

TRADE IS HEALTHY.

Business Men of Victoria and Vancouver Speak Cheerfully of the Present and Future.

Development of the Mining and Other Industries Having a Marked Effect All Over.

Citizens Can Hasten the Good Times by Favoring Excellent Local Products.

During the past several months there has been a noted increase in business throughout the Province, and generally a more cheerful feeling amongst all classes of business men. The improvement in trade is more apparent in wholesale provisions and dry goods and also in the retail of these lines, but commercial people as a whole look forward with greater cheerfulness than for the past several years, for the outlook is most encouraging. The belief is general that the trend of business is upward, and that the large mining development now going on, and an improved lumber market, are sure to bring good results. The working of the gold and silver mines of Kootenay and of the gold mines of Cariboo has had much to do with the increase of trade, and as their development will proceed on a much larger scale from this forward, it is but reasonable to conclude that general business will be proportionately benefited. The recent improvement in the circulation of money was of course induced to a considerable extent by the large payments made on account of the salmon, sealing and fur industries, which moneys have drifted into various channels to the benefit of all. The belief is in the air, however, that times are on the mend, and this has much to do with the better state of affairs.

Ingenuous prophecies of direful things to happen have ceased, and the prophets on the business outlook are dealing out more pleasing forecasts. It is impossible to say anything on this head without first and foremost mentioning the mining movement. The mines of British Columbia this year will produce from five to eight hundred per cent. more than during any year in the past five. The prospect is that next year this will be repeated, and double the amount taken from the placer and quartz mines than will have been secured when 1895 ends. There is good reason, then, for the statements of the business prophets, for all lines of trade will be benefited by the mining alone. However, the coal, fish and timber industries are being added to, and farming, dairying and fruit raising are being entered into by greater numbers. While the resources of sea, mine and forest are being developed the supplies to feed the workers are thereby being produced in our midst, and the province enriched to the extent of keeping the money paid for the same at home.

Representatives of the COLONIST have interviewed a number of the business men of Victoria and Vancouver on the state of trade, and below will be found a brief record of their individual statements on the matter.

MONEY ACCUMULATING.

Savings Banks Deposits Increasing While Taxes and Other Obligations Are Well Provided For.

A conclusive proof of money being free for use in the payment of taxes into the city treasury, Mr. Charles Kemp, city treasurer, says that he has been surprised at the way the taxes have come in this season; and for the ten months ending on October 31, the receipts from this source were larger than for the whole of the preceding year. For 1894 the tax receipts were somewhat over \$179,000, while for the ten months ending October 31, \$189,500 was taken in. One hopeful symptom is that people are paying up their taxes. It is his mind these results point to money being much easier and times better.

Another highly satisfactory indication of improvement is that the deposits in the Dominion Savings Bank branch here are not only far in excess of the withdrawals, but the number of small depositors has also increased. The deposits are also larger than last year.

Mr. A. J. C. Galletty, manager of the Bank of Montreal, says that while there has not yet been any marked change, the prospects are much better. The most encouraging feature is that the progress though small has been steadily in the right direction.

Mr. G. H. Burns, manager of the Bank of B. N. A., pronounces business better than for some time past, but does not attach very much importance to the circumstance, as he considered it was to be expected. Collections have improved as the seasonally due at this season of the year. There is a better feeling generally, and as money is more ready payments have improved. In his opinion it is difficult to say whether the improvement will be permanent or not.

Mr. D. R. Harris, of Loewenberg, Harris & Co., financial and insurance agents, says that his experience is that, taking a conservative view, business generally is most encouraging. People have taken a lesson from the financial stringency and have economized and got their affairs down to a better basis, so that they know just where they stand. This gives a healthy tone to business operations and a brighter outlook generally.

Mr. Percy B. Brown, manager of the B. C. Land and Investment Agency, finds business very much improved during the past few months. As a proof of this he points out that whereas in August the firm had seventy houses to let, now they have but thirty. This is not the result of people moving from old houses into new ones, but is due to a steady increase of population. Money is very much easier, rents are coming in well and so is interest. Business has assumed a healthier tone and has improved greatly.

