

graphing, printing and publishing houses, beside numerous other smaller manufacturing concerns of a retail nature. The large foundries and shops of the Canadian Pacific Railway and the Northern Pacific Railway companies alone employ quite an army of men.

A city of such commercial importance must, of course, have good financial resources. Banking facilities are supplied by ten chartered banks, exclusive of private banking concerns. The clearings of the Winnipeg banks exceed all other cities in Canada, except those of Montreal and Toronto. Winnipeg thus stands third in the amount of bank clearings.

All the leading loan companies and fire and life insurance companies have head offices in Winnipeg for Western Canada, and some of these companies have invested in large buildings here. There are also a number of local companies in these lines.

The city has three daily papers, two publishing morning and evening editions. There are also many weekly and monthly publications, including agricultural, educational, commercial, literary, news, sporting, fraternal, religious and other branches of the journalistic field. These papers are published in French, German, Scandinavian and Icelandic, as well as in English.

Railway trains run into Winnipeg from twelve roads, including main and branch lines centering in the city. Three great trunk lines run daily trains into the city, each of these roads having a through line to the Pacific coast, besides connections east and south. These are the Canadian Pacific Railway, the Northern Pacific Railway and the Great Northern. Winnipeg is therefore a great railway centre.

In its educational and social life, Winnipeg is fully as far advanced as in commercial matters. There are four colleges affiliated with the University of Manitoba, besides academies, business colleges, collegiate institute, and many public schools, including several splendid structures.

The city is well supplied by the electric street railway service, has several electric light companies, gas works, water works, and public library. There are many fine churches, controlled by the various religious bodies.

A recent statistical compilation gives the number of teachers in the Winnipeg public schools as 99. This does not include the various colleges, academies, private schools, etc.

The Winnipeg post office stands third in importance in Canada, on the basis of revenue, being exceeded only by Toronto and Montreal.

The following annual estimate of the population of Winnipeg for the past 22 years has been prepared by the publisher of the City Directory:—

1876	3,240	1887	21,104
1877	3,250	1888	23,496
1878	3,273	1889	24,114
1879	4,500	1890	25,003

1880	6,468	1891	25,500
1881	7,977	1892	30,000
1882	11,757	1893	33,000
1883	22,523	1894	35,500
1884	24,700	1895	38,500
1885	22,315	1896	40,000
1886	20,287	1897	42,150

Winnipeg Clearing House

The commercial importance of a city will be indicated to a considerable extent by the clearing house returns. Winnipeg as a commercial and financial centre is already taking a leading place among the cities of Canada. The clearing house returns indicate that it is exceeded in this respect by only two other cities in the country—Montreal and Toronto. It says a great deal for this young western metropolis, that it takes third place after the old established commercial centres of Montreal and Toronto. There are exactly ten chartered banks in the city, a gain of one during the past year. This does not include private banking concerns and loan companies. The clearing house was established three years ago, and the clearings have shown a steady increase since then. The following shows the total clearings of the Winnipeg clearing house for the past three years:

Year.	
1896	\$64,146,438
1895	55,873,630
1894	50,540,647

Lands Around Winnipeg.

It must at first sight be something of a conundrum to the new arrival in the Prairie Province why there are so many vacant and unsettled lands around the city of Winnipeg, the capital, commercial, political, educational and social centre of the province. Approaching the city by rail, the visitor can see on all sides wide stretches of virgin prairie, which the plow has never disturbed, with only patches here and there settled upon and cultivated. If these lands were unproductive and sterile, there would not be much cause for wonder, but if the visitor happened to arrive in the summer or fall he will see from the luxuriant growth of wild hay, that the lands are rich and fertile, and where the land is being cultivated, the luxuriance of crops show what might be accomplished on every acre still lying wild and uncultivated. There can be no reason for this, the shrewd visitor will at first conclude, unless these lands are held at exorbitant prices, compared with what good land can be had for at points further west.

To comprehend this anomalous state of affairs it is necessary to study the history of Manitoba since the time it was incorporated as a province of Canada in 1870, and after that study it is an easy matter to see why these lands are still vacant and untitled.

To complete the annexation to the Dominion of Canada of the vast Northwest, it was absolutely necessary to satisfy and conciliate the old settlers and natives in the country at the time of confederation. An attempt to grab the country in 1869 resulted in the first Riel rebellion, and the spectacle of one strong colony of the British Empire annexing another by means of conquest and force was not to be thought of, under the light of British fair play. The residents of the country had to be satisfied, and to secure this satisfaction it became necessary to grant to every man, woman and child in the new territory at the time of annexation 240 acres of land, in which grant whites, half-breeds, and, in fact, residents of every kind shared alike. In the anxiety of Canadian politics to secure the new territory, and the control of its vast resources, the grant was made a carte blanche one, without terms of cultivation, or, in fact, conditions of any kind, except the qualification of being a resident of Manitoba at the time the grant was made.

The reader should know that the residents of Manitoba, up to the time of confederation, were not agriculturists who knew the practical value of lands or how to take advantage of the grant made to them. The little farming done up to that time was only equal to the bread wants of the local community, and no outside market for agricultural products had been dreamt of by the population, who were even then little better than retainers of the Hudson's Bay Company, who had advanced during their own lifetime to that position from a state bordering on serfdom to that corporation. The gathering of furs and such like for the company to export had been their only catering for an outside market, and when land was granted to them indiscriminately and without conditions, it is needless to say that not one in fifty had the most remote idea of how to turn their acquisition to profit, and systematic cultivation was about the last undertaking these people would contemplate, for their manner of frontier life, with few exceptions, was not such as to fit them for a life of industrious farming.

The bulk of these lands thus granted to native Manitobans at the time of confederation were located around Winnipeg, and the result was that during the decade from 1870 to 1880, when hundreds of enterprising and practical agriculturists settled in Manitoba, the district around Winnipeg was not open for settlement, and the tide of immigration swept past it to points further west, and in the majority of cases to much less desirable locations.

During the decade named that individual, who is the curse of almost every new country, namely, the land speculator, got his work in on the simple natives who owned the lands around Winnipeg. Ready money was a tempting bait to these people, at least to that large proportion of them accustomed to the itinerant life of