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# THE COMMERCIAL,

A Journal devoted to the Financial, Mercantile and Manufacturing Interests of the Canadian North-west.

— TENTH ANNUAL SUPPLEMENT. — V13

SUPPLEMENT OF

## The Commercial

A Journal of Commerce, Industry and Finance, especially devoted to the interests of Western Canada, including that portion of Ontario far west of Lake Superior, the Provinces of Manitoba and British Columbia and the Territories.

Thirteenth year of publication. Issued every Monday.

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JAMES E. STEEN, Publisher.

THE COMMERCIAL certainly enjoys a very much larger circulation among the business community of the vast region lying between Lake Superior and the Pacific Coast, than any other paper in Canada, daily or weekly. By a thorough system of personal solicitation, carried out annually, this Journal has been placed upon the desks of the great majority of business men in the district designated above, including Northwest Ontario, the Provinces of Manitoba and British Columbia, and the Territories of Assiniboia, Alberta and Saskatchewan. THE COMMERCIAL also reaches the leading wholesale, commission, manufacturing and financial houses of Eastern Canada.

WINNIPEG, FEBRUARY 15, 1895.

### INTRODUCTORY.

THIS supplementary number of THE COMMERCIAL will undoubtedly fall into the hands of many persons not regular subscribers, as several thousand copies will be printed for free distribution. Some who chance to receive this number may wish to know something about the journal. THE COMMERCIAL, as its name implies, is primarily a paper for business men. Its columns are filled with matter pertaining to trade, commerce, manufactures, finance, insurance, market reports, etc. Its particular field is Western Canada. While considerable space is given to general commercial matters, particular attention is given to commercial progress and development in Western Canada.

The regular issue of THE COMMERCIAL is printed on a fine quality of paper, and every effort is made to turn out a neat, clean and readable journal. It is published weekly, at Winnipeg, Canada, and will be mailed to any address in Canada, the United States or Great Britain, for \$2 per annum (8s 4d) in advance.

Persons, either at home or abroad, who wish to learn something about the vast region known as Western Canada, will find THE COMMERCIAL a valuable and

interesting paper. Its aim is to give only reliable information about the country. A representative of the paper visits every settled portion of the country at least once a year. The great province of British Columbia is given special attention. Each week a budget of British Columbia matter is given, prepared by our special reporters on the ground there. Thus THE COMMERCIAL is kept in touch with all parts of the country, and in this way the journal has earned an enviable reputation for reliable information concerning Western Canada. This paper has long been looked upon as an authority on matters concerning that portion of Canada west of the great lakes of the St. Lawrence.

THE COMMERCIAL is now in its thirteenth year of publication. It may, therefore, be said that it has grown up with the country. At the time this paper was established, the development of the country had just nicely started. Railways were just gaining a foothold in the country, and the great West was only beginning to awaken to a new life. Since that time progress has been rapid, and now that we are safely through the experimental stage, we may hope for even greater progress during the next ten years.

To those who are not acquainted with THE COMMERCIAL, we would say that this journal has no political interests to serve. Its politics will be the welfare of Western Canada. Political questions are discussed only in their relation to commerce and the material interests of the country. The aim of THE COMMERCIAL has been to keep entirely free from the influences of party, creed or clique, and the impartial manner in which this policy has been carried out, is frequently attested by letters or statements from our readers.

### WINNIPEG GRAIN EXCHANGE.

THE Winnipeg Grain Exchange, which held its seventh annual meeting last month, is the most important organization of the kind in Canada. The exchange has been a very successful institution from its inception. It comprises in its membership practically all the grain handlers and shippers of Manitoba. In fact it is said that 95 per cent of the crop of Manitoba is handled by members of the Exchange. Manitoba has an elevator and grain handling system unsurpassed by any country in the world, and the "neatness and dispatch" with which our large grain crop is handled, is largely due to the organized efforts of the Exchange. The organ-

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ization has watched carefully over every feature of the grain trade of the country, and through its efforts various improvements have been introduced in the mode of inspecting, grading and handling Manitoba wheat, which ensures the placing of the wheat upon the markets of the world to the very best advantage and at the lowest possible cost.

One great advantage to the producer, arising from the establishment of the Winnipeg Grain Exchange, is the reduction of the cost of handling the grain. This year the crop has been handled on a margin smaller than ever before, so that the farmers have got the very most possible out of their grain. The average margin upon which the wheat crop of Manitoba has been handled this year, up to the close of navigation, was about 2½ per cent. Farmers certainly cannot grumble at this. Indeed, working individually they could not begin to place their own wheat on the world's markets at such a small expense.

A few years ago dealers expected a margin of about 10 cents per bushel on wheat to cover costs of buying, handling, etc. Since the organization of the Exchange, this margin has been steadily reduced, until this season the allowance for cost of buying and handling did not amount to more than 2 to 3 cents per bushel on wheat. These wonderful results have been largely due to the organized efforts of the grain trade, operating through the Winnipeg Grain and Produce Exchange.

A few parties have, for political or other selfish personal reasons, tried to stir up a feeling antagonistic to the Exchange among the farmers of Manitoba. We are confident, however, that the intelligent farmers of this country will appreciate the benefit the Exchange has been to them in various ways, and will not be misled by parties who are endeavoring to obtain notoriety by working upon their gullibility.

The interest of the producers is in many respects, identical with the interest of the grain exporters. They are all interested in securing the lowest possible freight rates, and reducing other expenses of handling. They are alike interested in producing a fine class of wheat, securing and keeping up a reputation for Manitoba grain abroad, and placing it upon the markets of the world in the best possible condition. Every improvement in handling and saving in expenses made through the efforts of the Exchange is a direct benefit to the producers. It is therefore in the interest of farmers and dealers that they work together as much as possible, and agitators who try to stir up a feeling of antagonism should be given a cool reception all around.

At the recent annual meeting of the Exchange, president S. A. McGaw occupied the chair, and gave the following address:—

GENTLEMEN:—In passing over in review a few of the events that present themselves before me as having occurred during my term of office, I shall not unnecessarily detain you, as I find the work and reports of the Council cover in fact almost everything that would either interest you or the outside public, and will be placed before you in such a manner that I could not possibly improve on them. I might, however, first refer to the crop of 1894. A crop in Manitoba is a feature alike interesting not only to

members of this Exchange—to every man in the grain trade, every wholesale merchant and implement firm—but almost, you might say, to every individual doing business in the Dominion.

It is now several years since the Eastern people turned their attention to this country, looking for the little money that the farmer received for his produce, and by every train you will find the commercial traveller journeying with his trunks and samples endeavoring to place bills of eastern goods with our country merchants, and it is surprising how familiar these people become with the crop of the country, which shows how deeply interested all Eastern people are in the value of the output each year.

The crop of 1894 has been by far the largest ever produced in the Province of Manitoba. The Government Bulletin, dated December 10th, puts the crop of the Province at something over 17,000,000 of wheat, or an average of about 17 bushels per acre. This perhaps is as nearly correct as any person, no matter how well acquainted with the crop or resources of the country, could possibly make it. Nearly 12,000,000 of oats and three and a quarter millions of barley and other cereals, or in all over 32,000,000 of all kinds of grain, including flax.

Taking into consideration the number of farmers in Manitoba it is doubtful if any other country can show this amount of production per head, but while this is the case, the terrible depression in prices has very much depreciated the results expected from the crop by the farmers. In spite of this, however, in no country I think is the farmer more contented and energetic than in Manitoba, and this is evidenced by the amount of land already prepared for next season's crop, which I believe is much greater than ever before. The season of 1894 was one that was favorable to propagation of smut, and the farmer has been the sufferer. For several years this Exchange has taken up this question of treating seed, vigorously, and I cannot help emphasizing the belief that if farmers continue to faithfully bluestone their seed, they need not have a trace of smut in their crops. I was particularly struck with this fact in travelling through the country last August. I found farmers who bluestoned everything, wheat, oats and barley, and I have been told by some of the best farmers in the Province who pursue this system faithfully, that they never had a head of smut on their farms. This testimony along with results shown at the experimental farms at Brandon and Indian Head have proved conclusively to me that there is no necessity for farmers having smutty grain. It is a loss to the farmer, a dread to the buyer and a curse to the miller.

During the past year I have noticed with pleasure the large increase in the membership of Farmers' Institutes, and the papers read at their meetings must be of great value to the inexperienced, and those who desire to profit by the experience of others, particularly as to the best means to the eradication of noxious weeds, selection and care of stock and poultry, rotation of crops, and the best methods of handling their land to produce the best results.

In the work of the Council of this Exchange during the past year will be seen some changes that have

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been made in the by-laws, which are considered necessary from time to time, to meet the varied conditions that exist from year to year. One of the best of these was, I think, the one providing for the admission of non-resident members at a very low entrance fee of \$25.00, and I think when country dealers begin to recognize the value of a connection with this Exchange, you will find that their numbers will be as great, if not greater, than that of city members engaged in the trade.

Regarding seed grain, this Exchange at considerable expense, took the usual steps to send samples of seed to the different railway agents throughout the country. But farmers have appeared to think it not necessary to take advantage of the opportunity to change their seed, something that I think would be greatly to their advantage. But the Exchange will no doubt this year interview the railway authorities to again secure free transportation of seed to such farmers as desire to make a change.

Another point that will be brought to your notice by the Council is the reduction of elevator rates at Fort William. Not only has the producer been benefited by this reduction, but it also had the effect of reducing elevator rates at interior elevators in the country.

The matter of chattel mortgages on farmers' crops is another matter to which the Exchange devoted considerable attention, and certainly it appears to me that we should have some legislation to make the buying of grain from farmers on an open market less hazardous than it is at present. The board of arbitrators, which in almost every year of existence of this Exchange has appeared to have been a most necessary arrangement, lost their usefulness for the past year from the fact that not a single case was brought to arbitration in the past twelve months. And in connection with this, I might say that very little litigation of any kind took place in this country where the members of this Exchange had anything to do with the business concerned.

With reference to the grain standards, I am certainly of opinion that people who live in the country and grow, handle and mill the crop are the ones who are entitled to, and the best fitted for the fixing of the standards. Perhaps my views are a little extreme in this matter, but I think by a proper representation to the Department at Ottawa, the Inspection Act might be amended so that the standard made for Manitoba would be more in conformity with the character of wheat grown. I believe in a uniform standard, and when one is arrived at, which will give as far as possible general satisfaction, allow that standard to remain. This is following the American principle, which I believe to be a good one, as any foreign importer knows what to expect, and does not look for a change of standard from year to year.

Regarding the finances of the Exchange, the Treasurer's report is, at least, as healthy as usual.

I take my leave of you, by wishing you all a Happy and Prosperous New Year.

REPORT OF COUNCIL.

Following the President's address, the report of the Council, reviewing the work of the Exchange for the year 1894, was read as follows:—

The Call Board Committee elected for service after the last annual meeting comprised Messrs. S. W. Farrell (chairman), A. Atkinson, A. Cavanagh, G. R. Crowe and S. Spink. They have faithfully discharged their duties, and endeavored successfully, to reduce the cost of market reports while increasing the efficiency of the service.

Amendments to the by-laws of the Exchange were made during the past year, which provided for a new class of non-resident members, defined as Associate Members; for making clear the complete withdrawal of Exchange privileges from members whose annual dues are unpaid; for the withdrawal of members, in good standing, wishing to resign their seats, and for the re-arrangement of the regular annual dues of members. Your Council believe that these alterations were made in the best interests of the Exchange, and necessary to meet altered conditions following the settling of the trade into definite channels.

In February last the railroad companies operating in Manitoba again requested this Exchange to provide, for the use of station agents, samples of grain that would represent "Good Seed," the companies being once more willing to carry, free of charge, the seed grain of farmers. Several hundred samples were accordingly supplied by the Exchange, at its own cost. The Council regret to say that very few farmers took advantage of this liberal action on the part of the railroads.

Early in May last, a deputation appointed by the Exchange joined with one from the Winnipeg Board of Trade, in waiting on Sir W. C. VanHorne during his presence in this city, with a request that freight rates on grain should be reduced. Sir Wm. VanHorne informed the deputation that this matter had been fully considered by the Canadian Pacific Railway Co.'s directorate, and it had been decided that no reduction of rates would be made.

The question of the Fort William elevator rates was also discussed by your deputation with Sir William, with the result that he stated that the C.P.R. Co. would meet any reduction made by elevator companies at the head of Lake Superior. Your Council are pleased to say that shortly afterwards the Duluth elevator rates were reduced as follows:—

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|---|--------------|
| Receiving, Elevating and Discharging<br>(including 15 days free storage)..... | ½c per bush. |
| Storage for each succeeding 30 days,<br>or part thereof.....                  | ½c "         |
| No charge for cleaning and blowing.   |              |

The Canadian Pacific Railway Co. responded, by reducing their rates at Fort William to:—

|  |              |
|--|--------------|
| Elevating (including 20 days storage)...                     | ¾c per bush. |
| Storage for each succeeding 30 days,<br>or part thereof..... | ¼c "         |
| Cleaning and blowing.....                                    | ¼c "         |

The matter of chattel mortgages on grain in farmers' hands has presented to grain dealers in this country some very vexatious features. The utter impossibility of a buyer at a country elevator being able to detect any difference between grain under chattel mortgage or free, when presented in sacks for sale at an elevator door, or to attempt to identify the original ownership of such, is readily apparent. If possible, the Chattel

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Mortgage Act should provide protection to the purchasers of grain in an open market, otherwise the whole trading of grain in this province is made complicated and unsafe. The Exchange considered the matter with their solicitor and representatives of agricultural implement firms, and a tentative understanding was arrived at.

Your Council are pleased to state that during the whole of last year no new case of difference between members of this Exchange were brought before the Arbitration Board, which fact speaks volumes for the methods of conducting the grain trade in Manitoba, inaugurated and enforced through the rules and regulations adopted and maintained by this Exchange: in striking contrast to the irregular manner in which much of the trade was conducted before the organization of this Association.

In August last, the Exchange nominated to the Department of Inland Revenue certain members as delegates to the Grain Standards meeting. Two delegates were appointed by the Government to the meeting, which was held in this city on the 18th of September. Practically the standards of 1893 were again adopted for the crop of 1894, and experience has proved that they amply met the requirements of the crop.

Early in the year, and again in December, the Exchange strongly recommended to the Dominion Government that the Board to select standards for grain grown in Manitoba and the N.W. Territories should be composed of competent persons resident west of Lake Superior. This Exchange claims that as all the grain is grown and handled or milled by residents of Manitoba and the Territories, the selection of the Grain Standards, under the Dominion Act and the supervision of the Government, should be left in the hands of the Western people. The Exchange further considers that the great expense incurred in bringing up Eastern delegates is uncalled for and quite unnecessary.

Considerable difference of opinion exists as to the proper interpretation of a clause (Sec. 15) in the Inspection Act, which states that "The Governor-in-Council may appoint such persons as he deems properly qualified for the purpose of choosing samples of any of the articles subject to inspection under this Act, to be standards by which the Inspectors of such articles throughout Canada shall be governed in the work of inspection." It is claimed by some that no matter what samples may be chosen by the Standards Board, the Inspectors in grading, or the Grain Examiners, on an appeal from an Inspector's grading, may, at their option, pass over the standard samples, and be guided entirely on their own opinion of the meaning of the Act schedule which describes the characteristics of the different grades. This Exchange in January last officially informed the Department of Inland Revenue that it was their opinion that the Act schedule must govern the Standards Board (the members of which are selected and appointed by the Government as experts) in choosing the standard samples, but so soon as they have done this, then the samples thus chosen, must absolutely govern Inspectors and Boards of Examiners on Appeals, in grading grain. From intimation

received from the officials of the Inland Revenue Department, it is learned that the Department agree with the Exchange in taking this interpretation from the wording of the Inspection Act, and it is probable that the wording of the Act will be changed to clearly meet this interpretation.

Considerable interest has been manifested by Grain Exchanges and the press as to the methods pursued in handling grain at Fort William and Port Arthur. The Comptroller of Inland Revenue has investigated the system, and in connection therewith attended a special meeting of this Exchange and obtained the views of our members.

No decision has yet been made by the Department, but it is likely that some changes will be made in the Inspection Act at the approaching session of Parliament at Ottawa.

In May last correspondence was again opened up with the Chicago Board of Trade regarding their including the stocks of grain in Fort William and Port Arthur in their statements of the "visible supply." The Chicago Board stated that they were in correspondence with the New York Produce Exchange on the subject, and suggested that this Exchange correspond with the principal grain organizations supplying the "visible supply" figures. The Exchange decided to allow the matter to rest, as considerable expense would have to be borne by it to supply the requisite information, and in any case our members are kept informed of the Fort William stocks.

A communication was received in February from a public meeting held at Carnduff, asking the Exchange to urge on the Minister of the Interior the necessity and advisability of supplying seed grain to farmers in certain sections on the Estevan Branch of the C.P.R. The Council cheerfully consented, and finding that some loan companies were also interesting themselves in the matter, co-operated with them through Mr. H. H. Smith, Commissioner of Lands. The Minister of the Interior promptly took action, and seed was supplied in due course.

Last Summer the United States Department of Agriculture requested this Exchange to supply them on the first day of each month with the current market values of grain. This was acceded to, and the information is regularly forwarded on forms supplied by the Department. In return, the official publications of the Department are mailed to the Exchange, and are on file in the office.

In September the Exchange was invited by the City Council to appoint a representative to act on a general committee of reception to arrange for the visit to Winnipeg of Lord Aberdeen, Governor-General of Canada. A delegate from the Exchange took an active interest in the work necessary. All the arrangements in connection with the reception were complete and successful.

