

## ONE THING OR EVERYTHING.

A MERCANTILE YARN OF THE NORTHWEST.

(Spun Specially for The Commercial.)

CHAPTER I.  
THE OPENING.

Jake Millbank wiped the perspiration from his brow, laid down his felt hat, sat himself up on his counter and lighted a cheap domestic cigar. He required and was entitled to a little rest, for it was now noon, and for four hours he had been busy opening up, shelving and generally arranging a stock of general merchandise; and only those who have done such work are aware of how a few hours of it tires a man, especially on a spring morning in the Northwest, when, as is not uncommon there, the sun suddenly breaks forth in power and brightness, making havoc of the few remaining relics of winter, and jumping as it were from that season clean over the head of spring clear into summer heat, and catching many as it did Jake on this occasion with a heavy suit of underclothing still under his outer garments.

Jake Millbank was only a new arrival in the little Northwestern town in which he was located. He had lived from his birth until thirty years of age in an old fashioned town in an eastern province, where his father had been the leading dry goods merchant for nearly forty years, and until death terminated his long career of plodding industry and careful attention to business. Like most careful plodding men the father had gathered together a little wealth, which at his death was supplemented by some seven thousand dollars paid by life insurance companies on policies, issued over a quarter of a century previously, and kept in force by regular premium payments during that long interval. He left his widow and three sons in easy circumstances, and a valuable business to the two oldest boys, who were both married and family men, while Jake, the youngest, and as most observing people said, the smartest and most enterprising, received as his birthright a few thousand dollars of ready money, a division of the family estate, which was satisfactory to all, and especially to Jake, who for several years had lost interest greatly in the slow going conventional business his parent had built up, and was longing for some new and wider field in which to expend his energy and enterprise.

The Northwest fever has been more or less of an epidemic in Eastern Canada since the year 1872, rising and falling in violence as circumstances guided, and from this ailment Jake Millbank had suffered for two years before his father's death, but he could not leave his parent in the feeble state in which he had been for a long time before his end. His fever was lasting, however, and as soon as possible after the sad event he made his way to the prairie land, secured a business lot in a new and thriving town, built a frame store building, with a sleeping room for himself in the rear, and just as the first bright sun of May was warming all around, we find him as above described opening up and arranging a new general merchandise stock in his new and commodious store.

A fresh arrival in the Northwest is termed a tenderfoot, and it depends entirely upon how soon such arrival adapts himself to the circumstances of a new country, his retaining or getting clear of the title. Jake Millbank was not of the stuff to be long classed thus. He had come out in search of new ideas and a new mode of life and business, and during the three months he had spent in the country before he was able to get started in mercantile life, he had managed to steer clear of all the allurements of corner lots in embryo cities, had avoided all wildcat investments, keeping solid his resolution to get started in a staple business, and had even been acclimated to some extent, in having his nose frozen while taking a cross country sleigh ride some ten days after his arrival from the east. Of course his mind was made up that he could never succeed by sticking to the ideas of his eastern home. There a man had to stick to dry goods, groceries, hardware or some one branch of trade but in this new country Jake realized that he must take hold of anything that came his way, in which there was any clear prospect of profit, and in fact that a man to succeed must not bind himself firmly to one thing, but be ready to take a hand in everything that came within the range of a man in mercantile business. He had opened up store with quite a varied stock of merchandise, and if he could not secure all ready money purchases, he could truck and trade in every class of products brought in by his farmer customers, and in most instances make his profit both ways. He was not a conceited man, but he considered himself able to hold his own in almost any kind of honest mercantile business, and he felt satisfied that the simple pioneer community

in which he had located would not require the sharp watching which was too often necessary in the eastern country he had left. His neighbors in village and country were a people down to primitive habits and mode of living and his dealings with them would be correspondingly simple, easy and satisfactory. He just failed to remember the old saying that, "necessity is the mother of invention," and to reason therefrom, that in a new country filling up with poor but industrious settlers, necessity often reached extreme limits, and was very likely to bring a corresponding strain upon inventive genius, and as he afterwards found, all the power of inventive genius is not put forth on machinery and other things, which are protected by patent rights. Of course his mistake was a trifling one, but one often made by arrivals in a new country.

Jake had barely finished his smoke and opened his store door for the first time to the public when he had a call from Dr. Sawbones, the only medical man in the village, who helped himself to a cigar and ordered some household supplies to be charged of course. Others followed, sampling the cigars left open to all, and buying some trifling articles, and later in the afternoon, Mr. Ponsonby Neville, a young English gentleman, supposed to have considerable wealth in his native country, and located on a farm with three hired hands, a few miles from the village, was among the callers, and among those who were loudest in their praise of the tidy, well arranged appearance of Jake's new establishment. Before leaving Mr. Ponsonby Neville decided to open his account for farm supplies with Jake, and in the evening one of his wagons took away quite a liberal opening order, which was charged up of course. Thus the first day's business drew to a close, and after closing his store door for the night Jake footed up his day's business with the following results: Sales, \$77.50; cash, \$6.30; charged, \$71.50. The proportion charged was strikingly large, but then Mr. Ponsonby Neville's order made up a large share of the charges, and the balance was against good honest people located and interested in the neighborhood, all of whom would pay in time, and Mr. Neville's business was as good as cash, as he was known to be a man of large means, who preferred the unconventional and free life of a Northwestern agriculturalist with all its sacrifices to one of indolence and luxury in England. The figures satisfied Jake, and he felt convinced that he would soon work into popularity in his new sphere.