Mr. H. F. Holsteman, of Holsteman &

PORT WILLIAM, ONT.

Mr. William Day, of Port William, Ont., says: Two years ago my wife was very ill with Dyspepsia. No remedy that she could find did her any good. Finally she tried Burdock Blood Bitters, and after taking six bottles was entirely cured. That is now more than two years ago and she has had no return of the malady. I also have had occasion to use Burdock Blood Bitters, and I cannot speak too highly in its favor. I always recommend it to my friends, and in every case with good results. Yours very truly, Wm. Day.

Co., real estate, remarked that in his particular line very little is doing. House rents are much lower than formerly and cannot be called very satisfactory.

F. J. Claxton, of Dalby & Claxton, financial, insurance and real estate agents, said that the business situation is certainly improving. The interest taken by outside capitalists in British Columbia is being strengthened, and ere long there is bound to be considerable improvement.

THE LOCAL PRODUCERS.

They and Other Chief Traders Speak Hopefully and Make Important Practical Suggestions.

Mr. D. R. Ker, of the Brackman & Ker Milling Co. and President of the British Columbia Board of Trade, gives it as his opinion that business all round is on a better basis than last year and has been steadily improving during the past few months. His firm had nothing to complain of and he ventures to say that in the next twelve months the record of failures will show a decided decrease as compared with the past year.

Mr. T. B. Hall, of Hall, Ross & Co., notes a decided improvement in trade. He points out, however, that the people of Victoria can do a great deal towards building up the town by patronizing local manufacturers instead of sending outside for what can be cheaper purchased at home and of just as good quality. One trouble in the past has been that the heavy class of goods, such as large shipments to be sent here of flour and farm produce at slaughter rates, to the detriment of home industry. He would like to see something done here as in Seattle on the principle of a householders' association, with the object of training the members to prefer the products of local industries to those of outside places.

"On many at work in Victoria is worth ten over on the South," said Mr. Hall, "and Canadian products should be preferred to foreign."

The Okell & Morris Co., canned and preserved fruit, consider the outlook far more favorable than last year, their own trade having increased seventy per cent., and payments being more promptly met, a certain indication that the times are easier.

Hon. J. H. Turner (of Turner, Beaton & Co.) reports considerable improvement in trade both as regards the volume of business and collections. The development of the Upper Country, especially West Kootenay, is having a very beneficial effect upon the wholesale trade at the capital. Respecting his own house the encouragement has been sufficient to induce him to open up branch establishments in Kootenay. In his opinion the improvement will continue to grow and keep pace with the great schemes of development now being worked out in the interior of the province.

Mr. Lawson, of R. P. Ribbet & Co., said that business shows a decided improvement, while collections are coming in more freely. In the general increase in the trade of the Province, particularly in Kootenay, Victoria is doing her share and is holding her own at all points. There is every reason to believe that the business outlook is a cheerful one and that the coming year will be one of prosperity.

Mr. W. A. Ward, of Robert Ward & Co., Limited, says that while their business is of course largely a foreign one, the firm price of salmon in England has naturally proved most beneficial to the business.

Speaking of general lines, he notes a distinct improvement in business locally.

Mr. R. H. Hall, manager for the Hudson's Bay Company, admits a marked improvement in business. Trade is generally better and payments are more prompt. The increase in the volume of business is due largely to provincial trade.

Mr. Gustav Leiser, of the firm of Lenz & Leiser, says business is better than last year, with a promise of even greater improvement in the trade of 1896. Competition has not out of profits, but the volume of business has considerably increased. Losses will about equal those of last year, but an improvement in this respect may be expected next year. There is sufficient business, in his opinion, for all the houses in the province, and with more rustling he thinks much of the business at present going to Eastern houses could be handled here.

Mr. A. C. Flimmerfeld, of Ames, Holden & Co., wholesale boots and shoes, said that though no marked change has occurred in that particular line, business generally has a more encouraging look, signs of improvement being noticeable all along the line.