S. A. MCGAW, PRESIDENT.

C. N. BELL, SECRETARY.

At the conclusion of the reading of the report of the Council, Geo. H. Crowe was elected president for 1895. A. P. Stuart was elected to the vice-presidency, and C. N. Bell was re-elected secretary-treasurer. The Council and Committees of Arbitration, Appeals and the Call Board Committee were also struck.

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 or sterile, there would not be so 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 shows 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 any easy matter to see why these lands are still vacant and untilled.

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 agriculturalists 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 life time 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 Mani-

tobans 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 agriculturalists 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 freighting or trapping and hunting. There are stories told of how the rum drugged native had parted with his 240 acre grant of land for a pair of blankets, worth at the present time not more than five dollars. It took but a few years of this system to transfer the bulk of the lands around Winnipeg from the native to the speculator, who stood at the threshold of settlement, and demanded exorbitant prices for the lands he had thus obtained. Time passed and these speculative land grabbers came to the great Manitoba boom of 1881-82, and at that time when a heavy tide of agricultural settlers were sweeping into the Northwest, not one in a hundred of the new arrivals located around the capital, or would pay the exorbitant demands of speculators who held lands then, but passed on further west to where free or cheap lands could be had. The consequence was that before the middle of the decade ending with 1889, thickly settled districts could be found all over the province, while further east around Winnipeg he lands were unoccupied.

Greed frequently over reaches itself, and it was thus with the land speculators around Winnipeg. In time they found there was no sale at any price for the lands they held, and the news of their extortions had spread to old lands to such an extent, that new settlers hurried past the district for fear of being victimized by some land shark.

With few exceptions these land speculators were practically working upon margins, and had mortgages and other obligations resting on their property. As a natural consequence a few years froze them out, and the lands they had hoped to sell at high prices fell from their grasp, and came into the possession of loan and mortgage companies, or individuals, who bought under mortgage sale, and the result was that by the close of the last decade, seventy-five per cent. of the land speculators around Winnipeg had lost their lands, and the remainder who were able to hold on to theirs were convinced of the folly of their past course. The result now is what generally happens when a forced reaction has set in. Prices of land have gone to the opposite extreme, and around Winnipeg they now average less than one-half of what is asked for inferior lands in other districts of the province. The poorer grade of low lying lands, with the great area fit only for hay lands, were held in boom days at \$15 to \$20 an acre, but they can now be had in abundance at \$2 to \$2.50 an acre. The best grade of lands suitable for grain raising were held in boom days at \$30 to \$40 an acre, but the finest of them to-day can be had at from \$7 to 10. This means that a farm of land, as rich in an agricultural sense as can be found in this world, located within a dozen miles of Winnipeg, a city of nearly 40,000 population, can be purchased at \$10 an acre or less. Such is the state of the land market around Win-

nipeg at the present time, and it is not likely that this anomalous state of affairs can last long. Even a bad reputation of land owners, will not long cause settlers to pass lands at abnormally low figures, and go further west to much less advantageous points, and pay double the price for poorer lands.

Another fact it would be well for the reader to know, and that is, that no railway company, the Hudson's Bay Company nor other landed corporation which advertises its lands in old countries own any lands in the Winnipeg district. Their lands are all further west in the province and territories beyond, and they are all thus interested in guiding the tide of settlement to points further west. In four cases out of five the agents of such land-owning corporations in the east and in Europe are men who know nothing of the Northwest, and scarcely one of the number can distinguish between good and bad land. Still it is their duty to settle the lands of the corporations who employ and pay them, and frequently they have been known to work in that direction and at the same time circulate the most untruthful and damaging statements about districts in which they were not interested. The Winnipeg district has suffered much in this way, and the writer of this article has more than once heard an ignorant and unscrupulous emigration agent in the east advising intending settlers to locate in one of the most arid and sterile portions of the Territories, and advising them against settling in a fertile locality, simply because the corporation employing him owned lands in the former and none in the latter.

Let no intending immigrant be deceived by interested statements. The settler who is a practical agriculturist can easily stop off at Winnipeg and examine and enquire about the quality of lands around there. He will at once be convinced that none richer are to be found in the world, and he will also discover that these lands can be had at present at prices which will astonish him, so low are they. If he fails to find this out, which he cannot, he can go on further west and select his location.

It is unnecessary to say anything here as to the advantages over all other portions of the Northwest, which Winnipeg possesses in the way of an omniferous cash market for everything a farmer can produce. This matter is fully treated of in another article in this number.

#### WINNIPEG AS A FARMER'S MARKET.

**T**HE early settlers of Eastern Canada had many difficulties to contend with, which are not to be met with in Manitoba, and one of the worst and most tantalizing was the difficulty of securing a ready cash market for the products of the farm. This latter difficulty has never been experienced in Manitoba, since railway communications became general, so far as grain is concerned. Every little town in the province has its elevator or elevators, with buyers during the season, ready to pay cash for every bushel brought to market. In the larger towns these buyers are waiting all the year round, and only in some of the minor points are they withdrawn during the summer, when farmers are busy at work on their farms and unable to haul grain to town, unless at rare intervals. In fact so keen has the competition in grain buying been of late years, that dealers have had to handle the farmers' products on exceedingly slender margins, so much so that

quite a few have found the business unprofitable, and have lost money by their operations. Only the large concerns, buying at numerous points, and handling hundreds of thousands, and even millions of bushels in a season, have been able to make their business give a fair return during the past two years. There is therefore all over Manitoba a ready cash market for grain, and keen competition in the business.

But grain raising alone is not farming in Manitoba, as many of our settlers have discovered to their loss during the past two years of depressed grain markets. The production of butter, eggs, poultry, cheese, cattle, hogs and other commodities is rapidly increasing of late, and it is an ever-ready cash market for such products that the farmer feels the lack of in points less important and farther west than Winnipeg. The farmer wishing to sell cattle or hogs in western points has to wait very often until the visiting buyer of such comes around. He may take his butter, eggs, cheese and other commodities to the country town where he does his trading, and find that he has to take payment in groceries, dry goods or other merchandise, or at best get a proportion (not a large one) in cash, and take the balance in trade. It cannot be otherwise in small towns, where the local demand calls only for a small proportion of such products of the surrounding farmers. In Winnipeg matters are different. There is not a product of the farm which cannot be brought in and find a cash market at any time of the year, and there is no line of product for which there is not competing buyers in the city, so that the farmer is not at the mercy of one buyer in any case. Winnipeg is the central point at which all the lines of railway intersecting the province converge, and it is the collecting market from which all products in car lots are exported. It cannot fail therefore to be a ready cash market, for it is the collecting point for the exports of the vast Northwest.

There is another point, too, which an intending settler would do well to figure upon, and that is that the farmer selling his products in Winnipeg gets the price the farmer at western points would get, with the addition of the freight from the western point and the profit of one middle man. A farmer working a half section of land properly could by selling in Winnipeg get enough each year for his products, over that paid to the farmer 300 miles west for the same stuff, to pay a heavy interest on the whole cost of his farm. In short, with the superior market afforded, he would be better off to pay \$10 an acre for a farm near to the city, than get one as a gift 300 miles further west.

As a purchasing market for the supplies necessary on a farm the advantages of the Winnipeg district are almost as great. The competition of the city reduces the prices of all merchandise to the lowest possible levels, and in this respect a great saving can be made.

It is unnecessary to say anything of the social, educational and religious advantages to be had only by a location near to Winnipeg. These are treated of in another portion of this number.

#### WINNIPEG AS A PURCHASE MARKET.

**I**F Winnipeg has great advantages to the farmer as a market for sale, it offers even greater as a market to purchase in. The city is now the grain centre of Canada, and on its Grain Exchange more business is done by far, than in any other exchange in the Dominion. Here the farmer sells his grain direct to the

## SUPPLEMENT TO THE COMMERCIAL.

exporter and miller, and here also he can purchase much of his supplies direct from the manufacturer, without having to submit to the profit of any middleman.

In one all important line this advantage of purchase direct from the manufacturer is very marked and that is in farm machinery and implements. Not only are the leading manufacturers of Canada doing business here, but some of the United States manufacturers have their branch offices and warehouses in the city. Thus any machine or implement a farmer requires can be had on a moments notice, and can be bought direct from the manufacturer, with his guarantee attached.

The competition in this branch of trade is also very keen, and prices are down to a low level compared with what they were ten years ago. For instance take the common stubble plow 14 to 16 inch cut. These can be had of the best makes at from \$16 to \$20, while breaking plows usually range about \$5 higher. The time was when the farmer in the western portion of this continent paid \$350 for a self binding reaper, and then got a very inferior article, compared with the best machines of to-day. Now the finest binder made in Canada, (and there are no better in the world) can be bought in Winnipeg for \$140 and others less desirable can be had for less money. And it should be borne in mind that the poorest farmer can make his purchase in Winnipeg direct from the warehouse of such a large manufacturing corporation as the Massey-Harris Co., of Toronto and Brantford, one of the most extensive farm machinery houses in the world, no middleman intervenes. The company sells to the farmer, and gives its guarantee direct to him. Assuredly this is getting to a great pitch of economy, compared with the times when half a dozen middlemen stood by and took their share of profit, between the manufacturer and the farmer. The present is a state of affairs, which does not exist in many places on this continent, and the writer is of opinion, that in Manitoba and particularly in Winnipeg the undertaking of wiping out the middlemen was first successfully undertaken. So much for farm machinery, and now let us look at the market for general merchandise, first among which we will select

### TABLE REQUISITES.

There is a firm belief in old lands, that in new countries like Manitoba, every little luxury, or even necessity, outside of wheat is actually produced in the country in abundance, costs a ransom, and the poorer people have to content themselves with but scant fare in the way of table luxuries. It is not necessary even to such people to show that the staple articles of food, animal and vegetable are abundant and cheap. The fact that this country exports such commodities to the markets of the Old World is proof enough of that, and so far as food of this class is concerned, the ordinary day laborer sits down day after day to a table better covered, than can be had in the homes of thousands who pay income tax in Great Britain. It is nothing unusual for the out door laborer to drop his spade or axe, wash his hands, and sit down to a three course dinner. Whatever may be the drawbacks of Manitoba, good wholesome, strength producing food is within the reach of the poorest, and is daily consumed by them.

But let us look after some of the articles of food, which the farmer does not produce, and first of these we shall take fish. Of this commodity there is an abundance to be had in Winnipeg. The Red and

Assiniboine rivers which flow through the city abound in pike, pickerel, gold eye and other fish, while in that great inland sea only thirty miles distant, Lake Winnipeg, are the richest fresh water fisheries in the world. Not only does this lake furnish, abundance of jack fish, white fish and lake trout for the local demand, but its annual catch include exports to the east and south of a value of over \$300,000. So far therefore as fresh water fish are concerned, they are cheaper and more abundant in Winnipeg than in any other city of its size in the world.

The ocean fish too can be had at reasonable prices in Winnipeg. In their season salmon of the Fraser River in British Columbia reach Winnipeg four days after coming out of the water packed and in prime condition, and are as common as beefsteak in the city. The native of the British Isles, who has been in the habit of paying from one shilling and sixpence to two shillings sixpence a pound for salmon will no doubt be astonished to learn that in Winnipeg 1,500 miles from the fisheries of British Columbia, that fish is usually sold retail at 15 cents or sevenpence halfpenny a pound, at times they sell at equal to an English sixpence. Cod, haddock, halibut, mackerel, herring, smelt and numerous other varieties of sea fish come to the city regularly, especially in the winter, when in a semi frozen state they can be imported at a low rate of freight, all are sold at prices which place them within the reach of the poorest. So much for fish, and now let us inquire about another article of food necessary for good health and digestion, namely

### FRUIT.

Manitoba is too young yet to have made any real progress in fruit culture; but nature with her annual abundant crop of wild strawberries, raspberries, currants, plums, blue berries and other berry fruits indicates clearly what can and will be done by cultivation in the future. For the present the province has to depend mainly upon imports for its fruit supply, and that supply is an abundant and wonderfully cheap one in the city of Winnipeg. The city is peculiarly situated in connection with the fruit trade of North America. It has a climate dry and cool compared with localities east and south and on the Pacific slope, and fruit green and fresh will keep here long after it would be spoiled in the country where it was raised. The consequence is Winnipeg is the dumping fruit market for a large portion of North America, and whenever a glut occurs in any market, Winnipeg receives on consignment a large share of the surplus, to be sold for what it will bring, thus enabling such shippers to hold up their own market. This insures to the city of Winnipeg every year a supply of the richest tropical and other fruits at abnormally low prices. A few months ago for instance car lot after car lot of beautiful luscious grapes were thrown on this market, until this delicious fruit was sold retail at 3 to 4 cents a pound or three halfpence to twopence English.

It is the same with all other classes of non keeping fruits, while apples and fruits that will keep are very reasonable, and only the better qualities ever reach this market, the freight here on poor and good qualities being the same, it does not pay to import poor goods. Apples this past year, a year of short crop and considerable scarcity; sold retail in Winnipeg at \$4 to \$5 a barrel of three bushels, but in ordinary years the price ranges from \$3 to \$4. Such prices are certainly not extortionate, and they show that the common luxuries of life are within easy reach of the poor.

## SUPPLEMENT TO THE COMMERCIAL.

It is needless to go over in detail all the table articles required in a home, and the prices of groceries generally can be guessed at by the reader, when we tell him or her, that our newspapers carry advertisements of 20 pounds of pure white granulated sugar for one dollar,

### ARTICLES OF CLOTHING.

In dry goods, clothing, boots and shoes, and other articles of attire the prices will compare favorably with those of cities of the same size in Eastern Canada, and the extent and variety of stocks is something wonderful for a city of the size of Winnipeg. The retail dry goods stock worth \$75,000 to \$100,000, or the stock of boots and shoes worth \$25,000, can be found in the city, so that there can be no complaint about variety. Winnipeg is cosmopolitan in its merchandise, and alongside of home products can be found those of Old England, New England, the continent of Europe or of China or Japan. Winnipeg is in a mercantile sense a city of keen competition, and there is no line of trade in which profits are not cut down to narrow margins. The merchants are in no way inferior as business men to those of any of the large eastern cities, and are able to compete with success, even when the competition is keen. So much for the mercantile, and now let us look at Winnipeg as

### A MONEY MARKET.

It is not the intention of the writer at present to treat of the financial affairs of the commerce of Winnipeg. Sufficient to say that its annual volume of over \$35,000,000 of trade is attended to by ten branches of Canadian chartered banks, between which competition, as in all other lines of business, is keen, so that good commercial paper finds ready discount at seven per cent and even less.

In the early settlement of the greater portion of the western part of this continent, settlers felt keenly the famine for money, and before the great American civil war, which evolved the present system of national banks and national currency in the United States, the settlers of those western states were often the victims of a system of wild cat banking, by which enormous rates of interest were extorted, while the people had no security as to the value of the paper currency of such banks, which supplied the bulk of the circulating medium. The stories of how some early pioneers were victimized and crushed are heart rending, although they are actual truth.

The national bank and national currency system in the United States has done much to wipe out these financial sufferings of western pioneers. It has given a currency the value of which cannot be called into question, but it has utterly failed to put an end to extortionate rates of interest. In some of the new western states at the present time, the farmers are groaning under the insupportable burden of usury. States have passed usury law after usury law, but have never passed one which the unscrupulous money lender has not been able to get around by some system of crookedness, which cannot be brought within the limit of criminal law, but is powerful for the evasion of civil law. The money chaser extorting 15 per cent interest and even higher on landed mortgage security, and 25 and 30 per cent on chattel mortgage security is quite a common personage west of the Mississippi River, and he is usually a prosperous one.

In Canada the scope for the operations of the money lending shark has always been more limited than in the States, yet in the early days before the present

system of Canadian banking came into force, the pioneers of Eastern Canada had to suffer severely from various practices.

The present Canadian banking system is unquestionably the safest and best in the world. It confines the business of the banks so closely to commerce, that it leaves the whole field of real estate mortgage investment open to other institutions organized specially to handle that kind of business. Thus the loan and mortgage companies of this Dominion have become practically the real estate bankers of the country, and it is estimated, that such companies have out on mortgage throughout the Dominion not much less than \$200,000,000, a large proportion of which is foreign capital imported for that very purpose.

Canadian loan and mortgage companies have preserved with their western business a system of economy and control, which has not been carried out in connection with companies doing business in the Western States. In the latter a local agent usually controlled the business of his field, and while the company at headquarters in the east seldom got an interest above 8 or 9 per cent, by system of commissions the local agent generally contrived to secure for his share at least half as much as the company charged for interest. Thus the borrower was robbed, and yet the investor from whom his loan came did not reap an abnormally heavy interest.

In Canada almost all loan and mortgage companies, if their head offices are in the East or in Great Britain, do their business in the Northwest through their own employes in branch offices. Thus the thievish system of commissions never got any footing in Manitoba, and a loan at 6, 7 or 8 per cent interest means 6, 7 or 8 per cent interest as the case may be, and nothing more nor nothing less. To-day some of the best city property in Winnipeg carries mortgages at 6 per cent interest, while the rate on surrounding farm lands is eight per cent, with seven in some exceptionally safe instances.

There are at present doing business in Winnipeg some fourteen regular loan or mortgage companies, with resources varying from \$250,000 to \$5,000,000 each. The financial resources for such business are therefore ample to meet all demands, and in this line of business as in others competition is keen, and rates consequently moderate.

