

# DOMINION BAG CO., LTD.

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MANUFACTURERS OF

Full Stock Carried by  
our Manitoba and  
Northwestern Agents.

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Anderson & Co.,  
WINNIPEG.

Prices and Samples  
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FOR FLOUR.  
FOR BRAN.  
FOR OATS.  
FOR SHORTS.  
FOR POTATOES.  
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farm of 10 farms. The company then appointed men like Sir J. L. Kaye to select their farms which were wholly unsuited to mixed farming. The expenses of that gentleman amounted to about \$60 per day besides cab'grams and tel'grams which cost about \$4,000 a year, and to this general manager they paid \$13,000 a year. He never had any experience in farming, except moonlight irrigation or watering crops by means of watering carts, and this operation was to be carried on with the aid of lanterns placed on tall poles, placed at each end of the tillage field when the moon was on the wane. He resigned about two years, and Mr. Stone then took up the management for a time, and, I must say, he was an improvement on his forerunner, but he came into office too late. ("Too late to spare when all was spent.") The company had a vice-president—Mr. Richardson, who was, I understand, a lawyer by profession, and therefore most competent to undertake the management of the general business of both companies. Sometimes he visited the farms in company with Sir Kaye, and cast a bird's eye view over the plains. His expenses in connection with his trips from England to Canada would not be considered a profit to any ordinary farmer. Subsequently he came to reside at Calgary and live in luxury, as he had a right to do I presume, and he now reigns supreme as general manager at a large salary to superintend the winding up of the estate. I understand he is now appointed sub-receiver. He and another employee of the company, some months since, purchased \$15,000 worth of cattle from the Canada Agricultural Company, who were not paid cash for same, but simply took a bill of sale or some such security for this \$15,000. The calves of these cattle are now being sold by Mr. Richardson to the Northwest Trading Company at 11 to 12 cents per pound, whilst other butchers in town can buy all the calves they require at 10 cents per pound.

Though the company referred to is now in liquidation, still the shareholders permit a large and unnecessary expenditure to go on from day to day—a large staff paid good wages and office rent as usual.

Why can't the shareholders reduce expenses by giving up large offices, and let all the accounts be kept by one competent accountant, who could keep the meat market accounts and the other necessary books of the two companies and have a room in connection with the business store of the Northwest Trading Co. and save as much outlay as possible?

At present I understand that all the farm managers are under orders to quit at the end of this month. The shareholders are still asked to pay the usual office expenses—pay Messrs. Richardson, Stone and Andrews, when one of these three gentlemen could easily manage during the liquidation period. A good competent man can be had to act as sub-receiver, at a salary of say \$1,500 to \$2,000 a year.

A man, too, not in any way personally interested in the sale of cattle, etc., outside those of the company.

If the shareholders can afford to pay large salaries to men who can give champagne dinners to bishops, etc., then they can't blame the country and say they have lost their capital because the country is not adapted to farming on a mixed principle.

It is not fair to this country, or the people of the country, that parties living at a distance should be kept in the dark as to the cause of failure of such companies as those referred to.

The failure in every case is attributable to bad and expensive management. The Canadian Agricultural Co. appointed managers for their 11 farms, but these managers had to take orders from General managers who were not competent men. In some instances the managers were directed by circular to do certain work, and I have seen these orders countermanded three times in one week—in fact, the managers who knew how to farm had to obey instructions from London and Calgary, and had no discretionary powers, therefore they were a useless expense, as foremen on the farms could have carried out the orders just as well.

In one instance I saw cattle die simply for want of a dose of medicine, and this medicine would not be sent in the middle of a month because the usual "indent sheet" was not sent with the order or the medicine ordered at the usual time. The medicine, however, arrived four days after the cattle had died. No wonder large companies, generally do not or have not succeeded in this country.

In conclusion, I will repeat what I have already stated—that this country is all that a good, practical farmer can desire, and his prospects are good, better than anything he can realise in any other country I know of. This season is the most promising one we have had for past ten years. We have had and are still having all the moisture we need, the growth is therefore unexpectedly rapid. Grass is very green and abundant, and judging by present appearances I should say our harvest should be a bountiful one.

As a great many people in this and the old country are misled by the failure of large companies such as the C. A. C. Co., I trust you will pardon me for writing so long a letter, and kindly give me space in your valuable journal, which I sometimes send to the old country, with separate reports from myself to emigration agents whom I have known for years.

Yours faithfully,

J. GREY.

P.S.—What I have said as regards the expensive management of the C. A. C. Co., is equally applicable to many, if not to all, of the large ranching companies in the N. W. T.—J. G. Calgary, June 12, 1894.

Views of Credit Business.

The Editor of The Commercial.

DEAR SIR,—I have been reading your articles

on "Hannah" with interest, and enclose you some of the views of one other country merchant. My own private convictions are too directly opposite to the goal for which we are fighting to admit of the light of day at present, for I say emphatically if you want to run a paying country store run a credit one. You cannot make the turn over in a country place to warrant a cash store, for the competition for cash is so keen that with any opposition in the same village no living margin is left. Of course to run a credit store a man must know his customers thoroughly, and must have ample time to call on them, especially in the fall, and if he manages rightly he will have little difficulty in becoming a preferential creditor in almost every case he wishes to. It is because I cannot give this time and attention to the business that I am giving it up; but I have no hopes of being able to run more than a one horse show on a cash system. I am not trying to say that bad debts in any one's hands but those of the storekeeper who gave the credit are worth anything, nor that he will not contract any bad debts, but I believe it will pay him well to have a few bad debts for the sake of the increased business and increased margins.

As regards any lessons we shall learn as a result of the present depression, they won't amount to a hill of beans. In the last three years the storekeeper, the machine agent and the horse dealer have been discounting crops one and two years ahead, and each crop, both yield and price, have been worse than the other, yet I believe that two seasons with 20 bushels of wheat per acre at 60 to 65c per bushel would put the most of my customers clear of all debts except the loans against their lands. They are of course all living as close as possible, and my store business has decreased from 50 to 75 per cent, though goods are still sold on credit. If, therefore, recovery under as reasonable an estimate as the above is possible, I believe that after three good average years buyer and seller would be as bad as ever in the question of discounting crops ahead. If anything is to be done in the direction of a cash basis, now that every one is soared is the time to do it. "When the devil was sick the devil a monk would be; but the devil grew well and devil a monk was he."

Yours faithfully,

W. CLIFFORD.

Austin, Man., May 19, 1894.

Credit the Cause.

EDITOR THE COMMERCIAL.

In your interesting article "What is the matter with Hannah," you hit the right nail on the head, re the credit system, and I reiterate your remark, "that there never was more urgent need of a convention of retail merchants being held than now." I shall be pleased to do anything in my power to assist you to bring such a gathering together.

Yours sincerely,

Broadview, June 19. JOS. CLEMENTSON.