult.: "The crops, with exception of peas, were well up to the average and were garnered in good condition. Merchants are doing fairly well, and report collections as a rule satisfactory. Wishing you the compliments of the season, and all possible success for your very valuable journal."

Mr. T. C. Tillinghast, tailor, Kingston, writes, "compared with last year, on the whole, I must not complain of business. There is somewhat of a falling off, the last three months corresponding with the three months of previous year and that entirely among the mechanics, which are my best customers, because they always pay for their clothes before taking them away, the other part of my trade, which some people call toney, has been good, but how they will pay up I shall know better from January to February."

"In reply to your enquiry I would say that the result of the past season's business has been entirely satisfactory to me." Such is the tenor of a letter from Mr. James Swift, forwarder, Kingston.

The following from Mr. Noah Parent of Windsor: "In reply to your enquiry, I have found business very good and satisfactory the past year, and better profit on our goods than before."

The secretary of the Canadian Locomotive and Engine Company writes from Kingston on the 26th ult.: "In reply to your enquiry, 'How have you found business?' we have to say that during the past twelve months and for the next three or four months we have had and will have all we can do, but what the prospects may be beyond that we cannot tell."

A Smith's Falls merchant, Mr. W. H. Sparham, informs us with relation to business thereabout that: "Relative to our business trade for the past season would respectfully state that there has been a general decline in the mercantile line. Not so brisk as we expect it should have been. The manufacturing has held its own and on the increase."

Mr. S. V. Wilson, mill owner, &c., at Union, Ont., writes: "I find business in my line in this locality reasonably good, much better than I could expect considering short crops and prices. I have not shut down my mill for five years (as some one had been saying or writing we presume—Ed. M.T.) but for repairs, and that only for a short time."

The flax buying and manufacturing firm of Messrs. M. B. Perine & Co., Doon, Waterloo County, Ont., write that their experience of business has been tolerably satisfactory during the year.

From Montreal, the Adams Tobacco Company write: "During the past six months we have found trade very fair, remittances prompt, and prices good."

The reply of Mr. J. Waddell, jobber and importer at Chatham, Ont., is that: "Trade is quieter by 20 per cent. now than this time last year, which I consider is entirely owing to this year's short crop."

A transposition of the same opinion is found in the answer of the Stapleton Salt Works, at Stapleton, as follows, which reads like a telegram: "Bad crops and business dull."

A. Bristol & Son, general dealers at Picton, write: "We have found business better than we expected, and quite as good as the last four months of 1883. The crop of the past autumn was not up to average, and prices were low for barley and hops, which are the principal crops in this district, while apples, which are usually a very large crop here, were almost a total failure. In view of these facts it can hardly be expected that the volume of business will be as large for the next six or nine months as for same months in 1882 or 1883."

Speaking in a very matter-of-fact way of "The Beautiful Snow" and its effect on business, Mr. W. H. McFarlane, of Paisley, tells his experience as below. It is not every one who has had his luck with heavy dry goods: "In answer to the question, 'How have you found business?' I would say that during the two

weeks that we have had sleighing here I have never found business better. Cold weather with good sleighing has enabled me to clear out the greater part of the heavy goods from my stock, and if the present weather continues it will be a great help to an early collection of accounts. With the exception of the present month business has been behind last year, and money scarce with the farmers. Should the snow go soon business will be dull and accounts hard to collect."

W. G. McConnel, flour and grain merchant at Berthier, Que., is good enough to send the sum of \$4 "to pay one year in advance in appreciation of your journal, having been a subscriber since it was first started in Montreal as the *Trade Review*. As to business, I have been curtailing in place of extending it, as per following figures my business for 1881 was a hundred and thirty-seven thousand dollars, in 1882 ninety-six thousand, and 1883 eighty-five thousand. Though the volume of business was not so large as the former two years, it was safer, sounder, and better paying in profits. So wishing you a continuation of success."

From Isaac Wenger, general merchant, Ayrton, Ont.: "In the store the first half of the year's business was good, the latter half not so good as it has been previous years. For the year a shade below last year. In flouring mill (Wenger Bros.) we found milling profitable during first half of year, i.e., so long as there was plenty of last year's wheat to grind: but since harvest in consequence of short crop (so short that many farmers in this vicinity will not have enough for seed and bread), we have had to get wheat from outside markets to keep mill running, and find it costs the margin to cover expenses, in consequence of our Canadian markets being legislated to the American millers. Wishing your valued journal a prosperous year."

We are favoured with the following from Seguin, Lalime & Co., makers of boots and shoes at St. John's, P.Q.: "We must say that with us business has been good this year, having had more orders than we could fill, even at an advance on last year's prices. Our sales being all on short terms, 60 days, collections have been quite satisfactory, very few customers having asked us for an extra 30 days owing to the dullness of trade in November and December, but for the coming season things are looking a little more gloomy. There seems to be a general dread of hard times all over the country, and buyers are not in a hurry to place their spring orders until they see how they come out of the 4th February and 4th March."

## COMMERCIAL TRAVELLERS' ASSOCIATION

The annual meeting of the Commercial Travellers' Association of Canada was held on Thursday 27th ult., in the rooms of the Association, Public Library Building, Church street, this city. Mr. J. C. Black, first vice-president, occupied the chair. The secretary, Mr. James Sargent, presented the annual report, which referred to the past year as being the most successful in the history of the association: the books showed that the business of 1883 had enabled them to carry \$14,403 to the permanent reserve fund, where last year they added \$12,711. The membership roll showed the numbers to be 2,114 now against 2,042 for 1882. The receipts of the association for the year just closed had been \$25,339, of which \$21,216 had been received for ordinary certificates, and over \$3,000 for interest while the expenses had been \$4,315, or \$1,600 less than last year. The payments of the year in connection with the accident bonuses had been \$3,005.93, while \$3,000 had been applied to mortuary benefits.

We find the following paragraph in the report: "The almost complete indifference of the members as to the monthly meetings of the Association, has led your directors to decide on recommending their abolition, substituting quarterly meetings therefor. The rights of the members cannot be jeopardized by this proposed change. A special meeting of the association can at any time be called upon the requisition of five members." Respecting railway rates and privileges, a tariff is expected, fixing the commercial rate from station to station at a net mileage of 2½c. It is also very likely that a continuous ticket, good for six days, at 2½c. per mile will be granted, and a reasonable prospect of a Saturday ticket, good to return on Monday, at one regular fare.

The report was adopted.

The Treasurer, Mr. Hugh Blain, presented his