

# THE COMMERCIAL

The recognized authority on all matters pertaining to trade and progress in Western Canada, including that part of Ontario west of Lake Superior, the Provinces of Manitoba and British Columbia and the Territories.

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WINNIPEG, NOVEMBER 24.

## TERRITORIAL INSOLVENCY ACT.

The law relating to the winding up of insolvent estates, passed at the last session of the Territorial legislature, is fully bearing out the opinions expressed by business men at the time the new law was passed. It has proved quite as burdensome to the commercial community as was expected. The result is that creditors have been compelled to resort to other plans for the settling up of insolvent estates, instead of having estates closed out under the insolvency law. This has been noticeable in the case of some recent bankruptcies, where the estate has been sold, with the consent of the creditors, without an assignment having been made at all. For instance, in the case of C. E. Magrath, of Wapella, the estate was purchased by one of the creditors, with the approval of the other creditors, and again sold by the purchasers, without any assignment having been made. This plan is being resorted to to avoid the heavy expense of closing out an estate under the insolvency law. Creditors would prefer to wind up estates under a reasonable insolvency law, instead of adopting this plan. Were a simple and inexpensive law in force in the Territories, such as we have in Manitoba, there would be no desire to avoid making use of the law to wind up estates.

The Territorial law is not only very expensive, but it is extremely unsatisfactory by reason of the delays experienced in closing up an estate. In one case recently it was found that it cost \$70 to call a meeting of creditors, whereas under the Manitoba law 70 cents would do the business. Experience has shown that it costs enormously more to close out an estate under the insolvency law in the Territories, than in Manitoba under the law in force in the province. Application must be made to the court for every move and there are endless ways of piling up law costs. The law appears to have been evolved mainly for the benefit of local lawyers, who reap the advantage of the excessive costs, and who thus receive liberal pickings from each case coming under the assignment act. The action of creditors in buying up estates, rather than have them wound up in this tedious and expensive fashion, will, of course, deprive the local Territorial lawyers from securing the plunder which they were working for in having this act placed on the statutes. This is at least satisfactory.

The Territorial act governing bankrupt estates is certainly a gross injustice, upon the commercial community. A bankrupt estate belongs to the creditors of the estate, and these creditors are the people who in all reason should have the chief say as to how the estate should be wound up. Retailers and jobbers alike, and indeed all business men should resent this injustice. While creditors are naturally anxious to make the most out of bankrupt estates, debtors also are anxious that their estates should pay as large a portion of their liabilities as possible. Where a large percentage is squandered in unnecessary expenses, it is a great injury to the debtor as well as to his creditors. It is to be hoped the commercial community throughout the Territories will be able to bring sufficient pressure upon the legislature to have this obnoxious legislation removed at the next session of the legislature.

## MILK AND DISEASE.

The recent discovery in Winnipeg, through the individual efforts of a citizen, that typhoid fever had been spread about the city by means of milk, should draw public attention forcibly to the question of looking more closely after the dairies. Medical men and scientists claim that milk is a well known distributor of disease. It would appear too, from a superficial examination of the matter, that if Winnipeg dairies were properly looked after by the proper officials, it would not have been left for a private citizen to discover the cause of the trouble in the particular cases under question. The dairy should have been looked after long before it became a matter of private investigation. Winnipeg has a dairy inspector, a health inspector and a medical health officer, so that there are evidently officials enough, if that were all that is required. Evidently, however, this is not the case. The officials may not be efficient, or there may be lack of system, or their respective duties may not be properly defined. Whatever it may be, there is apparently something wrong somewhere, and the citizens must look to the city council or to those members of the city council who are directly responsible for this evident neglect. This is where the blame for the lack of system or incapacity should be placed.

Some years ago considerable agitation occurred in the city regarding the regulation and inspection of dairies, and considerable progress was made in the direction of providing for a more cleanly and wholesome milk supply. Latterly, however, it would appear that the dairies have been almost lost sight of and that progress has been made in a backward direction. True we have had a dairy inspector drawing a salary, and probably he may have performed the work entrusted to him quite faithfully. But an inspector who is not an expert in medical or sanitary matters could not be expected to properly handle this important work. The best he could do would be to see that the dairies are kept clean. So far as disease among the cows is concerned, there is practically no oversight over Winnipeg's milk supply—truly a very dangerous situation. In these days, when it is generally conceded that the dread disease tuberculosis, which is the cause of such a large percentage of mortality in the human family, is frequently contracted from drinking milk from tubercular cows, the neglect of a proper supervision of the milk supply would seem simply criminal. A system of inspection which neglects to look after the cows, and which does

not provide for the removal of diseased animals, is hardly worthy of the name of supervision at all. One of the most important features is entirely overlooked. Winnipeg citizens who have practically no protection against diseased and unhealthy milk, should call their aldermen to account for this neglect.

Referring again to the number of officials, it is quite possible that there are too many officials to secure the best results. Better results could no doubt be obtained by placing all departments pertaining to the public health in charge of a thoroughly competent person. Such a person would require to be thoroughly up in medical and sanitary science. Instead of three officials working independent of each other one competent expert controlling all, with such assistance as might be required in each particular department, would undoubtedly result in a wonderful improvement in the way matters pertaining to the public health are looked after in Winnipeg.