The money shark has never been able to secure a permanent footing in Winnipeg, and those who in by-gone years tried to establish themselves in the city signally failed in so doing. Those who were wise shut shop for want of business, and those who did business had to take such a dangerous class of loans and securities, that in time they reached financial ruin. It is safe to say that there is no city of the west, either in Canada or the United States, where the money lending shark has been so effectually shut out. A few Hebrew pawnbrokers are all the city supports in that way, and even these industrious and frugal sons of Abraham seem to have a hard time to get along successfully.

Thus we sum up Winnipeg as a market. To sell in, the farmers can at all times get ready cash and the highest market price. To buy in, he can purchase direct from the manufacturer in many instances, and otherwise from keen business men, who have studied commercial economy, and know how to reach success on small profits. To borrow in, he can do so at a lower rate of interest than he can in any city of the far west, north or south of the 49th parallel of latitude.

# Lake of the Woods

# Milling Company.

LIMITED.

Keewatin, capacity 2,200 bls. per day.

Portage La Prairie, capacity 700 bls. per day.

MANUFACTURERS OF

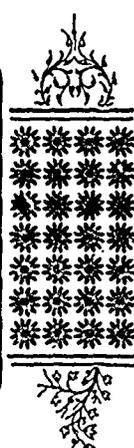
## High Grade

# FLOURS.



PROF. JOHN GOOD-FELLOW, of the Bow and Bromley Institute, England, after examining our flour writes :

"I have examined this flour as to color, strength and yield, against a large number of high grades on the London Market, and in no case did I find it excelled and seldom equalled."



CUSTOMERS have an **Absolute Guarantee** that no Soft Wheat is used in the manufacture of our CELEBRATED FLOUR. All the wheat we grind is selected Manitoba Hard. . . . .

We are the only exclusive

Hard Wheat Millers

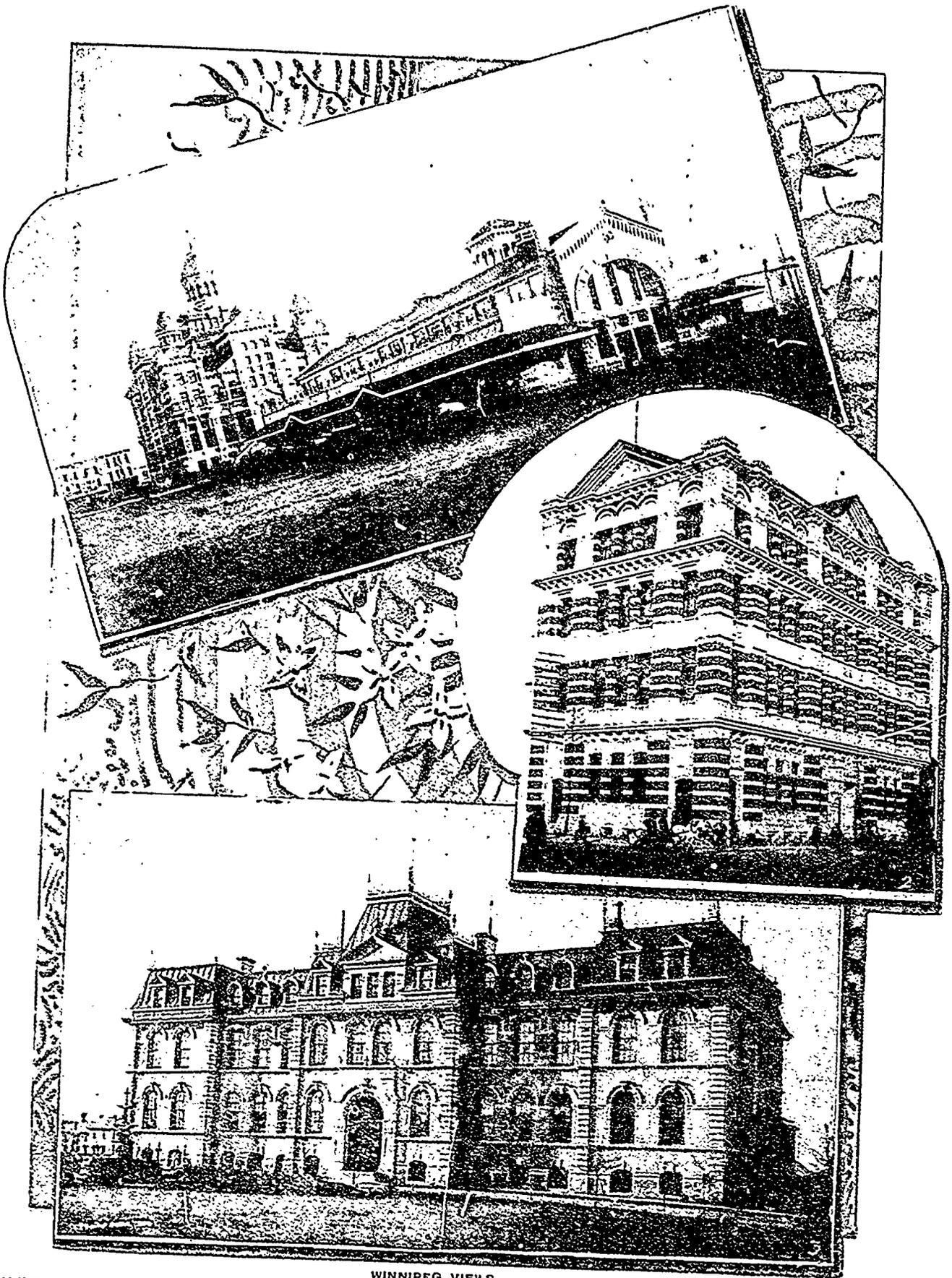
who put any part of their product in wood, and our barrels are an advertisement in themselves. We have the largest and most complete cooerage attached to any Canadian Mill.

Offices, MONTREAL, KEEWATIN, PORTAGE LA PRAIRIE,

AND

*Winnipeg Manitoba.*

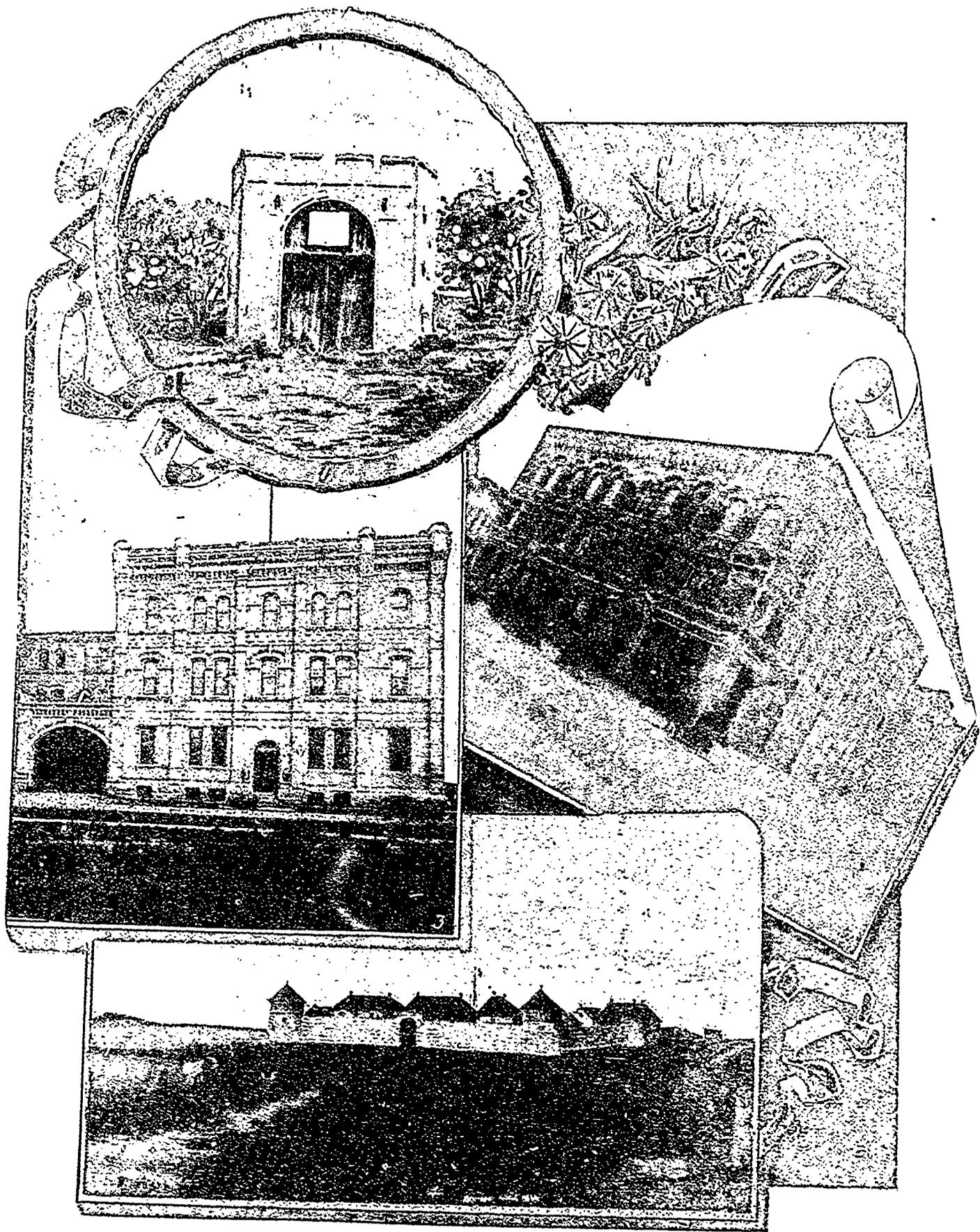




MARKET.

WINNIPEG VIEWS.  
PARLIAMENT BUILDINGS.

POST OFFICE.



1. THE LAST RELIC

3. HUDSON'S BAY GENERAL OFFICES

2. HUDSON'S BAY STORES

4. FORT GARRY IN 1850

# The Macpherson Fruit Co.

LIMITED.

—IMPORTERS OF—

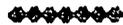
CALIFORNIA

- AND -

FOREIGN

# Fruits.

ORANGES, LEMONS, GRAPES,  
APPLES, PEARS, PLUMS, NUTS AND VEGETABLES.



WAREHOUSE:

**491 and 493 Main Street,**

**WINNIPEG, MAN.**

We devote our whole time to one special line GREEN FRUITS, and our Customers can always depend on a supply when in season.

# Sutherland

AND

# Campbell.

WHOLESALE

# Grocers.

AND TEA IMPORTERS,

PRINCESS STREET,

**WINNIPEG, - - - MANITOBA.**

ALSO AGENTS FOR

.....LIPTON'S FAMOUS TEAS.....

# William Ferguson

WHOLESALE.....

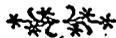
# Liquors

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AND

# Cigars

**BRANDON, MAN.**



ORDERS BY MAIL RECEIVE PROMPT ATTENTION.

# HOPE & CO.,



TENTS, AWNINGS, FLAGS, MATTRESSES, AND  
W. W. SPRINGS, SHIRTS AND  
OVERALLS, SPORTING SUITS,

.....Second Hand Tents Often in Stock.....

Settlers and Surveyor's Outfits.

Camping Outfits to Rent.

Orders Solicited.

Satisfaction Guaranteed.

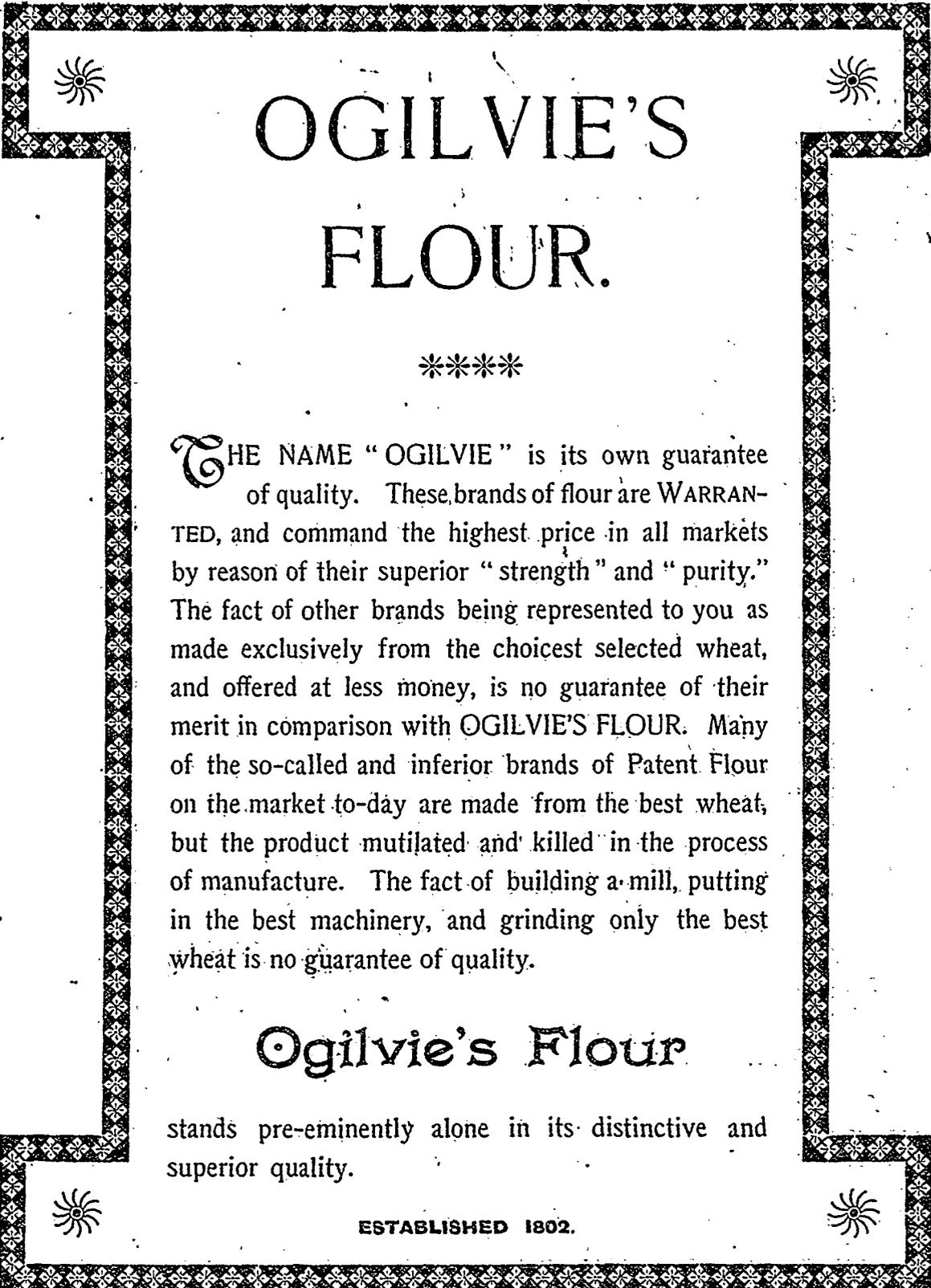
# Emerson & Hague,

PROPRIETORS,

TELEPHONE 673.  
Box 208.



157 Thistle St., Winnipeg.



# OGILVIE'S FLOUR.

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THE NAME "OGILVIE" is its own guarantee of quality. These brands of flour are WARRANTED, and command the highest price in all markets by reason of their superior "strength" and "purity." The fact of other brands being represented to you as made exclusively from the choicest selected wheat, and offered at less money, is no guarantee of their merit in comparison with OGILVIE'S FLOUR. Many of the so-called and inferior brands of Patent Flour on the market to-day are made from the best wheat, but the product mutilated and killed in the process of manufacture. The fact of building a mill, putting in the best machinery, and grinding only the best wheat is no guarantee of quality.

## Ogilvie's Flour

stands pre-eminently alone in its distinctive and superior quality.

ESTABLISHED 1802.



Winnipeg will become the headquarters of a great system of inland navigation, give further assurance of what is in store.

In addition to the number of railways running into Winnipeg, the city is becoming an industrial centre for railway work and repairs. The Canadian Pacific company employs a large number of men in its round houses, machine shops, foundries, etc., here. The work shops of the company here are on a very extensive scale, and are only surpassed in magnitude by two or three other places in Canada. There are said to be fifty miles of side track in the C. P. R. yards in the city. A number of men are also employed in the general offices of the company here, which are the headquarters for the western division of the road.

The Northern Pacific and Manitoba has also made its headquarters in the city. Extensive machine shops, foundry, etc., and a splendid depot building, general offices and train shed have been erected. The company also has a magnificent hotel, which is one of the finest buildings in Canada. The number of men already employed in connection with railway work in Winnipeg is sufficiently great to alone support a thriving little city of several thousand population, and the number must steadily increase.

From every point of view the prospects of Winnipeg as a great railway centre are bright, and a great railway centre means a great centre of commerce and industry.

The engraving which accompanies this article shows the railroads running into Winnipeg. All the railroads shown are in operation except the Duluth and Winnipeg and the Hudson Bay. A considerable portion of the former has been completed at the eastern end. The latter we cannot say is more than projected. The distance by rail from Winnipeg to Portage la Prairie is 56 miles. This will give an idea of the scale of the map.

BUILDING IN WINNIPEG IN 1894.

