

Dairy Trade Items.

The supply of old cheese at Montreal is steadily diminishing. A lot of 2,500 was sold last Saturday on private terms for immediate shipment.

The machinery and plant for the new creamery plant of Bousfield & Co. at Portage la Prairie, is being installed.

The market for cheese at New York is quiet. New cheese is quoted at 9 1-2 to 10 1-2c, the former figure being bid by exporters.

Butter for the British Columbia market was selling at 17c for creamery at Montreal last week. Two or three cars were taken.

The demand for butter at Montreal is moderate and prices for creamery continue at 17c to 17 1-2c. The outside figure is an extreme, and 17 to 17 1-4c represents the basis for the bulk of the trading. Dairy butter is not wanted.

Since May 1, 1898, 366,638 packages of butter have been exported from Canada via the port of Montreal, as against 265,111 packages the previous year. From New York 150,135 packages were shipped, as against 200,810 in 1897-98.

The exports of cheese from Canada and the United States from May 1st, 1898, to date, compared with those of last season, have been as follows.

	Boxes.	1898-9	1897-8.
From Montreal		2,357,370	2,586,413
From New York		393,948	711,921
Total		2,751,318	3,298,334
Decrease		545,016	

At the annual meeting of the Yorkton Butter and Cheese Manufacturing association, held on Monday, the 10th inst., the officers of last year were re-elected as follows: President, F. W. Bull; vice-president, A. Hutchinson; directors, Jno. F. Reid, Robt. Sinclair, and H. Harris; secretary treasurer, J. E. Peaker.

R. A. Lister & Co. have a large force of men putting machinery, etc., in their factory at Morris, preparatory to their summer operations. They also intend putting a steamer on the Red river, which will run as far south as Letellier and as far north as Union Point, having stations or landings, at given points, where farmers will deposit their cream to be picked up by the boat. They also intend putting on three wagons, going in different directions each day. As well as this there will be cream coming every day from the Deloraine branch both ways from the Morris-Brandon branch three times a week, and from the N. P. R. twice a day.

Montreal Trade Bulletin. "Factories in the Brockville and Belleville sections are pretty busy on their April make, one large combination having contracted its April make at 10c while another factory has sold its spring make up to May 7th at 10c. Some of the first contracts were made at 9c to 9 1-2c, but prices were soon advanced to 10c. Estimates of the fodder make range from 10,000 to 17,000 and one shipper says that from his late advices from the west he would not be surprised to see 20,000 boxes. The price of old cheese is steady at 11c."

Notwithstanding the largely increased shipments of butter from Canada during the past season, and liberal supplies from Denmark, Ireland, the Antipodes, France, Sweden and Argentina, says the Montreal Trade Bulletin, at

no time during the past twelve months have the English markets been surfeited with surplus stocks, as in former seasons. This has been accounted for in some measure by the changed methods of English dairying, which causes more milk to be sent from the farms to the large centres for daily consumption, and less for the churn. Consequently, the English make of butter has fallen off, and this has opened a wider field for the foreign article. The chances are therefore good for the Canadian export trade during the coming season. A few small lots have been taken for English account during the past week at 16c to 16 1-2c in the country.

The Montreal Gazette, in its weekly review of the cheese situation on Thursday last says: There is no change in the cheese situation, and it does not look now as though any radical alterations will occur until the new season is opened. The old cheese held here for sale is so limited that it cuts little figure in the market, and it is likely that it will be wanted before the new cheese is on the market. Whether buyers will concede the extreme figures asked for, however, is a matter of speculation, but not a few still believe that the price of old cheese will go higher before the flush time for new make. Reports from the country in regard to the fodder make reflects no change in the situation, and the April make will not be on the market in any quantity until the second week in May. The Belleville section, as already noted, is contracted, and we hear of other contracts for groups of factories in the Brockville section at 10c and better in some cases. The cable is unchanged at 52s 6d. Receipts are hardly worth mentioning, being only 25 boxes today.

Insurance Items.

Mr. Brock, general manager of the Great West Life, has returned from an eastern trip.

John B. Gardiner, of Brandon, has been appointed manager of the Northern Life Insurance company for Manitoba and the Territories, succeeding T. C. Livingstone. Mr. Gardiner will make his headquarters in Winnipeg.

F. J. Holland & Co., insurance agents, Winnipeg, are opening a branch office at Vancouver, with W. S. Holland in charge. This firm have been appointed agents for the Equity Fire Insurance Company of Ontario.

The Dominion Life Assurance Co. has obtained a license to do business in Manitoba. This company opened an office in Winnipeg a short time ago, with S. G. Chamberlain as local manager. Mr. Chamberlain is an old insurance man, and will, no doubt, soon make the presence of the Dominion Life felt here.

S. M. Kenny, general manager of the Excelsior Life, of Toronto, spent some time in Winnipeg recently. While here it is understood Mr. Kenny arranged with C. P. McQueen, Wm. Scott and E. C. B. Bagshaw to represent his company here. This company first opened business in Manitoba last fall, with F. Holland as agent.

The Bulletin Publishing Co., of Toronto, has issued an assessment life insurance chart, showing the business done, death claims paid, assessments made income, expenditure, assets, etc., of the leading assessment companies and friendly societies doing business in Canada. The little book also contains interest and mortality tables.

An advance in marine insurance rates at the Pacific coast is anticipated. It is said that the various companies doing business on Puget Sound have instructed their agents to demand higher rates, but Vancouver and other Canadian agencies had no instructions at date of last mail advices. It is felt, however, that the prevailing rates are too low and recent disasters have strengthened the position of the insurance companies.

Notice has been given at Ottawa by the minister of finance, of a bill to amend the insurance act. The amendment makes a change in the rate of interest which is the basis of calculations as to the value of insurance company reserves. That is to say, in estimating the value of the reserves it is assumed that the companies could invest their money at a given rate of interest. Owing to the low rate of interest now prevailing the companies find it difficult to find investments of a satisfactory character at the rate of the present calculation. The new law will provide that the reserves shall be calculated at the rate of 3 1-2 instead of 4 1-2 per cent as heretofore.

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