The Par West.

The most important point in the southern portion of the far west is the town of Macleod. better known in the east cs Fort Macleod. Like Calgary, Mucleod is one of the old landmarks of the far west. Since the establishment of the Northwest Mounted Police Force, Fort Maclead has perhaps been more frequently referred to and has been the scene of more interesting events, than any other police post in the Territories. The Fort was situated in a district more thickly populated with Indians than many portions of the country and surrounded by the most powerful and most dreaded tribes of the Northwest. Its proximity to the United States boundary added to the dangers of the situation. owing to the disputes between the Indian tribes north and south of the line, and to the horse stealing and whiskey smuggling engaged in in the vicinity of the boundary. The modern cown of Macleod is located within a short walk of the old Fort Macleod. It may be reached by stage from Calgary, about 110 miles travelling in a southerly direction and slightly easterly, or by stage from the terminus of the Northwestern Coal & Navigation Co's R'y, a drive of 30 miles due west Fifty miles travelling south from Mucleod will reach the United States boundary, and the Rocky Mountains are about the same distance to the rest.

Macleod is looked upon as the headquarters for the ranching districts and the place has made considerable advancement since the ranching industry began to assume some proportion. South, west and north as far as Calgary the country is already supporting large herds of cattle and horses, whilst sincen have also been brought in in considerable numbers of late years. The past season has been one of great development in ranching over the entire district, and many herds of cattle and flocks of sheep have been brought into the country from Montana and British Columbia, as well as from eastern Canada. The possibilities in the ranching industry which may yet be accomplished in the far western portion of the Canadian Northwest can hardly be estimated at present, whilst the growth of the industry since its first commencement a very few years ago is phenomenal. This country which up to a few years ago was the home of such vast herds of wild cattle, will soon be covered with herds of domestic animals. The buffalo that formerly roamed the country have left their traces in the paths or rups which line the prairie at intervals of a few rods over its entire surface. It is perhaps a singular fact that these same buffelo runs, though overgrown with grass, have been renewed by the domestic cattle in many parts of the ranching district. The modern relations of the buffalo have taken up the old paths in their roaming across the prairies, and the last traces of the latter will soon be lost in the freshly beaten paths of the domestic herds.

Co. mercially Maclood is the centre of a large stretch of country and an important trade point. The old and well known house of I. G. Baker & Co. have their headquarters here and carry a very large stock of general merchandise. Formerly the goods for this establishment all came in by way of Fort

Bentov, Montana. The supplies were brought to Fort Benton by steamers on the Missouri River, and thence by bull trains to Macleod, a distance of 240 miles. The immense labor in bringing these supplies to Macleod will be seen when it is stated that the firm carried as high as \$150,000 worth of stock at a time. Now Macleod freight comes by rail to Lethbridge, and owing to the more rapid transit it is not necessary to carry such large stocks. Messrs. Baker & Co. now carry something about a \$50,000 stock, and in addition have branch stores at Lethbridge and Calgary. The firm also do a considerable ranching business. They now have about 450 head of working oxen, which are used in hauling supplies, etc. They are putting up 550 tons of hav for the mounted police. The hay is hauled from the hills 30 to 40 miles west of Macleod, and is worth, delivered, from \$15 to \$20 per ton this season, owing to the scarcity of grass from the drought. Cattle were invariably in good condition notwithstanding the dry weather and short grass, and Messrs. Baker & Co. have never found it necessary to feed bay, either winter or summer, even to their working oxen. Another old business justitution of Macleod is the estate of the late Captain Winder, general merchant and cancher, now managed by Wm. Black. This establishment does a large general trade. The other principal lines of business represented are W. S. Anderton, jeweller; Geo. Stamford, gunsmith and sporting goods; A. F. Grady. tive; A. W. Draper & Co., drugs, successors to J. D. Highinbotham. There are also several other establishments, not forgetting the Maclead Gazette, one of the spiciest papers published in the Northwest. H. Taylor is proprietor of the old reliable Macleod Hotel, and C. Gerge has lately opened a very comfortable house known as the Queen's. The trade of Macleod is done principally with the ranchers, Indians and Mounted Police, and must expand with the development of the country. The Hudson's Bay Company are arranging to open a branch

Before leaving Macleod it might be interesting to describe a buil train, by means of which the carrying trade of the country was formerly done in the southern portion of the far west, just as the old Red River carts were the only means of transport in the castern and porthern portions of the Northwest. But whilst the Red River ox or steer was harnessed singly to the primitive cart, the .oxen of the far southwest are yoked together to the number of from fourteen to twenty. A bull train which arrived in Muclood during our visit there consisted of 160 oxen. These were divided into eight teams of ten yoke each. The oxen were driven two abreast and a long chain connected the leading and intervening yolies with the wagons. Each team was drawing three very large and strongly built wagons, fastened one behind the other and 'oaded with hay, the entire outfit of twenty-four wagons containing about 80 tons of hay. One driver, known as a bull whacker in the west, walks by each team and urges the oxen along with the aid of a long whip, which is nandled with considerable dexterity and made to snap like the report of a pistol. A large part of the work of the driver seems to be to swear profusely and in this he is certainly most proficient. In addition to the drivers, there is one conductor or head man over all the train, who usually rides on horseback. A cook and a night herder complete the outfit.

Insurance Briefs.

Boston has appointed a fire marshal, whose duty it is to trace the origin of fires.

Losses from fires in the United States and Canada for the month of August amounted to \$2,000,000.

Forty-seven French insurance companies have ceased doing business since 1880. Doubtless the victims of doing insurance on the commission plan.—Budget.

The Mutual Reserve Life Fund has instructed its representatives in Canada to institute a libel sait against the Monetary Times, of Toronto, for damages laid at \$50,000.

A delegation from the Winnipeg board of underwriters were at Brandon yesterday, with a view to examine into the facilities of that city for dealing with fires, and perhaps remodel the insurance rates for the town.

How often the closing words of an account of the burning of some farm house or stable, etc., are "No insurance." The business man who neglects insurance is not credited with much foresight by his fellow merchants, unless certain conditions govern the case—and the ordinary man of family is to day generally adopting life insurance as a proper safeguard against an unprovided family.—The Emigrant.

Many barns filled with harvest products have been destroyed by lightning. Such is the case every year at this season. Farmers should see to it that all their buildings and contents are insured the year round, but especially when filled with the products of their care and toil. Then it is that the lightning is most apt to strike, and a fire from whatever cause is likely to be the most disastrous to them.

The State of Trade.

Special telegrams to Bradstreet's this week continue the record of a fairly active general trade. At Philadelphia and Pittsburgh, Memphis, St. Louis and Milwaukee the total volume of wholesale trade is increasing. There has also been some gain at Cincinnati, and at Cleveland the business outlook is encouraging. Me"chandise is moving freely at Chicago and Kansas City. At New York and Boston there is a full and steady disposition of staples. Mercantile collections at Chicago and at a few other cities are less prompt, which is due largely to the crops not having been generally marketed. The aggregate of commercial transactions, so far as may be fairly judged, is quite equal to totals in previous weeks, although the bank clearings at thirty cities for this week, as specially wired to Bradstreet's, amount to but \$753,958,402, as compared with \$790,985,002 last week, and with \$718,598,466 in the like week 1885. The decline last week from the total of the preceding week was 104 per cent., and this week the falling off is 4 6/10 per cent; as against one year ago the gain is 5 per cent. In view of the steady growth in the volume of