**O**F late years the growth of the city has been of a steady and reliable character. The fact that the year 1894 was less favorable in building than 1893 may doubtless be accounted for by the financial depression that has existed the world over. There was less building in Winnipeg in 1894 than in 1893. Fewer residences of importance were erected, the work in this line being confined chiefly to cottages and houses of a small class. An unfavorable feature in connection with house building has been a manifest tendency to speculative building. Only disaster can follow the continuance of this method, and in the best interests of Winnipeg it is to be hoped that neither capitalists or building societies will allow themselves to encourage this line of work. Prominent among the more important buildings erected during the year have been the new court house, or rather its completion in 1894, at an expenditure of \$33,000, and representing a total cost of \$72,000. The Ottawa bank was also finished during the past year. The total cost of the building was about \$60,000, and rather more than half of this was expended on the work in 1894. The Davis block of stores was erected at a cost of \$20,000; alterations were made in the Union bank, amounting to \$10,000; buildings for water works purposes were erected at a cost of \$13,000. There was also erected in 1894 St. George's Church, Episcopal, brick veneer and stone foundation; basement used for Sunday School purposes; cost \$12,000. The Nurses' Home in connection with the

General Hospital, solid brick and stone foundation, two storeys and finished basement and attic. St. Andrew's church, (Presbyterian), was erected at a cost of from \$35,000 to \$40,000; materials used, stone and brick. A work of marked importance in 1894 was the Wesley College erected at a cost of \$75,000; materials used Calgary stone backed with brick, slate roof. Compared with 1893 no remarkable change has occurred in the labor market. Skilled labor commands as good a wage as in 1893, whilst unskilled labor has shown a slight decline. Brick and stone were cheaper in 1894 than in 1893, materials in use in wood-work holding unaltered. Brick, stone and steel are coming into increased use in building in Winnipeg.

MANITOBA'S GRAIN TRADE.

**O**UR grain export trade may be said to date from 1881. Some wheat shipments were made in earlier years, but the trade did not amount to anything of importance until after the country was opened up by the advent of railways. Even early in the eighties, after an outlet by rail had been provided, the exports of grain were very small, as the large influx of settlers in those years led to an increased home consumption. The new settlers could not become producers for a couple of years, until they could get their farms in condition, so that exports did not begin to expand much until 1884 or 1885. Previous to the completion of the first railway outlet, a few thousand bushels of wheat were shipped out via the Red River to Fargo, and thence east via the Northern Pacific. The first shipment made in this way we have a record of, was in 1887, when about a carload was shipped as an experiment. In 1881, the first year in which shipment could be made by rail, about a quarter of a million bushels were shipped from Manitoba. From the last mentioned date there has been a steady increase in the wheat area every year, with the exception of the year 1892. The decrease in the area that year was owing to a combination of unfavorable weather conditions, which rendered it impossible for the farmers to get ahead as fast as usual with their work. The following statistics will show the crop area and wheat exports for a series of years.

| Year.     | Area acres.    | Export bushels. |
|-----------|----------------|-----------------|
| 1886..... | 384,441.....   | 4,000,000       |
| 1887..... | 432,134.....   | 10,500,000      |
| 1888..... | No record..... | 4,000,000       |
| 1889..... | 623,245.....   | 4,500,000       |
| 1890..... | 746,058.....   | 11,500,000      |
| 1891..... | 916,664.....   | 14,000,000      |
| 1892..... | 875,990.....   | 14,000,000      |
| 1893..... | 1,003,640..... | 12,000,000      |
| 1894..... | 1,010,186..... | 15,000,000      |

Exports above include flour reduced to its equivalent in bushels of wheat. Exports from the crop of 1894 are not completed yet, but will approximate very closely the estimate given. The big bulge in exports in 1887 is due to an enormously heavy crop harvested in that year, while in the two following years the export surplus was reduced by drought. With a crop equal in yield per acre to that of 1887, Manitoba would now export over 20,000,000 bushels of wheat.

The crop of 1894 shows 76 per cent. No. 1 hard, from the returns of the Winnipeg inspector. In 1893 about 53 per cent. graded No. 1 hard. These are both years of high average quality. In 1886, the inspection re-

## SUPPLEMENT TO THE COMMERCIAL.

turns showed 61 per cent. No. 1 hard. These are the three highest records since the inspection system was established.

Manitoba is well supplied with elevators for handling and storing the grain crops. The following will show the elevator capacity, including storage elevators at Fort William, Port Arthur, Keewatin, Winnipeg and all interior country points, for a series of years :

| Years.     | Capacity bushels. |
|------------|-------------------|
| 1890 ..... | 7,628,000         |
| 1891 ..... | 10,366,800        |
| 1892 ..... | 11,467,100        |
| 1893 ..... | 11,817,100        |
| 1894 ..... | 12,000,000        |

The present year, 1895, will add considerably to the elevator capacity at interior points, as about thirty new elevators are already announced to be built this year. These will be the usual sized country elevators, for taking in grain from farmers. It is also likely that two or three large storage elevators will also be built this year, two having been already announced.

### BRITISH COLUMBIA IN 1894.

**N**OTWITHSTANDING the prevalent unrest and depression there was noticeable progress in many lines of trade during the year 1894.

Our Southern neighbors were convalescent after the crisis of 1893 before the hard times reached British Columbia.

Fortunately the impending trouble was anticipated. Chartered banks and other financial institutions took the initiative, and restricted credit, which has since settled into a permanent policy, necessitating a general retrenchment in all branches of trade in the province.

Wholesale houses were compelled, not unwillingly, to place a limit on their line of credit, with the result that the business of 1894, though run on a safer basis, did not assume the proportions of that of the preceding year.

The number of failures during 1894 were very large, but as a rule were confined to the small trading class, whose time and labor was their chief capital. Upon the whole the commercial interests of this province have borne up well under the severe trial. The timely lesson in economy taught to the trade by the banking institutions of British Columbia have made our business firms more hopeful and imparted to them a conservatism in trade which was lacking in 1893. In the spring of 1895, should the signs of the times warrant it, the very large number of dormant enterprises will receive the spark of financial life and the trade of the province will expand. Should the monied institutions, however, seal their coffers up for another season, the province will be compelled to bide their time for the succeeding twelve months. In this connection, it has often been asked : "With British Columbia's marvellous resources, with her numerous enterprises in full operation, and the large amount of foreign capital invested in their development, why should she be passing through a period of depression?" The answer usually given is that our resources are being developed largely by outside capital on which we pay a fabulous interest commission to European and American capitalists for doing business in our country, which so seriously affects the profits of the different enterprises that the province is handicapped in extending her trade and supplying work for the laboring classes, which since federation have been flocking to her shores.

In the year preceeding 1894 speculation largely interested commercial circles, but again the wholesome stringency in the money market crushed the life out of the gambling spirit which has become a menace to the province : but "real estate booming" is a thing of the past on the Canadian Pacific Coast, and is no longer classed as a legitimate enterprise. In real estate a large number of sales have been reported during the year, but the purchases were made mostly for homes and business houses. One of the startling features of the year, the result of over speculation, has been the many sales under powers contained in mortgages, in which the mortgagees have under necessity been the purchasers for the purposes of self protection. As has been so often noticed in other new countries the depression in real estate was followed by an increased attention to mining matters.

### MINING.

A large number of mining companies were incorporated last year, especially for the purpose of working territory along the Fraser River, the Cariboo country, and West Kootenay. Upon these claims large amounts have been expended. It is not incorrect to say that in 1894 there were greater indications of a large genuine development in mining than in any previous year since federation. Gold mining has revived in the interior, while silver mining, the younger industry, has made a very distinct advance, notwithstanding the unprecedented decline in the value of the white metal. During the past year numerous schemes were set afloat for dredging the rivers for gold, and a large amount of money was spent on machinery. It would not be wise to review the success of these enterprises as they are as yet in their infancy.

The two mines which are creating the most attention now are the "Horsfly" and "Cariboo," both situated in the Golden Cariboo country. They are to be extensively developed in 1895 by a very large outlay of capital. It is not too much to say that the success of mining this year depends to some extent on the way these particular enterprises pan out, for the attention of capitalists all over the civilized world have been directed to them and enormous returns have been predicted.

The Similkameen gold belt is also creating considerable favorable comment, the ore being mixed with platinum is particularly rich. During the past season the gold shipped out of the province by the various banks amounted to \$381,000. The West Kootenay silver mines are the richest in North America, and can in many cases be worked at a profit, when mines less fortunately situated are closed for repairs.

In 1894 West Kootenay shipped silver, gold, copper and lead valued at \$77,000. In the shipments of gold no account is taken of the gold mined by Chiramen who secrete their dust and understate the result of their labor. To give an idea of the richness of some of the mines in Kootenay, it might be said that the "Slocan Star," with a vein of from four to five feet, assays from 100 to 150 ounces, whilst the "Fisher Maiden" with a fifteen inch vein, averages 500 ounces to the ton.

To facilitate trade in the mining interior, the Local Legislature, the Canadian Pacific Railway and the B. C. Telephone Company have been busily at work during the past twelve months. Besides this the smelter at Pilot Bay, costing over half a million dollars, has just been completed and will be made to handle four hundred and fifty tons a day.

At present the Kootenay and Slocan countries are the largest ore producing sections in the province, from ten to twelve thousand tons having been shipped from these mines to the smelters in the past twelve months and large quantities are still going out. It is expected that the early influx of people to that part of the province will be larger than ever and that employment will be found for them in producing and handling these ores.

The Nakusp & Slocan Railway, completed last year, runs from Nakusp right up to the Slocan mines, Three Forks and New Denver being the principal shipping points, to where telephone and telegraph lines have also been built, the telegraph lines connecting the main wires from Vancouver. Telegraph wires have also been extended to Nelson and Kootenay.

A branch road has been built connecting Revelstoke with different points on the Columbia. It is now in running order for 18 miles and it is expected that it will be continued to the head of Arrow Lake next summer, to facilitate the handling of ores and freight with the two districts mentioned above. Large shipments of ores have also gone forward to the Pacific Coast smelters, which will be continued this season.

To turn the tide of trade toward British Columbia and keep it there the Provincial Government have built a good wagon road from Penticton, south of Okanagan Lake, to the boundary line passing through all the different towns and mining camps between these points.

There is a prevailing impression in Vancouver mining circles, that a syndicate of Welsh capitalists is seriously considering the copper possibilities of British Columbia.

Inspired by the partial success of the French copper corner and having learned wisdom by its eventual collapse, the Yankee copper kings, it is said, contemplate cornering this metal in the States, and as they have immense capital at their command, they feel confident of success. Rumor has it that it is the purpose of the Welsh syndicate to get hold of all the copper mines in British Columbia, and subsequently reap a rich harvest by being the only copper company outside the copper monopoly in America. It is also stated in the same connection that a smelter is to be built in Vancouver or vicinity at an early date at which all ores will be treated.

In 1894 business was stimulated on the Mainland owing to the shipments of large consignments of supplies to the different mining camps, particularly those situated on the Fraser and in Cariboo. This branch of business is not pushed into Kootenay. Spokane and Winnipeg control the trade of this prosperous section of the country.

COAL.

In 1894 the Island coal mines turned out 983,000 tons, against 848,000 tons, the product of the year 1893. These figures unfortunately do not indicate prosperity and progress in this important industry. The coal trade of the province is at present in an unhealthy condition. A rather ominous cloud has appeared on the horizon, presaging trouble in the near future.

American papers recently complained of the Comox mines employing cheap Mongolian labor which enabled that company to undersell them in San Francisco. This statement was found to be quite correct. The Mongolian collier affair, however, is a two-edged sword, for it also seriously interferes with the business of the Nanaimo collieries, the Vancouver and Wellington mine companies, who employ some four or five thou-

sand white miners, and are the mainstay of the thriving town of Nanaimo. The men on being confronted with the state of affairs, coupled with the fact that a general depression prevailed, consented to an extension of time on a cut in wages made some months ago. But the matter was of such great moment that a letter was written to a prominent official of the Nanaimo mines, from a business standpoint, asking that gentleman if he would be kind enough to express his views on the vexed question. His answer was rather startling; in brief, it was to the effect that his companies could not successfully compete with the mines employing Mongolian labor. They had but one of two alternatives and the inevitable would soon take place. They must either convince the Comox people that it would be to their interests to employ none but white colliers, or failing this they would be forced into employing Mongolian labor themselves. They did not intend to mine coal at a loss, or close up the pits. The result if the second alternative was adopted would be disastrous and far reaching. Five thousand white men would be thrown out of employment and their places filled by Mongolians. Most of the white colliers have families, and at least 10,000 people would be upon the province and a menace to the community. The men say they do not fear such a calamity. They are drawing good wages now, however, and are well nourished and may not feel the lash until it is upon them.

Facts like these show that the cry of Mongolian immigration being injurious to the country is not clap trap, but a warning that is of vital concern to the province. When the worst comes restrictive legislation will be demanded by the clamouring working men of the province. Happily matters may be adjusted in time, for the Local House have shown by recent legislation, that they favor Mongolian restrictions. As a preliminary measure Japanese have been excluded from the provincial voters list, for which Chinese and Indians were not eligible. With facts like these before us, surely Canada will not have the temerity to join in the Japanese treaty. British Columbia, at all events, does not want a Japanese colony on her shores, the white laborers having a hard enough time as it is in the struggle for existence. We do not care to extend the rights of citizenship to Japanese in general, we have more than enough of the Oriental coolie element as it is, which may yet without being augmented drive the white laborers away from the coast and cause unrest and trouble.

To partially offset the rather gloomy forecast, there are good indications at Sumas and various other points of future outputs of coal, while the Anthracite article has already been established in trade on the Mainland for domestic uses.

LUMBER INTERESTS.

In the working of the timber limits last season there is little to chronicle. Lack of capital and meagre demand for lumber prevented the limits being cut extensively.

The Moodyville logging railroad has been running for some time and directly cheapens the labor of getting out logs, besides being of considerable interest as a very successful piece of modern engineering.

The large cut of shingles has been marketed here and at Puget Sound. Prices have ruled steady but low.

In 1894 the Alberni paper mills began to secure a good position in the trade and have steadily increased in favor. They will no doubt follow the example of the Everett mills in placing their product in Australia.

One three-masted schooner has been launched at False Creek, and the Local Legislature has been asked to subsidize ship building for the purpose of encouraging the trade in the province.

The lumber milling companies interests suffered in 1894, but conditions have recently improved and there are prospects of greater and more numerous shipments in the future. One of the causes of depression is not difficult to trace. The larger milling concerns, with a view to crowding out the smaller ones, carried on a Kilkenny-cat style of business until it looked at one time as if nothing would be left of them, and the lumber trade on the Coast was partially paralyzed, and in some cases advances were made by the banks to tide the milling companies over the hard times, but the worst is over, a better feeling prevails, and it is anticipated that a new scale of living prices will shortly be adopted.

The removal of the tariff on British Columbia lumber has also stimulated trade. As our lumber is superior to that of the Puget Sound, the British Columbia article is now being shipped to San Francisco, eight shiploads for California having already gone forward since the first of the year. The British Columbia export for the year 1894 was valued at \$407,000.

FISH.

For a number of years companies have been tentatively embarking in the halibut business, with little, if any, success. Not until 1894 were the Fish Kings of Boston and New York induced to try their hand, with the result that they have met with eminent success.

Through their agents, and the local companies, they have put three steamers into service that are now landing regular cargoes of such immense size that the companies can swamp the large Eastern markets at will. The gains are enormous, but at present the Americans are getting the cream of the profits, though enough is left to substantially benefit the province.

The halibut steamers make the round trip to Queen Charlotte Sound and return in eight days. Icing and packing their fish immediately on catching them, they ship them East by train on the day of their arrival, sometimes as high as four carloads at a time.

Last year the Trescott Fishing Company, a firm of Americans, made large profits and left considerable money in the province by finding a market for Fraser River sturgeon. The Federal Government, however, placed restrictions on sturgeon fishing and the industry was stopped. It is more than probable, however, that these restrictions will be modified and the sturgeon industry will be again revived.

The new salmon canneries of 1894 met with splendid success during the season just closed, whilst the older ones had a fairly successful year. The total pack was 495,000 cases, the largest, with the exception of 1893, of any previous year. Three hundred thousand cases have gone to Liverpool, ninety-six thousand to London, fifteen thousand to Australia, and the rest to Eastern Canada.

The season commenced late, and Government regulations cut it prematurely short, or the pack would have been as large as 1893.

Stocks of salmon are depleted on the other side, and next year prices will rule higher.

Three more canneries are being built on the Fraser.

The visit of Hon. Charles Tupper has been fruitful of beneficial results to the industry, and prospects for 1895 are very good.

SEALING.

In 1894 sixty sealing vessels, employing 1336 men, brought home 94,473 skins, the largest catch in the history of the trade on the Canadian Pacific Coast. The dull times, however, prevailing in the States and London where the big buyers congregate, coupled with the high price paid to hunters during the season, made the catch a less profitable one than that of 1893, when there were only 70,300 seals taken.

It is said that in the coming season the wages of hunters will be reduced all around and the business conducted as economically as possible.

The prospects of the sealing industry are brighter than the Canadian sealers would have us believe. It is natural that they should make out that their interests were very adversely affected by restrictions in order to prevent their being further handicapped by additional threatened regulations.

EXPORTS—SHIPPING, ETC.

Seventeen months ago the steamer line between Vancouver and Australia was inaugurated, since that time the amount of freight handled both ways has gradually increased until at the present time there are full cargoes and to spare, to and from the Antipodes. In fact lately hundreds of tons of freight have been refused at both ends by the steamers on the line.

The same may be said of our business with the Orient.

The three palace steamers, Empresses China, Japan and India, with capacities of 3,500 tons, during 1894 went out with fair cargoes, and came back with full ones, while since the war the cargoes out have been full to overflowing, and the return cargoes have also been very large. Until our capacity for carrying freight has been increased, the trans-pacific trade leaves nothing to be desired. As an indication of this, the Puget Sound papers are expressing alarm at our constantly growing trans-shipment trade.

There are now in Australia a number of leading business men representing large factories, arranging for the introduction of their Canadian made goods into the Australian market, while one or more representatives of Canadian factories go to Australia by each boat.