Mr. C. E. Seabrook, speaking for the Albion Iron Works, reports a marked improvement in the business of that company. Not only is the general business better, but the stove founding department, of which special feature has been made this year, has enjoyed a particular measure of success. The freight rate upon stoves from Eastern Canada is such that considerable inducement is offered for their manufacture in this province. The Albion Iron Works this year made up a very attractive line of the most approved patented stoves, especially suited to the requirements of the provincial trade, and the demand for their wares has been brisk that the company have not been able to keep up their stock, the stoves on exhibition in their show room being robbed to assist in the filling of orders. Some difficulty was also experienced in securing goods, but this has since been overcome and the company will shortly be in a position not only to meet all the requirements of their customers, but to add to their present line of stoves many designs which are being turned out. The company have secured a contract for supplying a number of ore cars for the Hall Mines Company at Nelson.

Mr. Luke Pither, of Pither & Leiser, wholesale wine merchants, found that the development of the province had resulted in a larger and more profitable trade for wholesalers.

Mr. J. Pither, of Pither & Co., reports business fully twenty-five per cent. better than during the previous year. The upper country is offering a new market for manufactured goods, which together with other points, has caused such a demand that despite additional facilities and help the house has all it can do to keep the supply up. Local business has also increased. Collections are easier to make than formerly and a better feeling prevails generally. Mr. Pither says his house is now competing very successfully with Eastern rivals in manufactured goods.

Mr. Joshua Davies, who is also largely interested in mining and other business enterprises, says that assuredly times are getting better. The development of the mining industry has not only benefited the province generally, but also the trade of this city, and people have a more confident feeling than for some time past.

Mr. E. Elworthy, secretary of the board of trade, says that business generally throughout the city shows many evidences of improvement, especially with the wholesale houses. Hardware dealers and furniture manufacturers have not been so badly hit as in other lines of trade, consequently upon the inactivity in building operations. Retail dry goods houses are doing exceptionally well, and collections are uniformly better.

A gentleman largely interested in the

Union Colliery Company referring to the contract which had been recently entered into for the supply of coke to the Hall Mines smelter, observed that the Colliery coal makes an excellent description of coke, and having in view the growing demand for this product the company has put 100 cars of coke on the water, capable of clearing 600 tons of coke per day. Exports made with this coke showed it to be free from sulphur and suitable for smelting purposes, quite equal, indeed, to the imported English coke at the same time cheaper. This fuel, it is estimated, can be laid down in Kootenay cheaper than coke can be purchased at the ovens in the United States, so that the Kootenay market is assured, and with the bringing in of the Hall Mines smelter and the Trail reduction works there will certainly be a demand for coke.

Mr. E. G. Prior, M.P., of E. G. Prior & Co. Ltd., announces very little improvement in the line of hardware. There is, however, a probability of considerable business being done with the Upper Country, though the trade will require some study by the Coast houses making less than carload shipments. At Winnipeg short mixed shipments were made, and the same goods are laid down in Kootenay points cheaper than smaller shipments can be got in from the Coast. Added to this the competition for Kootenay trade is so keen that steel is being laid down practically at cost.

Mr. L. G. McQuade, of P. McQuade & Sons, ship chandler, has not noticed any difference in that class of trade since last year. Prices have risen in the East, which naturally tends to keep down improvement in the trade here, and in the heavy class of goods in which the trade deal an upward tendency would not be felt so quickly as in necessities such as groceries or dry goods.

John Kereham & Co., wholesale commission agents, report that business, as shown by the returns for September and October, as well as a considerable improvement over last year.

WEARING APPAREL.

The Fine Raiments in Which Citizens Walk Abroad are Largely Bought With Spot Cash.

"Business is better than ever before with us," was the remark of J. Hutchison, of J. Hutchison & Co., dry goods. They do produce a cash business. People are buying well and paying cash, the firm's experience therefore being quite satisfactory.

