

THE LUMBER TRADE.

LUMBERMEN'S ASSOCIATION.

The annual meeting of the Western Retail Lumbermen's association will be held in Winnipeg next week. The membership of the association includes nearly all the lumber dealers in Manitoba and some from Assiniboia territory. The meetings of the association are usually well attended and interesting to the trade.

MUTUAL FIRE INSURANCE FOR LUMBER DEALERS.

At the last annual meeting of the Lumber association the question of mutual fire insurance for the lumbermen was discussed. No doubt this question will be brought up again at the coming meeting. South of the line the mutual insurance plan seems to work well, but they have a much larger membership there. To undertake insurance with the limited membership here would certainly be very risky. Regarding the results achieved in this direction by the lumber associ-



JAS. B. MATHERS
President Western Retail Lumbermen's Association

ation of the Northwestern States, the Minneapolis Lumberman says:

"There are many reasons why every retail lumber dealer should belong to the association that covers the territory where he does business, and especially is there reason why in the states of Minnesota, North and South Dakota and Iowa, the states that are more especially in the territory of the Northwestern association, should belong to that organization. It is the strongest organization of its kind in the country, and has been of much benefit not only to its members but to every retailer in the Northwest. But if there were no other reason, the lumbermen in the retail trade in these states should belong to this association because of the insurance feature connected with it.

It is to be presumed that unless remarkably good reasons to the contrary exist every retailer carries more or less insurance on his stock of lumber. It has come to be looked upon as good business for any merchant to carry insurance. With that as a basis, there must be some unusually good

reason why any retailer who has the good things of the Retail Lumbermen's Insurance association presented to him refuses to give his insurance to a company that has been able to save so much money for its policy holders.

During the past five years this company has done business at a rate that has put many dollars annually into the pockets of its members, and though in the year that has just closed the losses have been unusually heavy, and heavier than the highest proportionate loss has ever been figured for any company, the cost to the policy holders has been but .88 per cent of the rate at which their policies have been written. Moreover the association is so strong, that even should the losses for the next five years be as large proportionately as they have been during the past year, there should be no necessity for an increase in the assessments.

Another point in favor of this association is its promptness in settling losses. It is the boast of the officers and directors of the association that they have paid all losses within an average of eight days from the date of loss, and at no time has the insured had to wait forty-eight hours for his check after the loss has been adjusted. According to law, insurance companies are given sixty days in which to settle, and frequently they ask policy holders who have had losses, to allow a discount for cash within that time. But the Retail Lumbermen's association asks only for proof of loss.

Still another point that commends this association to retailers is the fact that by their ability to write a safe business at low rates the old line companies have been forced to lower their rates. Not only can the retailer save money on the three thousand dollars the association will write for him, but he can also get all insurance in excess of that amount written cheaper than he could do before the advent of the mutual company. Time and again it has been shown that the retailer could even make a present of the commission to his local representative of the old line company and then save money by carrying his insurance in the association. Surely it is worthy of the support of every retail lumber dealer."

LUMBER TRADE NOTES.

Mr. Arbuthnot has started a lumber yard at Minto, Man.

The last issue of the 'Minneapolis Lumberman' is the annual statistical number of that publication.

G. B. Hughes has started a lumber yard at Teulon, the new town at the terminus of the Stonewall branch extension.

It is estimated that Manitoba imported over 30,000,000 feet of lumber from the United States in 1899. A great deal of this is low grade lumber.

The Missouri and Kansas association of lumber dealers now claim a membership of one thousand, the largest membership of any association of retail lumbermen.

The United States Pacific coast fir mills are filled with orders, and have been running all winter to their fullest capacity. The shingle mills will soon start up and the outlook is that they will enjoy better trade than they did last year.

The last list published by the British Columbia mills, giving prices de-

livered at Manitoba points, shows an advance of \$1 on four inch edge grain fir flooring. This is the only change in prices in the January list. Three inch fir flooring and ceiling has been dropped of the published list.

Nearly all the Manitoba lumber dealers get The Commercial. We will be pleased to have the few who are not already subscribers, drop around and leave their names, when they are in the city attending the annual meeting.

The Minneapolis Lumberman says: The wholesalers and manufacturers of red cedar shingles have reason to be congratulated on the present condition of the shingle market. The mills are practically all closed down, and are refusing to accept orders at the present time. It is likely that most, if not all, the mills will commence sawing about the first of February, but the outlook for the shingle demand is so good that it is anticipated that prices will be even higher than they were during most of the season of 1898. Present quotations on a 50-cent rate for A's are from \$2 to \$2.05 per thousand.



JOHN DICK
Secretary-Treasurer Western Retail Lumbermen's Association

A number of big blocks will be erected in Winnipeg this year, without doubt, several having already been announced. Among these is a very handsome building to be erected by a loan company on the corner of Notre Dame street east and Main. Also a fine building on the corner of Portage avenue and Main street, reaching from the Queen's hotel to the Western Canada Loan company's building. The corner of Thistle and Main will also be occupied by a new structure. The southwest corner of McDermot and Main is to be occupied by a large block built by the firm of Osler, Hammond & Nanton. Several new wholesale warehouses are also talked of.

Speaking of the conference between the United States and Canadian commissioners, the Minneapolis Lumberman says: "It seems that the Canadians had strong hopes of exchanging free logs for free lumber and are disappointed in the outcome of the argument before the commission. Threats are made that United States lumber will be shut out of Manitoba and the territories and that pulp