The exports from British Columbia during 1894 were valued at \$7,285,000, while the imports were \$4,588,000.

Within the past year there has been a noticeable increase in the shipping of the Province.

During 1894 there were 65 new companies registered, 27 with headquarters at Vancouver, 12 at Victoria and 11 foreign, the rest being registered from Westminster, Nanaimo and the Interior.

Capt. Jno. Irving, of the Canadian Pacific Navigation Company, is actively at work establishing a steamboat line between Victoria, Vancouver and Mexico. An agent of the proposed company is in Mexico arranging with the authorities, for the clearing of vessels of the new line. Thus trade is to be diverted from the old channels to Canada's great new land on the Pacific. Victoria, Vancouver, Seattle and Tacoma capitalists will be at the back of the venture.

Our shipping companies and their connections will now reach San Francisco, Puget Sound, Honolulu, Australia, (and by branch lines to London) Japan, China, Fiji, Mexico, while our lumber is shipped to almost every port in the world.

PREMIUM ON SHIPPING.—The bonus is to be six dollars a ton on all vessels built of over 400 tons. The

## SUPPLEMENT TO THE COMMERCIAL.

cost of carrying lumber in wooden vessels such as would be built, would be from two-thirds to three-fourths less than by foreign built iron vessels chartered abroad. The tonage being much cheaper as the vessels would be built at less cost than wooden vessels carrying more to the ton than iron vessels. The whole lumber carrying trade of Puget Sound is done by American built wooden ships.

### OVERLAND FREIGHT.

Notwithstanding the financial depression and the unfortunate floods, British Columbia business on the Pacific division of the Canadian Pacific Railway has kept up very well, comparing at least most favorably with the overland freight business at different points on the Puget Sound.

### CATTLE.

In the "bunch grass" there has been a prosperous year, cattle were rounded up in splendid condition and the quantity of winter feed on hand guarantees their safety for the winter.

### AGRICULTURE, ETC.

1894 will be always known as the year of the floods. To the farmers of British Columbia it was a season of disappointment.

As yet the agricultural interests are not large and the damage on that account is not so widely extended and disastrous as might be inferred by some of the reports published in the newspapers. It is, however, serious enough and caused temporary embarrassment to some of the rural municipalities. The trouble, however, is of a temporary nature, the assets being at least \$20 to \$1.

The farmers in the high lands did fairly well, while the Ashcroft farmers, as in previous years, are receiving immense prices for their fine quality of potatoes. This commodity being held firm at \$17.50 a ton on the track; \$22 in Vancouver. The Fraser Valley article is of an inferior quality, and brings \$14 a ton. Hops have not been a successful crop and are still in the experimental stage.

The first butter and cheese factory in the province has been established at Chilliwack with every prospect of success. It is an astonishing fact that with our millions of acres of land we sent out of the province last year for butter, cheese and condensed milk alone, over \$600,000.

Advance was made in 1894 by the fruit growers and agricultural conventions, information being widely distributed and ways and means exhaustively discussed, with the result that the farmers will more intelligently till the soil and the province at an early date will be able to supply her own wants. Trucking and market gardening has certainly received an impetus through these conventions, and there is talk of establishing a number of dairies throughout the province.

Numerous dyking works have been completed or continued in the Fraser Valley during the past year. A comprehensive scheme of permanent dyking is under discussion, and the Government are making extensive surveys to that end so that at an early date it is likely that the valley will be protected from the disastrous results occasioned by the floods of June.

In many cases the land in British Columbia is exceptionally hard to clear or else costly to drain or irrigate as the case may require, and settlers without means are often obliged to live for 18 months before they get

their farms on a paying basis. What we want are settlers experienced in mixed farming with a capital of \$2,500 to \$5,000. It is no exaggeration to say that for such a class of immigrants there are openings and opportunities. 200 or 300 could be easily accommodated with good livings near the cities. The home market is not one tithe supplied at the present time.

The Local Legislature recently disposed of a number of small holdings at easy terms to settlers at Burnaby, near Vancouver. Some fifty settlers took up the land and in a few months most of it was cleared, cottages built and promising embryo farms, each of a few acres, were established. All are reported progressing. They will keep cows, raise poultry and grow roots and small fruit. Their eggs will bring from 40 to 50c., butter a correspondingly high figure, and fowls an exceptionally high price. The small fruit crop was very profitable last year with the exception of plums, which were a failure. Apples, strawberries and prunes gave large returns.

### BUSINESS IN THE CITIES.

In the cities there is the usual amount of poverty, nothing extraordinary. There are not as many seeking charity as last winter, but there is scarcely room for the army of carpenters, bricklayers, stone cutters and laborers. They immigrated to the province when cities wanted whole streets with buildings intact made to order, and have staid through many reverses to a period when comparatively little in the building line is going on, and wages have been reduced by almost half, and when streets have been paved, sewers and water mains laid and public works are virtually at a standstill.

Speaking generally 1894 was moderately prosperous, while the prospects for the present year are bright. A new era in mining will very probably be inaugurated. The lumber trade is looking up. Besides the promised profitable canning season, fresh salmon are to be shipped direct from Vancouver to London in refrigerator steamers. The coal difficulty will, it is hoped, be settled. Our trans-Pacific trade will require more steamers to accommodate the freight. Deep sea fishing will be largely developed and extended, while the Dominion and Provincial Governments have promised to protect the Fraser Valley from floods, enabling agricultural interests to be carried on with more safety and profit than ever before. Then the proud boast of the Terminal city emblazoned on her commercial coat of arms, may be truthfully applied to the province of British Columbia:

"By sea and land we prosper."

Westminster, February 11, 1895.

### THE EAST SASKATCHEWAN COUNTRY.

**N**O part of Western Canada has attracted more attention during the last two years than the Great Saskatchewan Region. The country is named after the great river, which drains an area vast enough for a great inland centre.

The North Saskatchewan, for there are two branches of the great river, is the portion we refer to more particularly. This portion of the river passes through a rich agricultural and pastoral country for its entire length, and it is to this region that a large number of settlers have found their way during recent years.

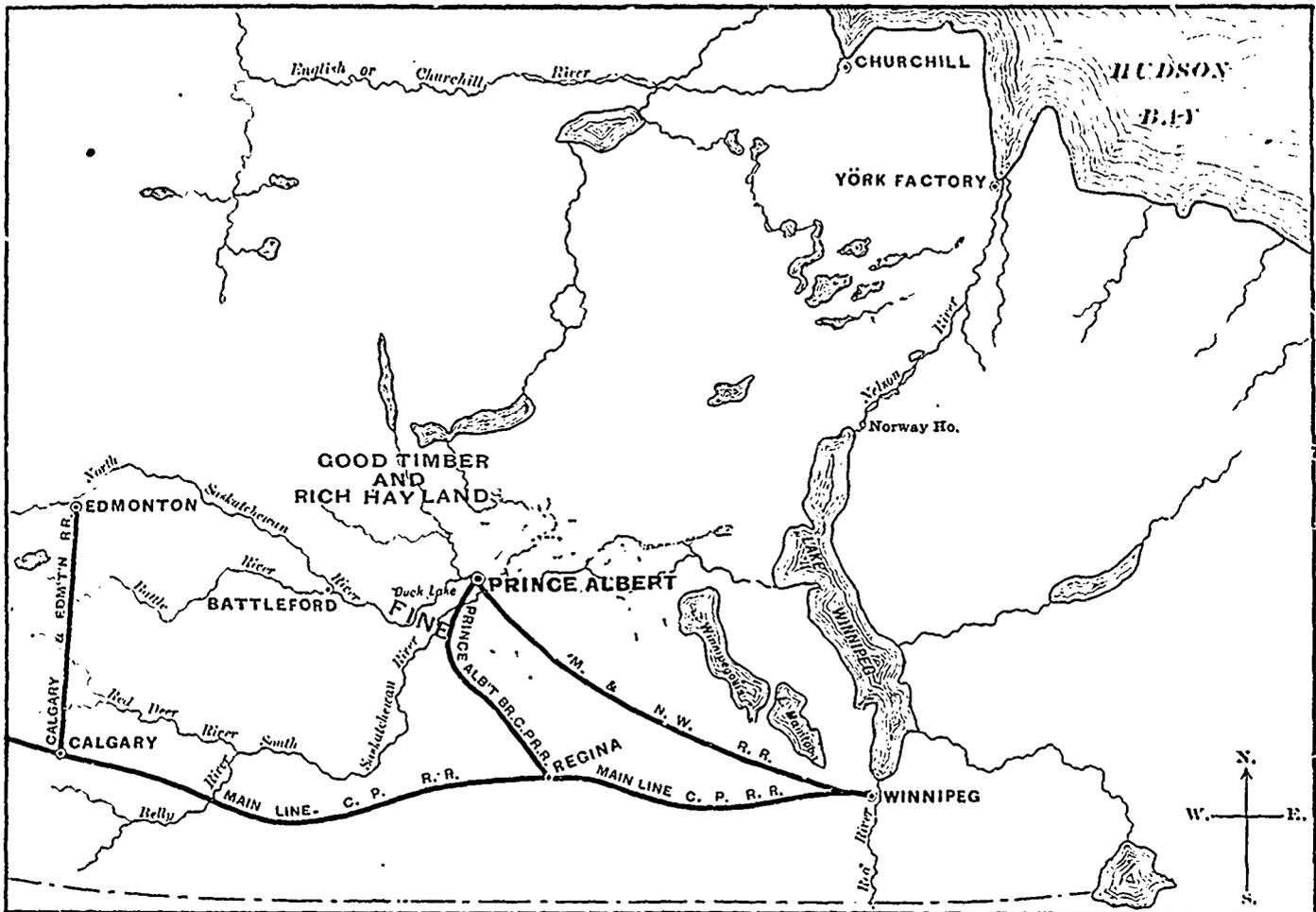
The accompanying map will give a general idea of the extent of the Saskatchewan Valley. The first rail-

SUPPLEMENT TO THE COMMERCIAL.

way reached the North Saskatchewan in the year 1890. This is the road shown on the map as extending from Regina to Prince Albert. The distance from Winnipeg to Regina is 357 miles, and 247 miles from Regina to Prince Albert, or a total distance of 604 miles from Winnipeg to Prince Albert. In 1892 a railway from Calgary to Edmonton was completed, making the second road to reach the North Saskatchewan. The distance to the Saskatchewan by this route is as follows: From Winnipeg to Calgary, 840 miles, and from Calgary to Edmonton, 192 miles, or a total of 1,032 miles. The Manitoba and Northwestern Railway, also shown on the map, is not completed yet to the North Saskatchewan, but will eventually reach the great river. This road is completed as far northwest as Yorkton, a distance of 279 miles from Winnipeg.

town. North of Prince Albert is a great lumber area, which will do much in the future toward making Prince Albert a manufacturing and industrial centre. Each of these towns, as well as the town of Battleford, were established before the advent of the railways. Fort Saskatchewan, some distance below Edmonton, is also a promising point. Several other settlements have been established along the river, all of which expect to become thriving cities some day in the future.

Regarding the great river itself, it may be safely ranked with the largest rivers in the world. The name means in Indian "rapid water." The river is divided into two main branches, known as the North and the South Saskatchewan. These branches each rise in the Rocky Mountains, and after flowing hundreds of miles, are united in one stream some miles



Since the opening of the North Saskatchewan country by the railways mentioned, a large stream of immigration has been pouring in at both Prince Albert and Edmonton; out a country so vast in extent; affording room for millions of settlers, will not be fairly well settled for many years to come, even at a more rapid rate of influx than has taken place the past two years.

The principal points on the North Saskatchewan are the towns of Prince Albert and Edmonton. Both of these places are thriving commercial centres. Edmonton is on the route of trade and travel to the great Mackenzie River country, a vast region to the North, which is the principal fur-yielding territory of this continent. For this vast region Edmonton is the base of supplies, which promises well for the future of the

below Prince Albert. In their course each of the branches receives the waters of many tributary rivers and streams. The general course of the North Saskatchewan is easterly, and the same is true of the South branch, though from a point about north of Swift Current, a station on the main line of the Canadian Pacific railway, the latter stream takes a turn to the north, and flows in a northerly direction for about 300 miles, until it unites with the North branch. The course of the river after the union of the two branches, is also easterly, until its waters are emptied into Lake Winnipeg. Lake Winnipeg has its outlet through the Nelson river into Hudson Bay.

The length of the North Saskatchewan is about 1,000 miles from its source to the juncture with the South

branch. The South river is about the same length. The length of the main river after the union of the two branches is about 300 miles. Thus the main stream and either of the branches would be about 1,300 miles. These distances are estimated, the exact length of the river not being known. With the Nelson river, which is a continuation of the same water course, about 400 miles or more would be added.

The Saskatchewan river is destined to become a great artery of commerce. As nature made it, it possesses magnificent navigable stretches. The main stream is navigable its entire length, the only serious obstruction being at Grand Rapids, near Lake Winnipeg. The North branch is navigable as far as Edmonton, a distance of 800 miles from the mouth of the river at Lake Winnipeg. On the South branch steamers have run as far as Lethbridge, in Alberta territory, 800 or 900 miles from the mouth, though navigation on the South river is more precarious. Little or nothing has been done toward improving the river, and with some expenditure the navigable value of the Saskatchewan could be vastly increased. Steamers have run between Lake Winnipeg and Edmonton for years, connecting at the lake with steamers for Winnipeg. This was the great artery of commerce through the country before the advent of railways. Steamers ran from Winnipeg or Selkirk, on the Red river, to Lake Winnipeg, and down the lake to the mouth of the Saskatchewan. Goods were transferred by a short tram railway around the rapids near the mouth of the river to the steamers on the Saskatchewan, and were distributed by the latter steamers to points along the river as far as Edmonton. Since the construction of the Canadian Pacific railway, a good deal of freight for the northern country has been carried westward on the railway to Qu'Appelle, Swift Current, Calgary and other points, and thence hauled across the country, by horses and oxen to its destination. Steamers, however, have continued to run on the river as usual, during the season of navigation. The Saskatchewan river, taken in connection with Lake Winnipeg, the Red river and other tributary water stretches, forms one of the greatest systems of inland navigation in all the world.

The North branch of the Saskatchewan opens about the 20th of April. D. Peterson, of Prince Albert, has noted down the following dates of the opening of the river, in the years named: In 1884 the ice went out on April 23; in 1885 on April 9; in 1886 on April 16; in 1887 on April 13; in 1888 on April 29; in 1889 on April 21. On the South branch the ice breaks up from ten days to two weeks earlier. The highest water is usually in June, July and August, when the melting snows in the mountains have their influence upon the stream.

The most important feature about the Saskatchewan river is the very vast and wonderful territory through which it runs. It can be claimed without fear of contradiction, that it drains a larger area of fertile country than any other river in the British Empire. There is room for millions of people in the country (yet almost uninhabited) tributary to the river. Nations could exist in the country drained by this mighty river. Enough wheat could be grown in its valley to supply the United Kingdom. That the valley of the North Saskatchewan may yet become the centre of population in Canada, is a prophecy not unlikely to be fulfilled. Gold is washed from its sands, and coal is dug from its banks at points hundreds of miles apart. The finest

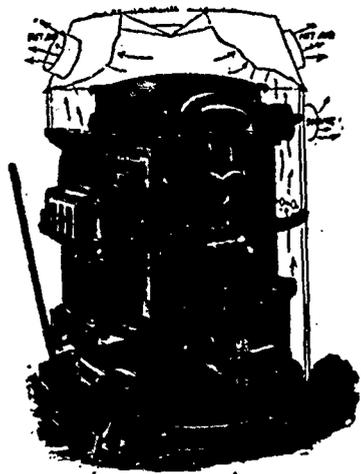
wheat in the world is grown in its valley. This is not a random statement. A sample of wheat grown at Prince Albert, on the North Saskatchewan, during the summer of 1890, was pronounced by experts to whom it had been sent, to be the finest spring wheat they had ever seen.

The South Saskatchewan runs principally through an open plain country, devoted to ranching. The North Saskatchewan and the northern portion of the South branch, runs through a mixed prairie and timber country. The northern stream may be said to be the centre of the great fertile belt, which stretches from the Lake of the Woods in a northwesterly direction to the Rocky Mountains. This is the region of deep, black soil, of great productiveness: the region of luxuriant vegetation. The rich natural prairie grasses here produce abundant fodder, for winter or summer use, for unlimited numbers of grazing animals. No labor is required to cultivate hay feed for stock. Valuable forests exist at points along the main stream and its tributaries, which furnish fine lumber for building. There is here the richest virgin land in the world for cultivation, abundance of feed for stock, wood and coal for fuel, brick clays, limestone and timber for building, pure water readily obtainable, and a remarkable healthy climate. This in brief gives the natural advantages of the North Saskatchewan valley. What more could be required? Those in search of a home are invited to come in and possess this land which has now been opened up to the outside world.

The Saskatchewan river at Prince Albert has been said by a traveller to resemble the Danube of Europe. Adventurous travellers who have made a trip along the North Saskatchewan in times past, some in open boats, have been wild with delight in their descriptions of the country and scenery. Imagine a river flowing for 1,000 miles and more through a park-like country, with its meadows and clumps of trees; vegetation luxuriant on every hand, and the banks decorated to profusion with the flowers of the prairie. Here are no masses of rock, nor towering cliffs, leaping water falls, nor foaming cascades. Here is simply a vast succession of quiet loveliness, rendered doubly sublime by its loneliness. This was the picture presented to the pioneer travellers along the great Saskatchewan. The residences of the few settlers, who are the predecessors of the millions yet to come, indicate the coming tide of population. We cannot wonder, then, that the few adventuresome travellers who saw this country before even the few residences of the pioneer settlers had made their appearance, should have left such glowing descriptions of the country. What thoughts must have pressed upon these adventurers, coming as some of them did from crowded centres of population, when they beheld this vast region, so homelike and inviting, yet awful in its loneliness. In the struggle for existence--growing keener and keener in the crowded countries of the old world--the weaker were being crushed under foot, while here was and is a productive land where millions may make their homes.