As the summer advanced Jake Millbank became more and more at ease in his new home. There was considerable scarcity of money in the country around, but as yet he had no business obligations to press him, and the outlook for harvest was fairly good, and once that was secured the financial situation would be completely changed. He had regular calls and orders from Mr. Neville and other less important customers in the country, while Dr. Sawbones kept adding to his score in the books, and like all others around making big calculations upon the financial freedom to be secured when the crop came to market. He had calls also from Joe Freejaw, the grocery drummer, who was sure to bring with him the latest thing in a humorous story, and Fred Melton, the dry goods drummer, who, although no political partizan, could talk for hours on the political system of the Dominion, and expose its evils sometimes in scathing language. Sam Slickmouth, the farm machinery agent, too was in two or three times every week, and brought glowing accounts of the state of growing crops, so that there was nothing approaching to monotony in Jake's daily life. The eastern man has an idea that a Northwestern winter must be a season of gloom and monotony, but in that he is mistaken. The winter is a time of rush and hustle in all towns and villages of the Northwest, while the summer, when farmers are kept busy on their farms, often proves trying in its monotony to the country merchant. In this respect Jake was fortunate. The village he was in kept growing all summer, and scores of new settlers were coming into the surrounding district, so that his first season was quite a lively one, so much so that there was talk of securing a charter and making the village an incorporated town, and not a few of the townspeople talked of Jake Millbank for the first Mayor.

In all his business affairs Jake kept steadily in view his first intention not to get into any business rut, but to tackle anything which promised a profit. He had been careful to put a good frost proof cellar under his place of business, and it kept gradually filling up with butter, salted lard and other truck from his farm customers. He was not an experienced man in handling such produce, dry goods being his original business, but he felt safe in buying butter and such products at a few cents below the price paid in the village by private parties to farmers, and butter thus bought in summer below retail price could not do otherwise than bring a good profit in winter and spring when such products would naturally be

scarcer and dearer. The fact that he only got such butter as could not be sold to consumers, he attributed to the eagerness to get cash instead of goods in which he invariably paid for such receipts. He was not averse either to trucking for a second hand plow, set of harrows or set of harness, some of which he sold again at a profit to other customers, but in almost every instance on credit. He did quite a heavy business for a country storekeeper, and although his bookkeeping business was abnormally heavy he had still on hand on the first day of August over \$1,000 cash of his original capital as a nest egg towards the payment of his heavy business obligations which fell due during the coming fall and winter. All that was wanted was a gathering in of the bountiful harvest now commenced to ripen and he would commence to rake in the cash returns. But there is many a slip 'twixt the cup and the lip.

CHAPTER II.  
FROM BOOM TO FROST.

The early history of every new western country records a period of boom succeeded by one of depression, and to such extremes does the latter sometimes descend, that it is a question, if a period of exciting progress, such as is generally termed a boom, is not an absolute curse to those who link their fortunes, and decide to expend their life's efforts for the development of the new land. A boom means inflation and a burdensome tax upon everything the pioneer has to purchase to aid him in his efforts, and it is a tax in which the genuine pioneer never has any share beyond that in its burdens. A boom is calculated to enrich only that class of speculative parasites, who have no use for industry, except when they can feed fat upon its progress, without entailing any of its burdens, or glut themselves upon its decay when a collapse of the inflation comes. In this respect the Canadian Northwest is no exception to other new countries. In fact it was during the first half of the past decade a marked illustration of the rule.

Most people in Canada have heard and read much about the crazy Manitoba boom of 1881-2; but only those who were in the province during these two years can comprehend the extreme to which the craze ran, and only those, who stayed by the country during the gloom and depression which followed, can comprehend the galling and bitter experience which they then endured. These years of depression were the years which tried a man, and tested if he had in him the elements of moral courage, and business pluck, for assuredly if he did not possess both, miserable failure in life was the alternative.

It is folly to imagine that after Manitoba had recovered from the depression, the evil relics of the boom were all gone. Men who had kept clear of all speculation during the excited period had shown symptoms of the craze in other respects. The small business man accustomed for a year or two to heavy cash sales at liberal profits, had cast aside the careful economy in all the details of business, which formerly characterized him, and the whole community, while they had not run into actual extravagance, had dropped into easy carelessness about their cost of living and other matters, which was much more dangerous and difficult to reform or check up, than actual extravagance, the evils connected therewith being much more subtle, and away below the surface appearance of things. Besides many who were once industrious business men, but got caught in the wild whirl of real estate speculation, when they came out of the crash were in a business sense utterly and permanently demoralized. To the present time there are scores of those who were once industrious citizens of this prairie province, who are eking out an existence upon the small revenue from some piece of property, which in the crash they managed to place beyond the reach of unpaid creditors under the shadow of a wife's skirts, a covering which baffles the most persistent sheriff or bailiff. Others by paying up interest on mortgages manage to prevent the foreclosure of the latter, and live in hopes of another boom coming. Others have sunk to be mere political hummers hanging around Dominion, Provincial or civic politicians for a share of the official garbage, which is from time to time distributed among this idle and hungry horde. Yet these were all industrious useful citizens at one time, although industry is now entirely out of their calculations. To live by it they are not only unwilling but unable for they have put off the day of energy, which is indispensable in industry, until the power of energy is gone. Like Micawber they wait for something to turn up, and spend their time and thoughts dreaming, idly dreaming.

In the spring of 1883 there was a general waking up in Manitoba from the kind of stupor into which the collapse of the great boom had thrown people. The industrious and sensible set to work at what would tend to build up and develop the country, as such was the only course left open to them. Eastern capital avoided the prairie coun-