Mr. D. Spencer, of Spencer's Arcade, dry goods, finds business much better. It is largely a cash trade with him, for he does not believe in long accounts, and the amount of sales is increasing steadily; so much so that the firm is itself again compelled to enlarge its business premises.

Mr. Henry Young, of Henry Young & Co., dry goods, reported business in a healthier and better condition than last year, with signs of increasing. His business is a cash one, so he does not have to trouble about collections. A couple of falls, and the consequent forced sales, had affected the retail dry goods trade last year, but things have assumed a healthier tone with good results.

Mr. T. Houghton, dry goods, states that although the fine weather in October somewhat retarded the sale of autumn goods, the situation is far better than last year. November and so far have shown an increase over those of October, and they are also ahead of November of last year.

Mr. John Partridge, dry goods, notices improvement in business compared with last year. He has not, however, noticed any improvement in the volume of business, but he has noticed a better feeling in the trade.

Mr. Geo. R. Jackson, tailoring and gentlemen's furnishings, finds business lively, and has no difficulty in selling goods.

Thomas Bros. & Grant report doing a brisk business. The trade is more ready and easier than last year, and the tailoring business will keep on improving.

Mr. W. Stewart, tailoring, finds business on a better basis due to the fact that the credit is being given. People do not look for credit so much as formerly. Trade has been improving steadily for the past few months.

Mr. Joseph Wilson, of W. & J. Wilson, doblers and men's furnishings, did not take a favorable view of things as some other business men. He notices no improvement over last year in general business.

Mr. W. G. Cameron, clothing and men's furnishings, said that while his branch of trade has not as yet felt any increase over last year he sees good indications for the year.

Mr. S. Reid, ready made clothing and furnishings, finds no falling off in demand from last year and believes that business is taking on a brighter aspect.

Mr. B. Erskine, boots and shoes, believes money is more plentiful, but because people are not going after cheap lines of footwear so much as last year.

Mr. H. Mansell, boots and shoes, has not noticed much improvement over last year in general business.

HOUSEHOLD GOODS.

Purse Strings Being Loosened and Folk Live Better Because Feeling More Cheerful.

Weller Bros., a representative furniture firm, said that while trade has been holding its own, the wave of improvement has not yet reached them. The volume of business, except that less credit is being asked, which places things on a better basis.

Dixie H. Ross, groceries, who does a strictly cash business, and therefore has had better, as people are feeling more confident and hopeful.

Erskine, Wall & Co., groceries, report a very decided improvement in the volume of trade. Mr. Wall stating that the last two months the firm has been the busiest since the firm has been in the business. Back collections have been remarkably good and people are paying up well.

Blackie & McKinnon, provisions, have not been in operation long enough to compare this with last year, but business with them has been very good and money is plentiful.

Mr. M. Young, of the New England Bakery, finds business picking up, collections being more prompt, and the trade is a happy one. Mr. S. Coker, of the Lower Bakery, finds business looking up so well that he has had to build more ovens to keep up with the trade.

The Victoria Tea House finds that with

the same exertion it is easier to sell goods now than several months ago, showing that money is somewhat more plentiful.

Mr. D. W. Gillies of the British Columbia Cattle Co., records an improvement in the butchering business. The British Columbia market has handled more beef and heavier beef than last year, and money has been somewhat easier. The development of the mining districts has had a noticeable effect upon the beef market, as the Coast no longer continues to be the sole market for the beef from the ranges in the interior. The demand of the Kootenay market is growing each month and a stiffening in beef quotations may be expected. In addition to this an experiment was recently made of shipping beef cattle from British Columbia over the C.P.R. to the British market. The cattle arrived at Montreal in good condition, and if the venture succeeds in Britain regular shipments will follow which will further deplete the supply hitherto drawn upon to meet the demands of the Coast.

R. Porter & Sons, butchers, packers and manufacturers, report a highly satisfactory increase. The demand for meat is naturally larger as the cold weather sets in, but compared with last year a far larger and more profitable trade is now being done. Payments also are better.