#### ENCOURAGE HOME MANUFACTURE.

ONE of the principal manufacturing establishments of Winnipeg is the business carried on by Emerson & Hague, who manufacture overalls, mattresses, woven wire mattresses, tents, awnings, etc. All through the dull winter season this firm has employed thirty-five hands and they expect to increase

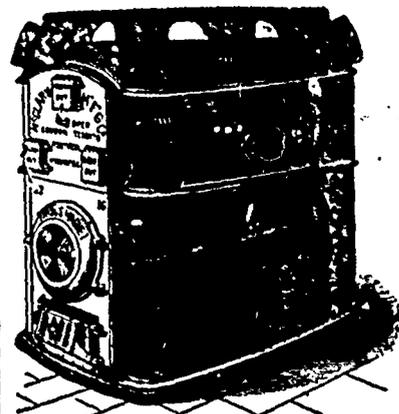


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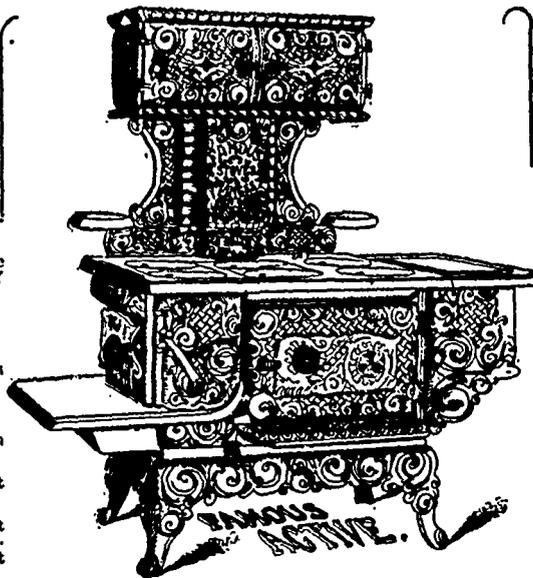


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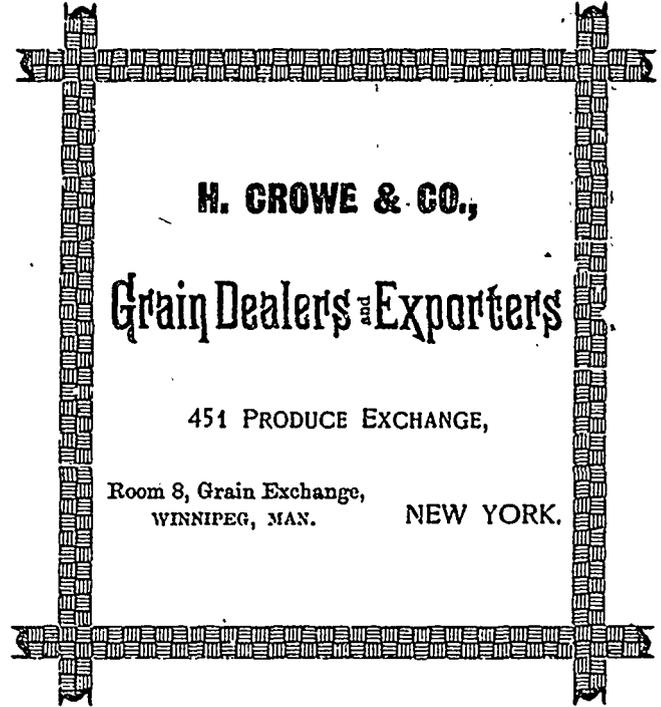
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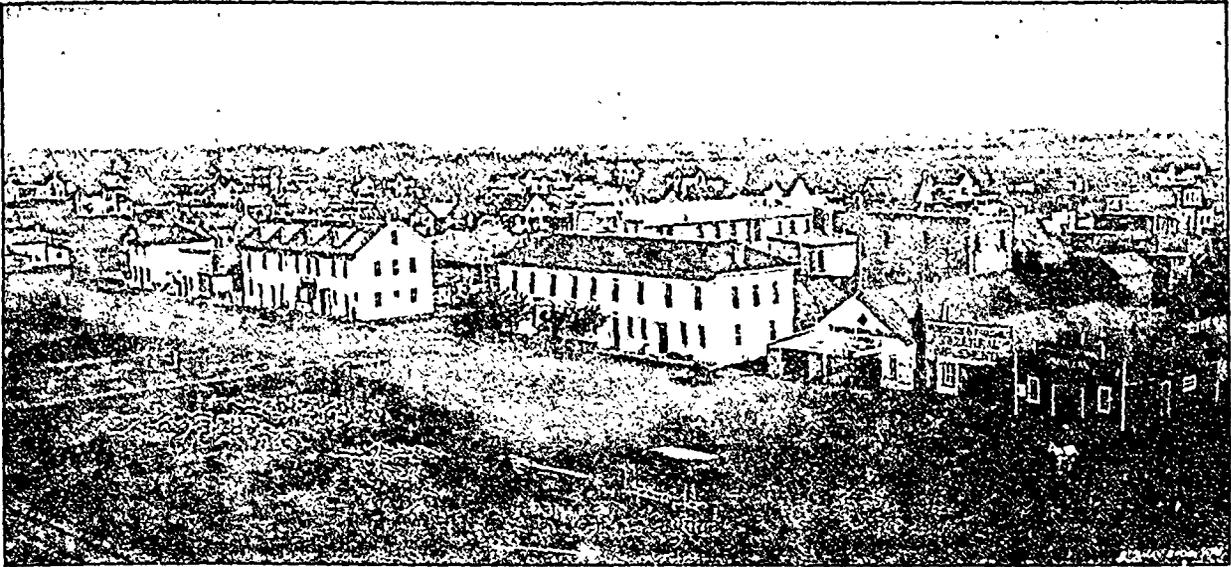
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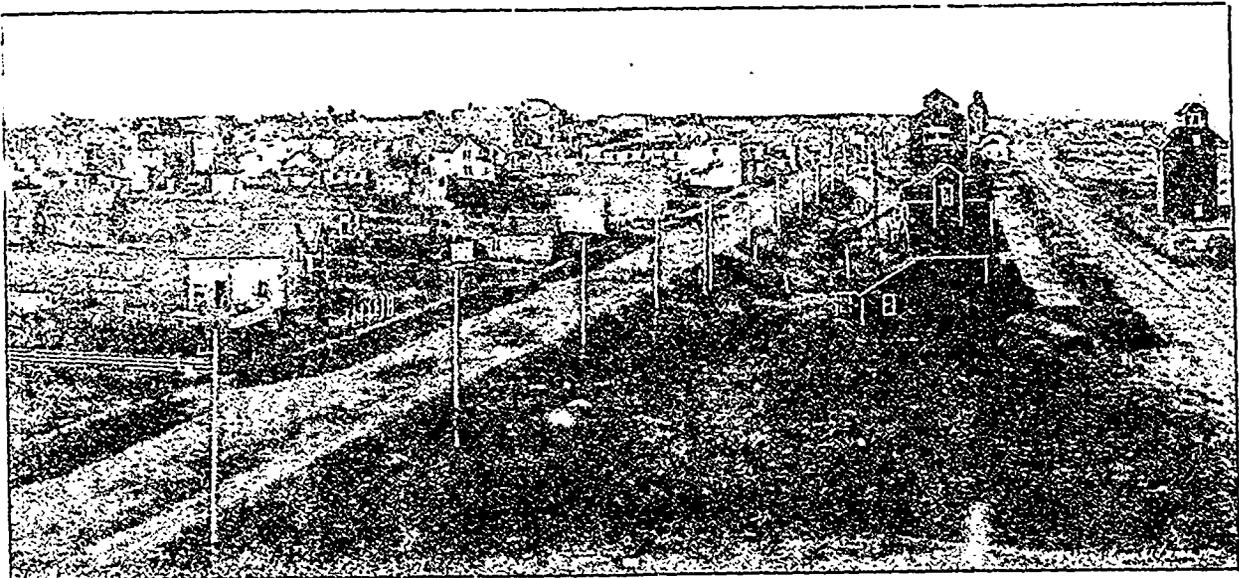
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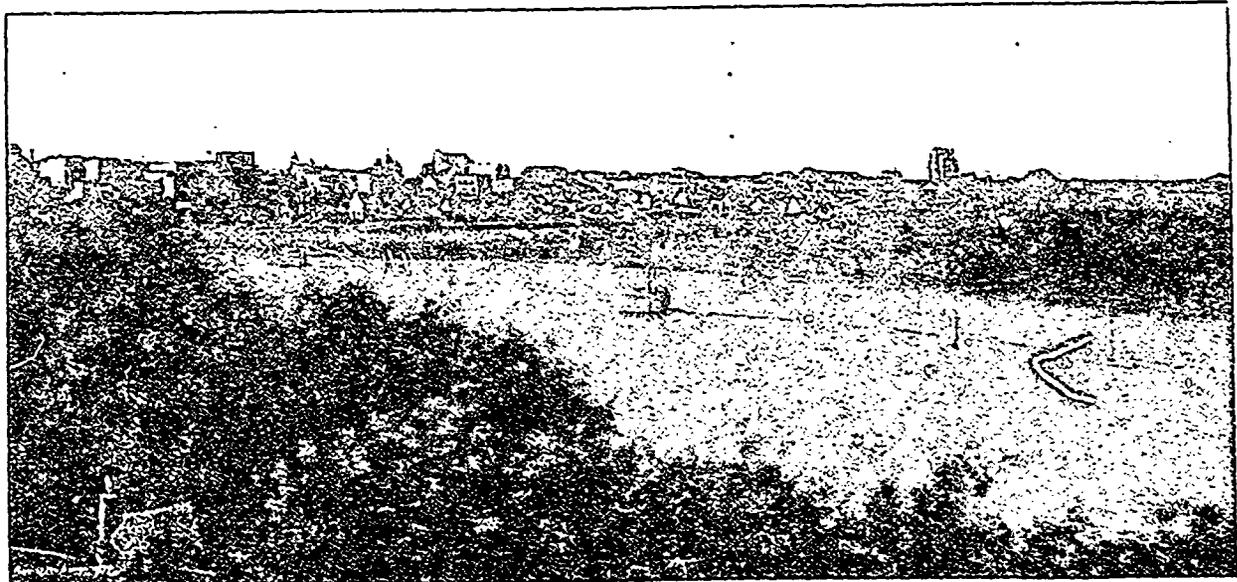
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**Grain : Dealer**  
AND EXPORTER  
.....  
Wheat, Oats, Barley and other  
Grains handled in car lots  
or en bloc.  
ESTABLISHED 1883.  
Offices : Grain Exchange Block,  
WINNIPEG, MANITOBA.



CARBERRY, MAN., LOOKING NORTH-WEST FROM LYONS' ELEVATOR.



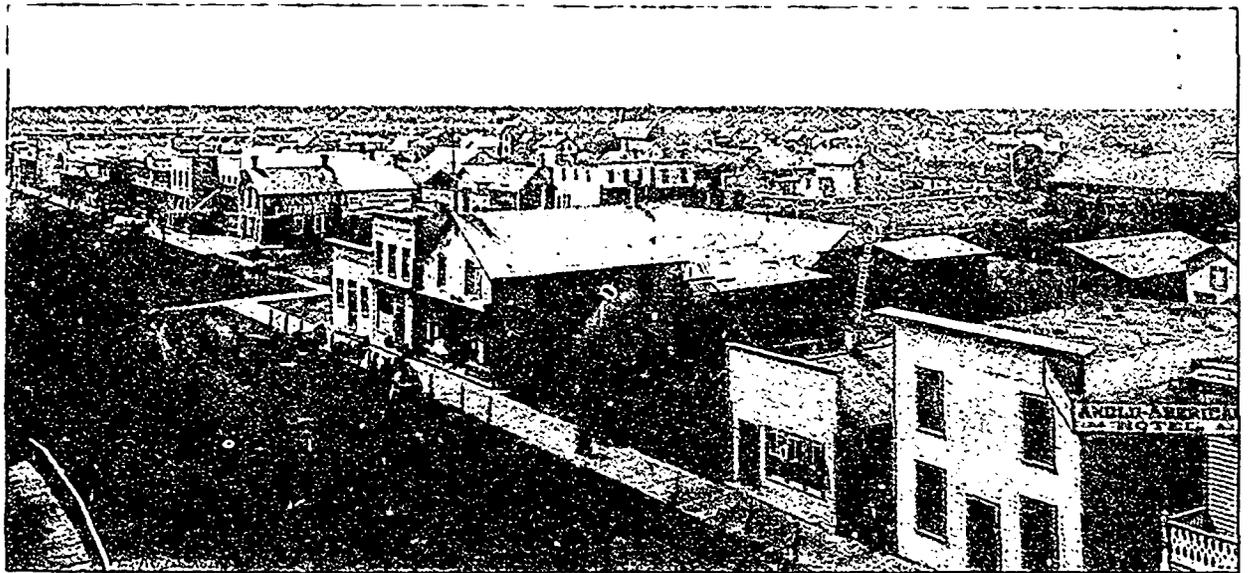
BRANDON, MAN., FROM THE EAST.



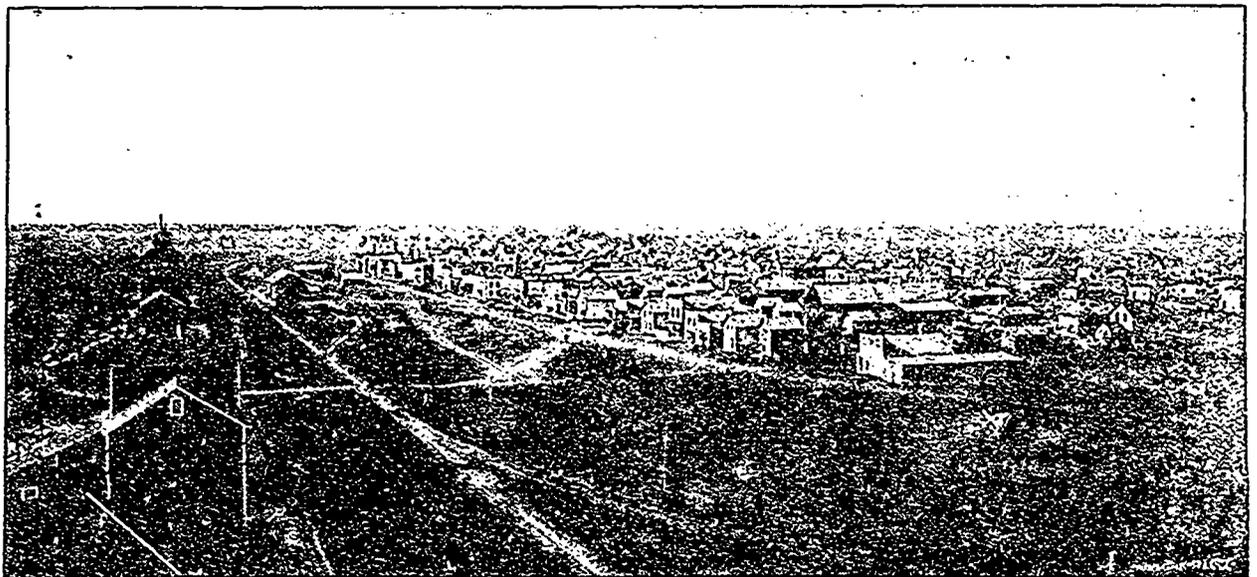
BRANDON, MAN., FROM THE NORTH



SOURIS, MANITOBA.

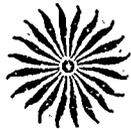


GRETNA, MANITOBA.



MORDEN, MANITOBA.

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Grain....  
Exporters.

Connections with the East and Europe, and all other arrangements and facilities for handling every variety of Northwestern grain.



OFFICE: GRAIN EXCHANGE BUILDING,

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*NAIRN'S  
ROLLED OATS  
WINNIPEG.*

**STEPHEN NAIRN**

WINNIPEG OATMEAL MILLS

C. P. R. TRACK, HIGGINS ST.

*Rolled Oats.*

*Granulated and Standard  
Oatmeal, Pot and Pearl  
Barley, Rolled Wheat and  
other Breakfast Cereals.*

New Machinery, New Process, Standard and uniformly good products. If you cannot get orders filled through the wholesale trade order direct. Special attention called to the Pot and Pearl Barley.

**J. HARRIS,**  
**Grain Dealer and Exporter.**

HIGHEST PRICES PAID FOR WHEAT,  
BARLEY AND OATS, AND LIBERAL  
ADVANCES MADE ON CONSIGNMENTS

Address: P.O. BOX 1332.  
or Room No. 1.

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**N. BAWLF,**

**Grain \* Merchant,**

OFFICE 13,

GRAIN EXCHANGE:.....

WINNIPEG, MAN.

1882—ESTABLISHED—1882.

# W. F. HENDERSON & CO.,

—Importers and Wholesale—

## Commission Merchants,

WINNIPEG, MANITOBA

Warehouses : Bannatyne St. East and on Northern Pacific Track.

—SPECIALTIES—

German Granulated Sugar, China, Japan and Ceylon Teas,  
Japan Polished Rice, Green Coffees, Spices,  
Mediterranean and California Fruits, British Columbia  
Canned Salmon.

