except for eash, until all over due accounts are fully sottled. These terms will be strictly enforced, there will be no exceptions to this rule in any case.

Exchange—The items of exchange.

Exchange—The items of exchange, while a small matter to the individual dealer, is a very large item to the wholesale merchant, and consequently exchange will be added to all drafts, and remutances made by cheques not payable at par in Winnipog, will be credited only at the nett value.

exemines will be added to all drafts, and realitances made by cheques not payable at par in Winnipoz, will be credited only at the nett value.

Allowances—There is no doubt but that allowances in some cases have been perfectly legitimate, but the system has been badly abused, and as an exeminge we will guarantee that all fruit will be shipped from our warehouses in first class order, and we will at the same time use our best endeavor to get the railway companies to give so good a service that there will be no celay in transit thereby reducing the risk of transportation to a minimum, and we wish it distinctly understeed that our responsibility ceases when once the bill of lading has been signed by the transportation company, and positively no claim for allowances will be entertained. We trust you will assist us in carrying out the objects of this exchange, as it will mean for you a botter service, cheaper goods and more satisfactory dealing in every way.

YOURS TRULY,
MACPHERSON FAUET CO., LTD.
RUBLEE FRUIT CO., LTD.
BRIGHT & JOHNSTON,
PARSONS PRODUCE CO.,
ANDERSON PRODUCE CO., LTD.,
S. M. BARRE.

Following is the circular addressed to:

## THE CITY TRADE.

Gentlemen.—It is probably known to you that the past year in the fruit business has been for many reasons rather an unfortunato one, and in consequence of this the wholesale men of the city have been considering what steps should be taken so as to have a more satisfactory state of affairs in the future. During the past year, owing to the over importation of certain lines of fruit and also to too long credits in many cases, much money has been lost to the trade. In looking about for a remedy for this state of affairs, the fruit and produce merchants have decided after considering the matter carefully in all its bearings, to form themselves into a Fruit and Produce Exchange to enable them to to carry on their business more successfully than in the past by a inited effort to get better freight facilities to bring pressure to bear upon the Dominion government for proper in spection of apples, to regulate the importation of fruit, and last but not least, to regulate credits.

You will, therefore, please take no tice that it has been decided by the undersigned members of the Fruit and Produce Exchange that on and after Monday the first day of April, 1900, all fruit accounts will be sent out on Monday of each week, and said accounts will be due and payable not later than Wednesday of each week, at 2.36 p. m., and all produce accounts will be rendered monthly and will be ac and payable not later than the 20th day of each month at 2.30 p. ni. No collectors will be sent out, but all accounts must be paid at the office or the merchant supplying the goods. Dealers have the option of mailing eneques so as to reach the office not later than the hour and time mentioned. Should accounts not be paid as above, delinquents will be re-

ported to the sceretary of the exchange and by him to the different members interested, and in consequence the party e-parties being delinquent with not be able to purchase goods from members of the exchange except foreash until all over-due accounts are fully settled.

Relate—It has been found that in many cares advantage is taken of the wholesale dealer in regard to claims for allowance. In consequence of this it has been decided that in no case will claims be allowed on fruit after goods are received and signed for, and claims of shortege on produce will not is allowed unless reported to the house not later than 12 a. m. day after delivery. It is preferred when possible that buyers should select their goods before they leave the warehouse.

before they leave the warehouse.

We think this matter should commend itself to the retail dealers of the city. By it, the fruit and produce merchants will be in a position to give them better and tresher goods at reas onable prices. We ask your kind cooperation to enable us to make the Fruit and Produce Exchange a power for good in our city of Winninger.

Note—This letter bears the same signatures as the one to the country trade

## THE COMMERCIAL MEN.

## T. WHITEHEAD.

We present this week a portrait of another well known western travel-



T. Whitehead.

ler. Mr. Whitehead has not been a very lon' peried of years on the road here, but he has a wide acquaintance with the country just the same. Mr. Whitchead is an Englishman by birth, halling from Lancashire, whence he came direct to Winnipeg. In England he was practically brought up to the dry xoods and men's furnishing trade and had his first experience on the road there. Arriving in Winnipeg in 18:5. he first connected himself with the retail dry goods' business, his first position being with George II Parks & Co., who then carried on the Golden Lion store on Main street. Mr. Whitehead remained connected with the retain trade until about three or four years ago, when he went back to his olu calling on the road, taking the Samples of the Dominion Suspender Co., and the Niagara Neckwear Co., of Nagara Falls, Ont., and E. Van Allen

& Co., fine shirts, etc., of Hamilton, with which lines he has been very successful.

DOINGS OF THE TRAVELLERS.

Jos. Armington is in town this week. GCO. Lennox was in town this week. S. D. R. Fornio left this week for Montreal.

Ed. McKay was at his rooms this week, in the McIntyre block.

J. Ranton was receiving new samples of underwear, etc., this week.

W.S. Rough was in the city this week at his rooms in the McIntyre block.

W. G. McFarlane, of the Marshall, Wells Co., left early this week on a provincial trip.

A. C. McLaughlan, western representative of Hodgson, Sumner & Co., left for the east this week, on a visit to headquarters at Montreal.

Thos. Conlan, western representative of Wm. Croft & Sons, roturned to the city this week from a trip to the coast.

H. L. Knowles, a well known western traveller, formerly with Tees & Persse, will go on the road in the west for the Empire Tobacco Co.

J. Norman Hicks, of Mills & Hicks, tens, ctc., Whinipeg, has been ill with pneumonia for the past two or three weeks, contracted on his last trip on the road. Ho is now recovering and hopes to be soon on the road again.

W. S. Crone, western representative of H. A. Nelson, Sons & Co., arrived from the east this week with his import order samples of Christmas goods, and will make his usual flying western trip with these lines.

President Hargreaves, of the N. W. C. T. A., has been having rather an interesting experience at Nelson, B. C. He was one of the unfortunate passengers on a Kootenay Lake steambout two or three weeks ago when a case of small-pox was discovered on the boat. The passengers and crew were held in quarantine for two weeks, but have now been released. The captain of the steamer was presented with an address, thanking him, on behalf of the passengers, for the kindness and attention received. The address was signed by A. Leitch and Wm. Hargreaves.

## Freight Rates.

Chicago Trade Bulletin:— Eastbound rail rates on grain have been reduced, effective to-day. These rates have practically been in effect for some time past, but not openly. The new rates are, on domestic grain and grain products from Mississippi River common points: To New York, 171-2c, Boston, 191-2c; Ihiladelphia, 151-2c, Battimore, 141-2c. On export grain the rates will be as follows: To New York and Boston, 13c; Philadelphia, 12c, Battimore, 111-2c. On grain products for export: To Boston and New York, 15c; Philadelphia, 13c; Baltimore, 12c. Ocean room in good demand and rather firm. Rates are 31-2d per bushel from New York and 3d from Baston to Liverpool. The through rate on wheat from Chicago to Liverpool is 16.05c per bushel, all rail, via New York, and 151-4c via Boston. Plour is 367-8 to 37c per 100 pounds via New York or Boston, and provisions 46.06 to 52.50c. Charters to load and hold corn for shipment to Buffalo in the spring were made at 23-4c and clipped outs at 2c.