L. Goodacre, meat market, perceives a change for the better. People are feeling more confidence in the future and as a result their purse strings are loosened, which of course has the effect of setting more money in circulation.

Beatty & Co., cured and pickled meats, who have but recently opened up here and therefore cannot make comparisons with past years, say that the retail trade is showing a healthy increase that appears to be steadily growing.

Geo. Powell, of Cheapside, retail hardware, found trade mending a little, and an improvement over last year, comparing last month with October, 1894.

J. Turner, of Turner & Co., tinware and hardware, had found that the volume of trade was increasing, principally in the jobbing line.

Mr. W. Bonas, of the City Plumbing Co., says that while his firm has not been in business long enough to compare this with last year, during the last few months he has noticed that business is constantly becoming better.

ARTICLES OF LUXURY.

There is a Free and Gradually Improving Demand for Them From Victorians.

Mr. R. Jamieson, books and stationery, says that business is "picking up" and is decidedly better than in the earlier part of the year. He expects to do an immense Christmas trade.

Mr. W. H. Bone, of T. N. Hibben & Co., bookellers and stationers, pointed to a large addition the firm are making in their warehouse to emphasize his faith in a genuine increase in their business. His experience is that the general tendency of business is decidedly for the better; money is easier and the future, he believes, will show a steady and satisfactory advance.

Mr. C. Brand, of C. Brand & Co., books and stationery, cannot compare this with last year, as he has just been a year in business; money is not so tight now as it has been, he says, and he finds that the volume of business is increasing.

Mr. Herbert Kent, of M. W. Watt & Co., speaks hopefully from the fact that inquiries for musical instruments are increasing. He has also found collections satisfactory and considers business decidedly improving.

Mr. C. E. Jones, of the People's Pharmacy, notes that people are spending more money on perfumes and the daintier class of druggists' sundries—a sure sign to him that money is easier and business improving.

Mr. J. Colclough, druggist, has found collections easier than last year, while people are more ready to spend money on the daintier toilet articles such as perfumes.

J. A. T. Caton & Co., wholesale jewelry, find business better, and while the volume of trade is no bigger, payments are better.

Mr. C. E. Redfern, wholesale, retail and manufacturing jeweler, remarked that while his branch of business naturally would be one of the last to benefit by better times, he had noticed a little encouragement and looked for still better things.

At Challoner & Mitchell's jewellery establishment Mr. Challoner states that business is decidedly picking up. His firm are selling more than last year in spite of increased competition, and payments are good.

Mr. C. W. Rogers, of the San Francisco candy factory, has not found any particular increase in their line of business.

John Barnaley & Co., gunsmiths and sporting goods, have found trade about the same as last year.

Mr. E. A. Morris had found trade good, just about as usual, in the tobaccoist line.

SPORTS AND PASTIMES.

The above match was played on the Canton field, Esquimalt, yesterday afternoon, and resulted in a victory for the Navy by one goal and three tries (4 points) to nil.

Rain fell heavily at times, making the ball very greasy, but it was a fast game, the chief feature of the match being the grand play of the Navy forwards.

Unluckily for the Cowichan in the early part of the game Jackson, one of their best players, was hurt, and consequently they were playing one short for the greater part of the time.

The first half was hotly contested, and although the Cowichan were strictly on the defensive for most of the time, their defence was so good that the Navy were only able to score one try—by Beckett—which was not converted.

On changing ends Wigram quickly scored a try between the posts with a good run, which Beckett converted easily, and shortly afterwards from a good pass Petch gained another try, but the attempt at goal failed.

Anderson made a good run for Cowichan, but failing to reach the goal, and within five minutes Petch scored a further try for the Navy, which was unconverted. Mr. Cowichan team arrived in the morning four men short, but they were able to complete their team with some Victoria players, of whom A. C. Anderson was one, and he played a good game.

NEWFOUNDLAND AND CANADA.