Sole Agents in Manitoba and Northwest for

Canada Jute Co., Ltd.  
MONTREAL, QUE.

FLOUR  
BRAN  
SHORT  
WHEAT  
OAT  
COAL  
POTATOE

# BAGS

TWINES and  
HESSIANS.

Full Stock Carried in Winnipeg.

The Edwardsburg  
Starch Company,

CARDINAL, ONT.  
MANUFACTURERS CANADA LAUNDRY  
STARCH.

Silver Gloss Starch 6 lb. boxes.  
Silver Gloss Starch 1 lb. packages.  
Satin Starch 1 lb. boxes.  
Benson's Corn Starch 1 lb. packages.  
Canada Corn Starch 1 lb. packages.  
Rice Starch 1 lb. boxes.  
Powdered Starch. Wheat Starch.

—ALSO—  
GLUCOSE AND SYRUPS.  
Sold by Winnipeg Wholesale Grocers. . . .

TRURO CONDENSED MILK CO.  
TRURO, N. S.

Manufacturers of—

THE RELIABLE REINDEER  
BRAND.

CONDENSED MILK,  
" COFFEE AND MILK,  
" COCOA AND MILK,  
" TEA AND MILK,  
EVAPORATED CREAM.

Pronounced by the Trade the only Reliable  
Condensed Milk to handle.

Sold by Winnipeg Wholesale Grocers.

Dow & Curry,

Pilot Mound, Man.

Rolled Oats, 80 lb. Sacks.  
" " 40 "  
" " 20 "  
" Wheat 80 "

Granulated Oatmeal, 98 lb Sacks  
Standard " 98 "

Sold by Winnipeg Wholesale Grocers.

SIMCOE CANNING CO.

SIMCOE, ONT.

Manufacturers of—

PURE  
\* \* \* JAMS And  
JELLIES.

7 lb. Pails, 1 lb. Glass Pots. Shippers of  
DRIED and EVAPORATED  
APPLES.

Sold by Winnipeg Wholesale Grocers.

Snow Drift Baking Powder  
COMPANY

BRANTFORD, ONT.

Manufacturers of....

Snow Drift Baking Powder

Baking Powder 10 lb. tins.

" " 5 "

" " 3 "

" " 1 "

" " 1/2 "

Snow Drift has no Superior.  
Excellence of Results no Equal. Sold by  
Winnipeg Wholesale Grocers.

The Cutting Fruit  
Packing Company,

San Francisco, Cal.

—Packers of—

"Rose Cuttings Brand"

Peaches, Pears,  
Apricots, Plums, Cherries,  
Nectarines, Grapes.

Uniformity in quality. Reliable Goods to  
handle. Lower in price than Canadian Packs.  
Sold by Winnipeg Wholesale Grocers.

F. W. Fearman

HAMILTON, ONT.

Packers of —

"STAR BRAND" } 20 lb. Pails.  
Compound } 5 " "  
....Lard } 3 " "

Hams, Bacon, &c.

Sold by Winnipeg Wholesale  
Grocers.

CUDAHY PACKING CO.

South Omaha, Neb.

—Celebrated—

# "REX BRAND"

Patent Key Opening

Canned Meats.

Corned Beef, Roast Beef,  
Chipped Beef, Lunch Tongue, Ox Tongue,  
Brawn Pigs Feet

Sold by Winnipeg Wholesale Grocers.

SUPPLEMENT TO THE COMMERCIAL.

the number when the spring business sets in. This is an industry which should be encouraged, as, in fact, all honestly conducted home industry should be. They claim that they can supply the trade at just as low prices as can be secured in the East, and some lines they even sell cheaper, yet large quantities of the goods they manufacture are brought in from the East. Instead of thirty-five hands, Messrs. Emerson & Hague say they could have kept 150 hands busy during the present winter, if the local trade acted on the principle of supporting home industry. If this is true, as we do not question, it seems too bad that 100 to 125 persons have been kept out of work in Winnipeg this winter on this account, while it has been necessary to dispense charity to some who could not obtain work.

Emerson & Hague's premises are at 157 Thistle street. This building affords ample room to carry on a large industry. It is 100 feet deep by over 20 feet in breadth, three stories high, with basement, thus giving four large floors in all. The basement is used for the manufacture of mattresses, which the firm manufacture largely from hair, sea grass, moss and all other kinds of stuffed mattresses. The ground floor is taken up with the business offices in the front, and filled up with stock of manufactured goods in the rear. The second floor is used for the manufacture of woven wire mattresses. Machinery of the latest kind for this work has been put in, and a large business done in these goods. The third floor is the busiest part of the establishment, and here a great deal of work is done in the manufacture of overalls, smocks and shirts, tents, awnings, and in fact everything in the line of canvass goods. An electric motor has been put in, which furnishes power to operate the wire mattress machinery and the sewing machines.

VANCOUVER ISLAND IN 1894.

**S**INCE the eventful year of '58, when its progressive history began with a rash, Vancouver has had its ups and downs like all other parts of the world, and during the past year, in common with the rest of the world, it has had its "down" experience, but not conspicuously so. For purposes of consideration from a commercial point of view, the Island may be divided into parts—Victoria and Nanaimo, with their contributory localities. As the City of Victoria is to a large extent the commercial, as well as the political centre of the province, it is affected very materially by the conditions prevailing in the province, and, therefore, what may be said of the whole of British Columbia may, generally speaking, be said of the City of Victoria. Nanaimo more particularly is affected by the fortunes of the coal trade, so that as the latter has suffered a period of depression, that city has felt the corresponding effects.

To consider Nanaimo first, as the more quickly disposed of, it may be remarked that the condition of the San Francisco and the Coast markets governs the coal trade of Nanaimo. Owing to the low rates of freight, British Columbia coal has had to enter into keen competition with the British and Australian coals, and thus the price has been forced down to the lowest notch of profit to the mine owners. Wages had to suffer a corresponding cut, and as the monthly wage bill is a matter of great moment to the Nanaimo merchants, it will be seen how it would affect trade. However, as

the wage is a regular one, the merchants have been able to accommodate themselves to it and have not suffered severely. Despite the low prices, as will be seen by the returns, the output of the mines show an increase over the preceding year, and the outlook is admitted to be more promising. The returns, shown comparatively, are as follows:

|                            | 1893<br>Tons. | 1894<br>Tons. | Increase. |
|----------------------------|---------------|---------------|-----------|
| Wellington Mines . . . . . | 313,765       | 366,765       | 54,192    |
| Union Mines . . . . .      | 126,438       | 221,700       | 95,262    |
| Nanaimo Mines . . . . .    | 388,649       | 393,772       | 5,123     |
| Total Output . . . . .     | 828,852       | 982,237       | 154,577   |

There was a good deal of speculation as to the effect of the Wilson tariff on the British Columbia coal industry, but as experience has demonstrated it has made no appreciable difference, inasmuch as it has enabled foreign coals to come in at a proportionately reduced rate, and the benefit to anybody has been to the American consumer.

Otherwise the trade at Nanaimo has shared the common effect of dull times, but on the whole has maintained its volume well and has kept up with the rest of the province. In some respects it has been better, in that it has been less exposed to the fluctuations of other cities, the trade of which depend on a greater number of conditions.

Coming now to Victoria, there are a greater variety of elements to take into consideration. As intimated before, coal is one of them, but its influence is less perceptible than that of some others. Lumber is another, but as yet the lumbering industry is one pertaining to the mainland, that is, the export trade, and will not be dealt with here, except to say that it shows signs of improvement in the increase of shipments, and in this connection a good deal of the export trade is handled through Victoria commission houses, as salmon and seal skin are; and, therefore, may be said to directly affect that city as well as Vancouver and Westminster. Victoria, by the way, has made a start in the export trade, too, and the Island generally, including Nanaimo, is prepared to take a hand in it on a large scale when the foreign demand revives. It must not be forgotten that a very large proportion of the magnificent timber reserve of the province are on the Island of Vancouver, and with excellent shipping facilities, there is no reason why the lumber trade should be mainly confined to Burrard Inlet, and the Frazer River.

Despite the dire forebodings anent the regulations under the Behring Sea Award, the past has been the best year in the history of the sealing business. This is true, at least, so far as the catch is concerned, although the prices are not as good as last. It was thought that the regulation doing away with the use of firearms would confine the hunting to the Indians of the west coast, who are expert with the use of the spear, but as THE COMMERCIAL once remarked in discussing this phase of the question, what an Indian can do a white man can do quite as well, if not better, and results have shown that the white hunters can use the spear with even greater effect than the Indians, and have proved themselves apt pupils in the art. The catch, compared with the year previous, was as follows:—

SUPPLEMENT TO THE COMMERCIAL.

|                          | 1894.  | 1893.  |
|--------------------------|--------|--------|
| B. C. Coast.....         | 11,703 | 29,113 |
| Japan.....               | 48,993 | 29,206 |
| Copper Island.....       | 7,437  | 12,013 |
| Behring Sea.....         | 26,341 | .....  |
| Total Canadian catch.... | 94,474 | 70,332 |

The chagrin of the Americans, who fancied they had over-reached their Canadian cousins in the bargain, is well illustrated in the recent proposal to kill all the seals in Behring Sea, which cost them so much to protect in the interests of a commercial company of their own, or move for better terms.

The salmon business, which has its commercial centre in Victoria, has experienced a good year, better than an average, though not so large a pack was put up as in the year previous. This was not altogether a disadvantage, as prices ruled higher, and the pack has been largely disposed of. As against 596,581 cases in 1893, there were 491,470 cases put up in 1894.

Commercially, Victoria shared the general depression, but the trade and shipping returns show that the volume of business has kept well up. Had it not been for the generally world-wide shrinkage in real estate securities, the withdrawal of so much capital from investments, and the curtailment of credits, which had their direct reflexion on the province—what might be termed a tidal back-wash—the business of the province itself would not have suffered, because it has been maintained well up to high water mark. There was, however, too much money of business men invested in real estate and side investments, which depended upon the usual flow of capital and easy financial transactions to be realized upon as securities, and when the reaction set in it seriously handicapped the business community, although inflation at no time existed in the same degree as in those countries where the collapse was responsible for the present depression. As compared with 1893 there was a falling off, but the decrease in revenue is largely accounted for in the falling off of the Chinese immigration, not an unmixed evil, and a very large decline in the revenue derived from the opium traffic, as the result of the operation of the new U. S. tariff. And besides, 1893 showed unusually big customs returns. The figures are as follows:

|                           | 1894.      | 1893.      |
|---------------------------|------------|------------|
| Collections, customs..... | \$ 697,159 | \$ 827,587 |
| Imports.....              | 2,527,934  | 3,053,727  |
| Exports.....              | 2,982,992  | 3,574,651  |
| Inland revenue returns..  | 147,250    | 153,973    |
| Post office returns.....  | 42,300     | 43,550     |

Business may be said to be on a much better basis than for sometime, on account of the number of weaker firms going to the wall, largely on account of the too keen competition in trade and there being too many engaged in each line. It has also reduced the credit system to practically a thirty day basis, whereas in Victoria in former days credit was unlimited and collections indifferently looked after. In these respects hard times has practically reformed business, and has, as well, made it much more difficult to embark in business on limited or no capital, which has accounted for a big percentage of the failures. At the beginning of the year, the failure of an old banking firm of reputed high standing for a time weakened the situation, but

fortunately no panic ensued, and although directly or indirectly it affected very many citizens it was safely tided over. Those now in business, generally speaking, are regarded as doing a safer trade.

One of the conditions affecting the prosperity of Victoria during the year was the unusually large amount of public works in progress. These consisted of the new public buildings, the harbor improvements, and the fortifications at Esquimalt, together with important extension of the sewerage, electric lighting, and waterworks systems, representing in all a very large expenditure of money distributed in wages which materially eased the situation. These will be continued during the present year, and will aid in tiding over the present hard times, now showing signs of dispersion.

In railways the only thing to note is the completion and opening of the Victoria & Sidney Railway short line from Victoria to Sidney Harbor. There is talk of the British Pacific (or late Canada Western) being inaugurated, and it is expected at the date of writing that a bill will be introduced during the present session of the B. C. Legislature extending aid to the proposed new line, but concerning it nothing is definitely known as yet. It is reported that a syndicate has been organized in London, Eng., to take hold of it, contingent upon receiving government assistance, but nothing has been made public so far concerning the arrangements. From a Victoria point of view a great deal is expected as a consequence of such a railway being built.

There has been the usual activity in the way of forming joint stock companies, mainly mining propositions, all over the province, having an aggregate nominal capital of \$32,000,000. Regarding mining, although the development has been mainly in Kootenay and Cariboo, Victoria interests are largely affected, and if anticipated results of this year's operations are obtained it will give a decided impetus to trade. Kootenay as a starter exported \$770,000 worth of silver and gold ores in 1894, and a safe estimate for 1895 is said to be \$5,000,000. Two large hydraulic propositions in Cariboo will be in full blast this summer, and are expected to yield largely. About \$150,000 was spent in preliminary operations last year. Many smaller propositions have been set on foot. At Alberni, V. I., where a good deal of activity was shown early in the year, matters are quiet, but some work has been done, and one claim, at least, is showing well. Prospecting for coal is going on in a number of places. The Haddington Island quarry, which was opened for the Parliament Buildings, shows an immense body of the finest building stone on the continent. Attention is again being directed to Texada Island as a gold field.

The wholesale and commission business has been, on the whole, quiet for the past twelve months, but steady. Owing to the low prices of meats and farm products in Washington and Oregon States these have ruled lower than every before, and the supply has been more than ample.

During the year several large and important industries were set on foot. The paper mill at Alberni is now in operation, and turning out good material in two or three lines. Two marine railways for docking vessels of moderate keel have been built, and are being successfully operated. One of the most important enterprises of the year was the establishment by the Messrs. Dunsmuirs, on a large scale, of cold storage. The proprietors have put in a plant of the most modern

# ROBERT MUIR & CO.

Millers and Grain Dealers.

Office, Winnipeg.

Mills, Gladstone.

Manufacture best grades of Strong Bakers' and Patent Flours from choice Manitoba Hard Wheat.

Standard Brands:

HOME RULE—Strong Bakers,

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We invite comparison with the best flours you can find on the market. Cash buyers will consult their best interests by opening up a correspondence with us.

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SMALLWARES - AND - FANCY GOODS.

ALSO AGENTS FOR THE  
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WINNIPEG, MAN.,

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150 PORTAGE AVENUE EAST.

Royal Distillery, Hamilton,

Early Dew Old Rye, Malt and Spirits.

John Labatt, London, Canada.

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Cognac Brandies.

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Hamilton Vinegar Works, Co'y., Lt'd.

Vinegars, Pickles and Jams.

Francis Peek Winch & Co., London,

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Also Direct Agencies for Japan and China Rice, Teas, etc.

We keep in stock Early Dew fine old Rye and Malt Whiskies, Labatt's India Pale and Extra stock, Ales and Brown Stout and a full line of imported Wines, Liquors and Cigars.

Morse's Laundry and Toilet Soaps.

Brook's Crystal Soap, Monkey Brand.

And receive from time to time consignments of China and Japan Teas and Rice direct from place of production, which we offer to the wholesaler trade.

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# KILGOUR, RIMER & Co.,

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WHOLESALE AGENTS FOR

✻ HARVEY & VAN NORMAN, ✻

BOOTS &  SHOES.

-AND-

The Rubber Shoe Company, --- TORONTO.

A Large Stock of these Goods always on Hand  
at our Ware Rooms,

**Corner James - and - Main Streets.**

MAIL ORDERS SOLICITED, which will be filled PROMPTLY, and shipped by FIRST  
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The Winnipeg Electro-Plating  
& Novelty Manufacturing Co.

158 PRINCESS STREET,  
WINNIPEG.

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We Re-plate in Gold, Silver, Nickel, Copper, Brass and  
Bronze. Also Polishers of Solid Silver, Gold and all Metals.  
Lacquering and Oxidising. We also manufacture Knives, Forks,  
Spoons, etc. Medals and Jewellery to order General Engraving  
and all kinds of watch repairs executed by competent  
workman.

We solicit correspondence from all jewellers and watch-  
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Columbia.

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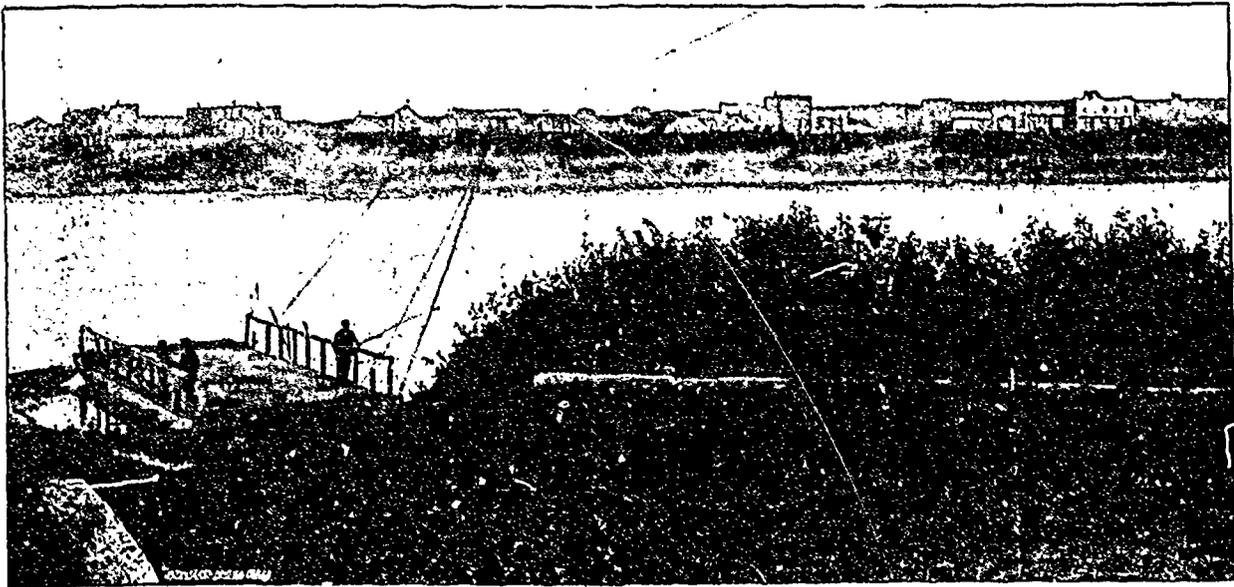
**GOOD AGENTS WANTED.**

Write for Price List.