## INDUSTRIAL DEPRESSION.

The wonderful industrial development in Germany of late years appears to have reached its limit, or at least it has received a serious check. Reports from Germany give serious complaint of depression in industrial centres and grave fears are entertained for the future. Industrial development in Germany has evidently overreached itself, and it now seems impossible to find a market for the vast quantity of goods which are manufactured. What is true of the situation in Germany is also true of other European countries. In a comparative sense, Germany as a high protectionist country, cannot expect to find material enlargement of the home market, and must look abroad for a market for the large surplus quantity of goods which is annually produced. On the other hand, the development of industries in countries which formerly imported many lines of goods, has tended to curtail the demand upon the old European industrial centres for manufactured goods. Undoubtedly as the years go by, the newer countries, which now import manufactured goods largely, will gradually manufacture more at home and buy less abroad, with the result of curtailing the trade of the older industrial centres.

## TRANSMISSION OF POWER.

It is reported from Seattle, Wash., that The Snoqualm Falls Power Co. have succeeded in driving an electric motor successfully at a distance of 135 miles from the generator. If this means that further progress has been made in transmitting power long distances, by reducing the waste of energy in transit, it will be of great importance. It is worthy of note that Winnipeg is located practically the same distance as noted above from the great Keewatin water power works. There is an enormous force going to waste at Keewatin for lack of users. If we could have this power transmitted to Winnipeg, it would be a great thing for our city.

## Manitoba Wheat Stocks.

There were 1,225,000 bushels of wheat in store at Fort William on Nov. 17. Receipts for the week were 200,000 bushels, and shipments were 253,000 bushels, compared with receipts of 231,000 and shipments of 759,000 bushels for the corresponding week last year. A year ago stocks in store at Fort William were 1,739,000 bushels. Stocks in store at Fort William, Port Arthur, Keewatin, Winnipeg and interior points were estimated approx-

imately at 3,653,000 bushels, compared with 7,250,000 bushels a year ago, and 3,500,000 bushels two years ago.

## Live Stock News.

D. J. McLean, buyer for Gordon & Ironside, Winnipeg, came in from the west this week with 18 cars of cattle from the ranches around Macleod, Alberta.

On Saturday last Alme Bernard, of Winnipeg, shipped a carload of horses to Montreal. This is the fourth carload Bernard has sent east during the past two weeks.

Beef cattle shipments this year from Medicine Hat, according to the News, total 3,755 head to date, with more yet to follow. This will show considerable increase over last year.

G. A. Kobold, butcher, at Rat Portage for over twenty years, has disposed of his business to John Gardner & Co., and will take an interest in the business of Kobold & Co., Winnipeg.

Six carloads of choice stocker cattle were brought in from Manitoba last week by Samuel DeRigny. They were all disposed of upon arrival, one carload being left off at Clarendon station, having been purchased by A. W. Burke, whose ranch is situated in the vicinity. The balance of the animals went to T. E. Cummins, whose ranch is located near Gleichen. The animals were A. No. 1 in every particular and arrived in first-class condition. Other shipments will be made before the season closes.—Macleod Advance.

## Dairy Trade Notes.

The Crystal City creamery has closed for the season, after an output of over 40,000 pounds of choice butter. A. C. McLennan, of Gladstone, had charge during the season.

Wm. T. Ware, a well-known Montreal cheese and butter exporter, has severed his connection with Lovell & Christmas, Limited, and has resumed business on his own account.

A practice that should be abolished by country shippers is that of working low grades of packed butter into roll, and packing them in with fresh-made roll, with the intention of passing it off as fresh-made. The deception is always detected, and such lots are invariably sold at same prices as low grades of packed command. Care should also be taken before putting the butter in packages that all the sides and ends of the packages be lined with new white muslin, thus keeping the butter from defacement by touching the wood. A bad practice is in putting roll butter up in paper; this should not be done, as the paper sticks to the butter and damages the appearance. Each roll should be separately placed in a piece of new muslin cloth washed in warm water to take out the starch, and wet in good brine. The rolls should be of moderate size and not too large. Then again, the rolls should be of uniform color, not packing light and fresh-made with other that has been colored. The gross weight and correct tares should be marked on each package.

## Railway and Traffic Matters.

G. B. Reeve has been appointed general manager of the Grand Trunk Railway Company. Reeve severed his connections with the railway last spring after 40 years' service and has since resided in California.

The Great Northern announces that the New Kootenay Valley railroad running from Bonnar's Ferry, Idaho, to Kuskanook, B. C., will be opened for business on Nov. 25. This gives a new and direct route from Spokane, Wash., to Kootenay Lake, B. C.

Regular train service has been opened on the Southeastern (Canadian Northern), between Winnipeg and Rainy River. The bridge over the Rainy river will be built during the winter, and possibly within another year connection will be made with the Ontario and Rainy River section of this road, thus opening a through line to Lake Superior.

The British Columbia salmon combine is said to have collapsed.

The total fire loss in the United States and Canada last month, as compiled by The New York Journal of Commerce, was \$7,107,000, against \$9,110,300 for September, \$12,046,250 for October last year and \$7,539,400 for the same month in 1893. The total for the first ten months this year amounts to \$143,426,650, against \$111,654,900 last year and \$30,043,000 in 1893.