ST. JOHN'S, Nfld., Nov. 11.—(Special)—Sir William Whiteway, Premier of this colony, visits Canada early next month. His motive is not known here, but it is supposed that the visit has some connection with the matter of confederation.

Government papers state that Newfoundland is on the eve of important movements affecting the destiny of the colony. Moral, political and financial affairs are demoralized, and every branch of the public service is in a state of confusion.

It is difficult to effect reforms from within, owing to the damage done by reckless and corrupt administrations in the past.

Doctors recommend Norway Pine Syrup because it is the best cure for coughs and colds. Price 25c and 50c at drug stores.

THE MAINLAND TOO.

Improved Conditions in Vancouver City While New Markets Are Being Sought.

Attractions of the Province More Than Ever Realized by Capitalists and Travellers.

VANCOUVER, Nov. 9.—(Special)—Having interviewed prominent men in all branches of trade and commerce for the purpose of obtaining opinions on the state of trade in this part of the Province of British Columbia, the COLONIST correspondent has to submit a series of statements of the most encouraging nature. They speak for themselves, and are given below without further comment than to merely mention the two leading points brought out—that the general trade is progressing as might be expected on sound conservative lines, after recovery from the effects of the world-wide depression, while the unexampled developments in the Kootenay country have opened an entirely new field for commercial enterprise, in which the merchants and investors of the cities of the Coast may find golden opportunities without limit.

PRICELESS TREASURES.

An idea of what some of the early operators stand to realize out of the Kootenay, and of the stream of wealth which in consequence may be expected to pour into the trading centres of the province, is conveyed, for instance, by the remarks of Alderman Shaw, who says:

"I have just returned from that country; it appears to me that the South Kootenay proposition is the best that has ever been presented by this province to the world. The Le Roi and War Eagle mines are beyond the experimental stage, so much so that English capitalists have offered for each mine \$500,000, which has been refused. I asked the managers why this splendid offer was declined. They said that the ore they were now turning out averaged \$50 per ton. It costs \$20 a ton to ship to the American market, so that \$30 on each ton of ore was realized. As the company ships 100 tons a day and there is a year's work ahead, that means \$1,000,000 from the actual gold in sight, to say nothing of the ore not in sight, which might last twenty-five years longer. In Butte it pays to erect smelters to work \$20 ore. They are now building smelters to work refuse ore running from \$17 to \$18 a ton."

"There are from 20 to 25 mines opening up; every one of which is as good, so far as early indications are concerned, as either the War Eagle or the Le Roi, and some of them are better. This is the reason I think that the Trail Creek proposition is a good one. There is enough ore in sight now to pay for the cost of the mine, and the rest of the ore is a sure thing. The Boundary country shows larger and richer deposits of ore in the crude state than even Roseland, and the whole country may be impregnated with metal, but the great drawback is the want of railroad facilities. The Americans are eagerly seizing and carrying away the wealth which should be circulating in our own province."

"Victoria and Vancouver must look alive to their interests, particularly in the matter of railroad facilities. It would be an immense help to this province if the railroad, instead of running along three sides of a square, would go directly to Trail Creek. In my mind the difficulty can be overcome by a railway line through Cowichan, New East and almost direct to the South Kootenay country. The province is not now reaping the benefit from the development of this wonderful country."

GOING OUT BY MILLIONS.

"The exports of the province this year from the mines alone," said Mr. F. S. Barnard, M.P., "will be two millions more than last year. In ten years we shall be exporting more than any other province in the Dominion. British Columbia is richer in mineral wealth than any three states in the Union. I have returned from Kootenay with Mr. Shaw, representing large capital in Europe. I wanted him to see the country for himself and he is well satisfied."

"It is quite true," added Mr. Barnard, "that we contemplate spending \$300,000 in utilizing the water power of Seymour creek to operate the street railways of Vancouver and Westminster and the inter-urban tram line, besides the electric light system and branch lines of electric railways. The power will be concentrated at one point to operate all these undertakings. The water in Seymour creek being lower than for six years we sent an expert to report, who stated that we have enough power to accomplish everything we proposed to undertake. We have now another expert on the ground and an electrical expert from the Canadian General Electric Company. If they report favorably the work will go on."

A REPRESENTATIVE STATEMENT.

Mr. F. C. Cotton, M.P.P., and editor of the News-Advertiser, whose opportunities for forming a sound conclusion are of the very best, thus carefully expressed himself:

"I think the business outlook for the province is favorable. Many weak firms have been weeded out during the last two years and many risky or doubtful enterprises have been brought to an end. The prospects are better for our lumbering industry, since in several of our foreign markets stocks have been greatly reduced. The farming community has had a prosperous season, but will not be thoroughly sound until its members adapt themselves generally to the altered conditions, different from those which prevailed a few years ago. The mining industry is now unquestionably about to experience great activity, and this will directly and indirectly, lead to activity in general trade and bring about a considerable influx of foreign and outside capital. At the same time, as regards Vancouver and Victoria, I think the next few months may witness some depression, and I consider that prudence and economy should be exercised in order that there may be no setback in general business."

The conclusions thus succinctly expressed are borne out by the following statements, grouped under the heads of the several chief classes of business men interviewed.

BANKS AND TREASURIES.

Bills and Taxes Promptly Paid, Goods Freely Bought and More Money to Deposit.

J. Miller, postmaster: The savings bank deposits this year show an increase of 25 per cent. over last year. The people who made these deposits came to Vancouver without a cent, and they have been able to pay running expenses and buy up money. A great many more money orders are made payable in Vancouver than formerly, which means that more money is coming into Vancouver. I estimate that the banks here have paid out to fishermen this season a

million dollars. Many of the fishermen come to me to be identified, and I make the statement after careful consideration.

J. M. Bower, collector of customs: Recent customs returns are positive evidence, to my mind, that trade is improving, steadily and solidly. Trade in the port goods unless they are selling them, and our returns average so far 20 per cent. more than the same time last year.

J. E. Miller, chief of the inland revenue department: The returns of the inland revenue department for the Mainland of British Columbia for several months back show an increase of \$8,000 over the corresponding months of last year.

W. L. Egan, assistant assessor and collector for Westminister district: "Collections are certainly a great deal better than last year."

G. F. Baldwin, city treasurer: The taxes payable this year, during the rebate season, will be fully as large in percentage as the past two or three years, while the actual number of payments made has increased.

W. M. Murray, manager of the Bank of British Columbia: The feeling in the province is better to-day than for the past two years. Bills appear to be met better.

W. Godfrey, manager of the Bank of British North America: I think that Vancouver to-day is in a business sense, in a healthier state than ever before; business prospects for the province are good.

C. Sweeney, manager of the Bank of Montreal: We have not as yet felt any marked advance in the volume of trade; I think the prospects of the province are good, and that better times will come, not suddenly but with a healthy natural development.

INVESTMENT AND INSURANCE.

"The Best Year on Record"—Big Life and Fire Insurance—Inquiries for Real Estate.

J. E. Evans, Provincial Manager Union Mutual Fire Insurance Co.: It is the best year that we have ever had in British Columbia. The company have great faith in the future of the province, and Mr. Chase, our superintendent of agencies, is coming in a few months to make an investment tour.

J. J. Banfield, Insurance and Real Estate: "The fire insurance business is ahead of last year, owing mainly to the opening up of the Upper Country; it has increased fully 25 per cent. over last year to date, while premiums are double what they were four years ago. Real estate is selling somewhat better than last year and there is quite a demand for residential property in the West End."

J. D. Breeze, Confederation Life Insurance Co.: Our insurance and loans are heavier than last year.

Stanley Henderson, Mutual Life Insurance Co. of New York: The insurance business was much better with me last month than any month in the last twelve months.

S. Richards, of Innes, Richards & Ackroyd, real estate, insurance and mine brokers—Authentic reports from the Upper Country indicate an improved state of affairs in the mining portion of the province.

Malvor Campbell, of Coppley