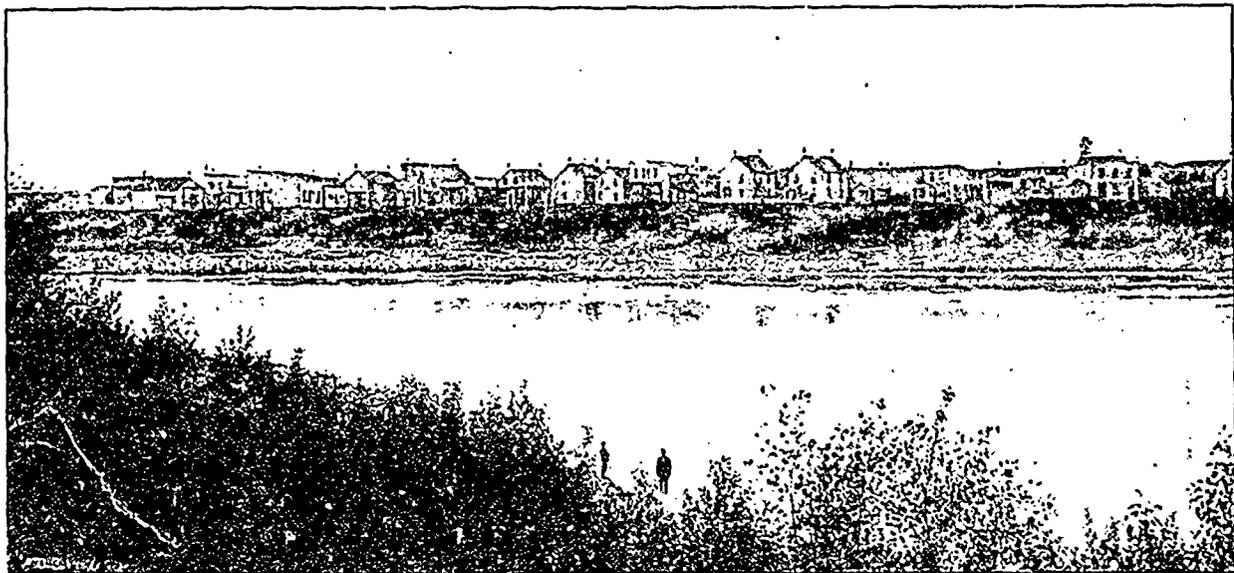
**The Winnipeg Electro-Plating & Novelty Mfg. Co.,**

BOX 808.

WINNIPEG, MAN.



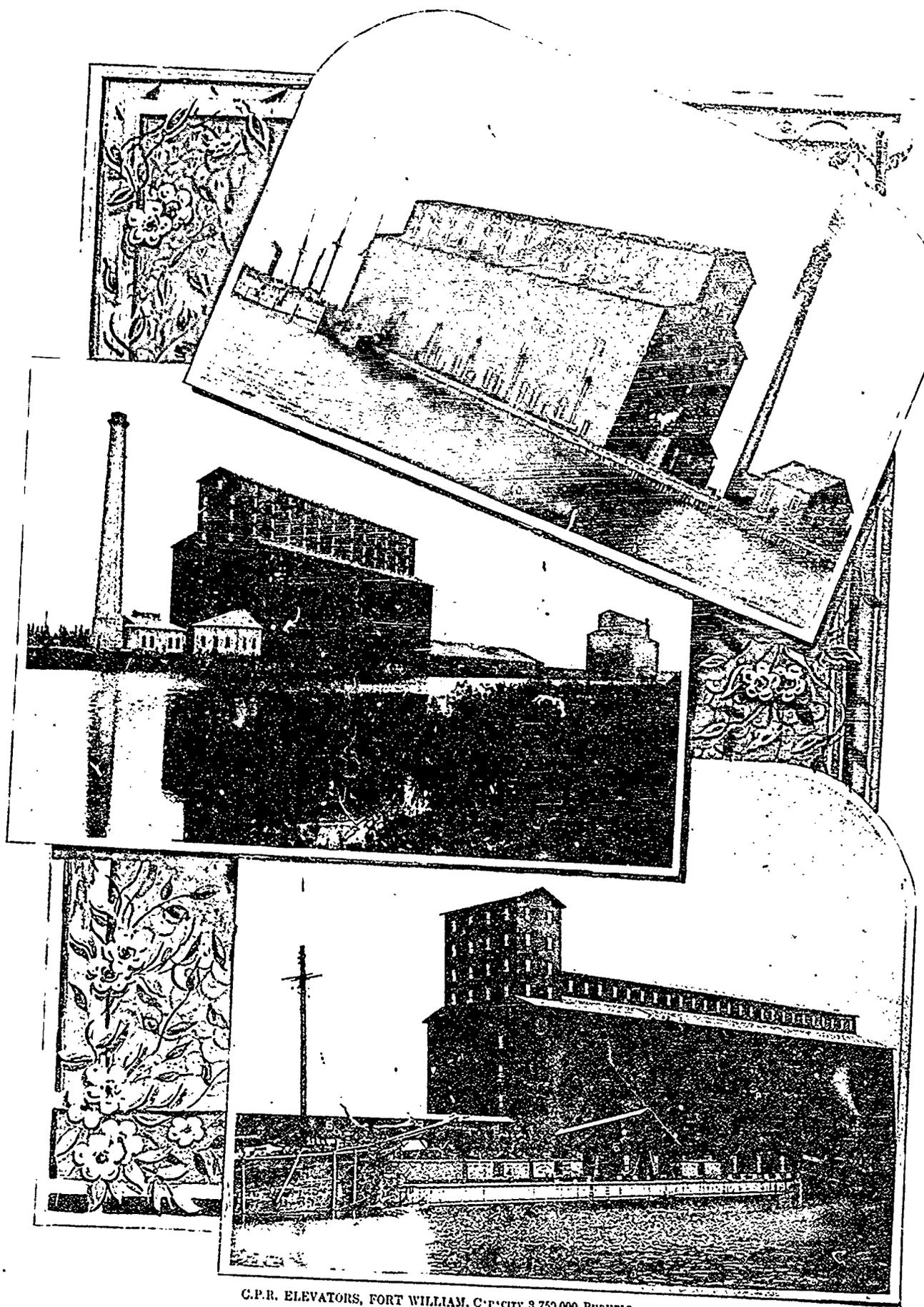
FERRY, PRINCE ALBERT, N.W.T.



PRINCE ALBERT, N.W.T.



EDMONTON, 'LOOKING WEST.



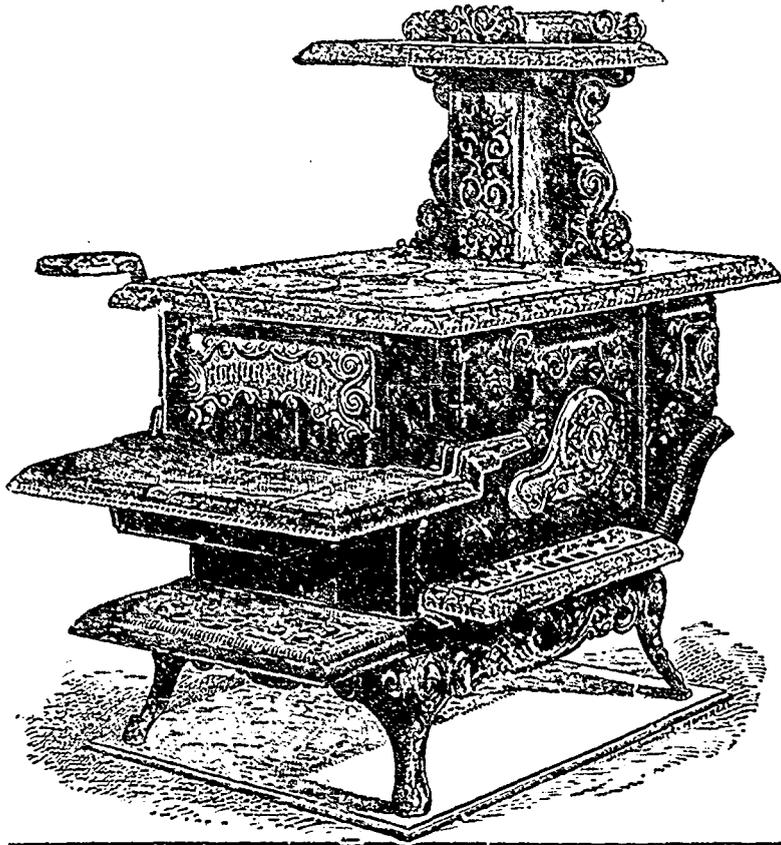
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MONTREAL.

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## The "Honor Bright"

No. 9, WOOD COOK.

Made in Two Sizes, with ovens 24 x 25 and 25 by 27 inches.

This Stove has the largest Oven, the largest Fire Door and Fire Box of any cook stove, and is the only one ever fitted with our Patent Transparent Oven Door.

Dealers handling this magnificent Stove, secure control of a specialty, as no other Stove is comparable in any respect to it.

A full line of our goods carried in stock at Winnipeg warehouse, including "Happy Thought" Ranges, "Radiant Home" Base Burners, "Honor Bright" Wood Cooks, "Leader" Furnaces.

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**W. G. McMAHON, Manager**

246 McDermott St., Winnipeg.

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Calgary and Edmonton

Railway Company

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TOWN LOTS for sale in Edmonton, Leduc, Wetaskiwin, Ponoka, Lacombe, Red Deer, Innisfail, Olds, High River, Okotoks, Macleod, Prince Albert, Duck Lake, Saskatoon and Rosthern.

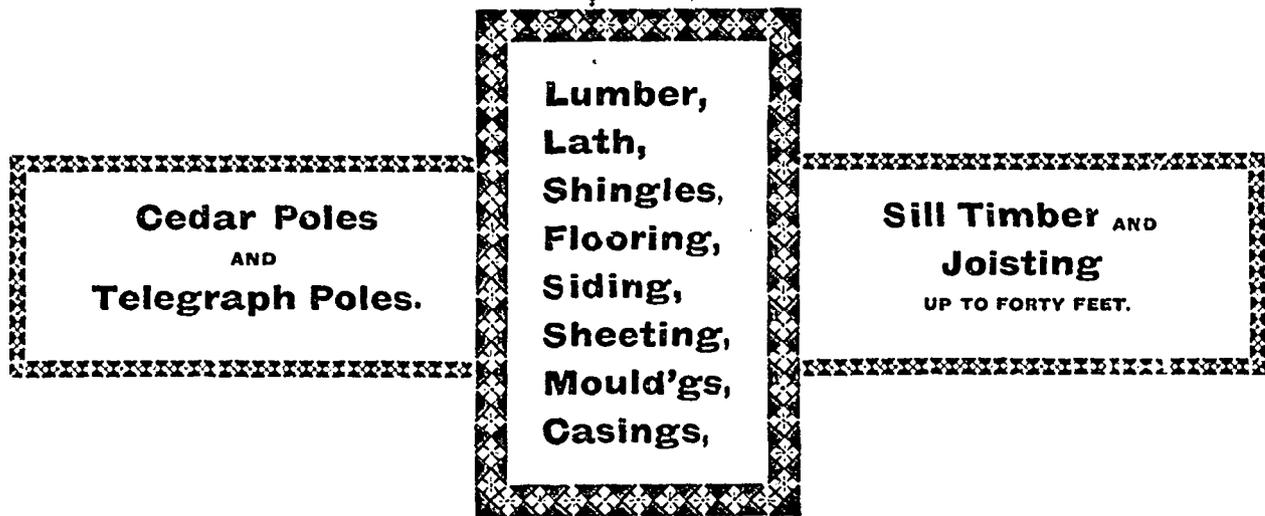
Full information, maps, pamphlets, etc., sent free on application to

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SAW MILLS, PLANING MILLS AND FACTORY AT

**JOHN MATHER, MANAGER**

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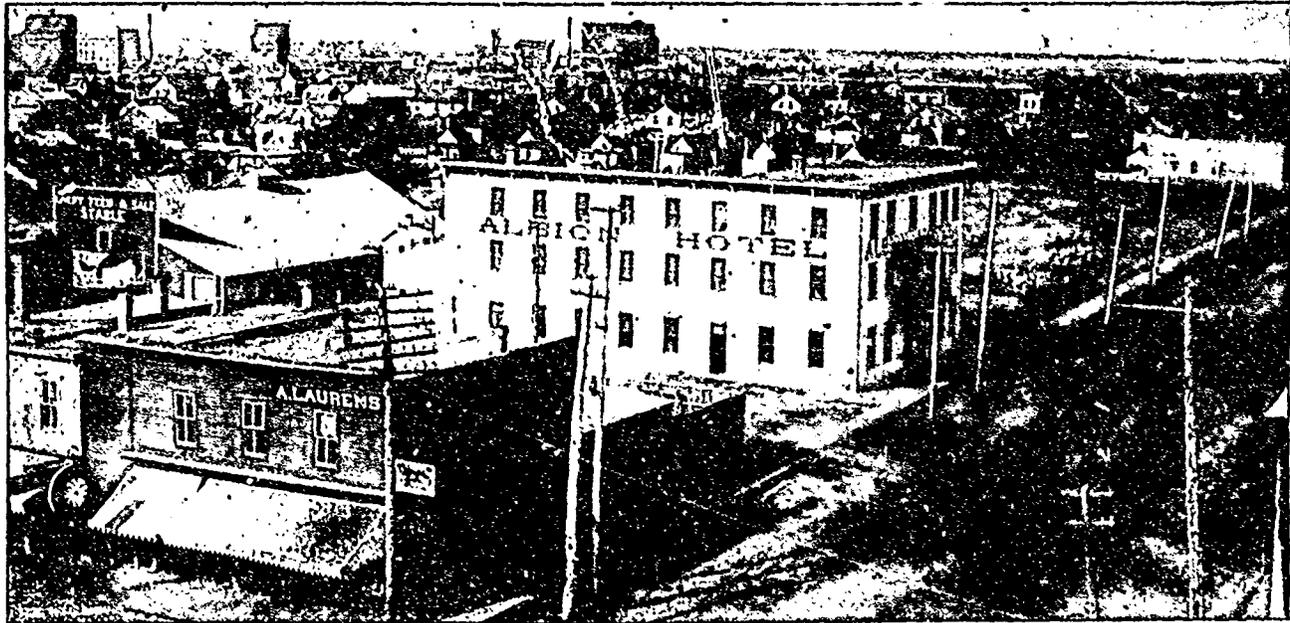
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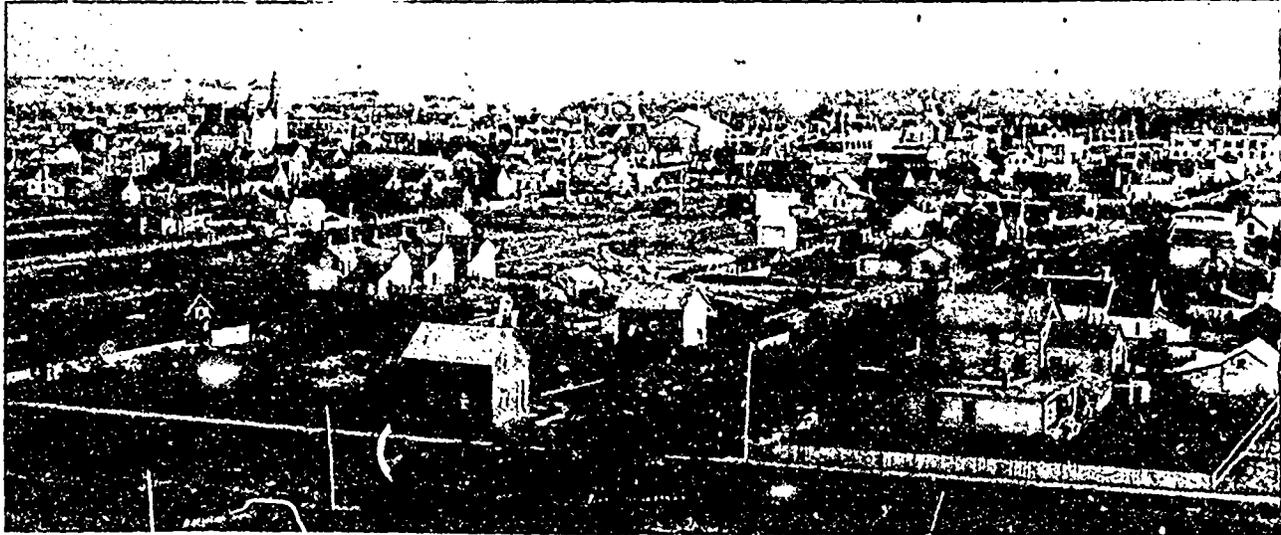
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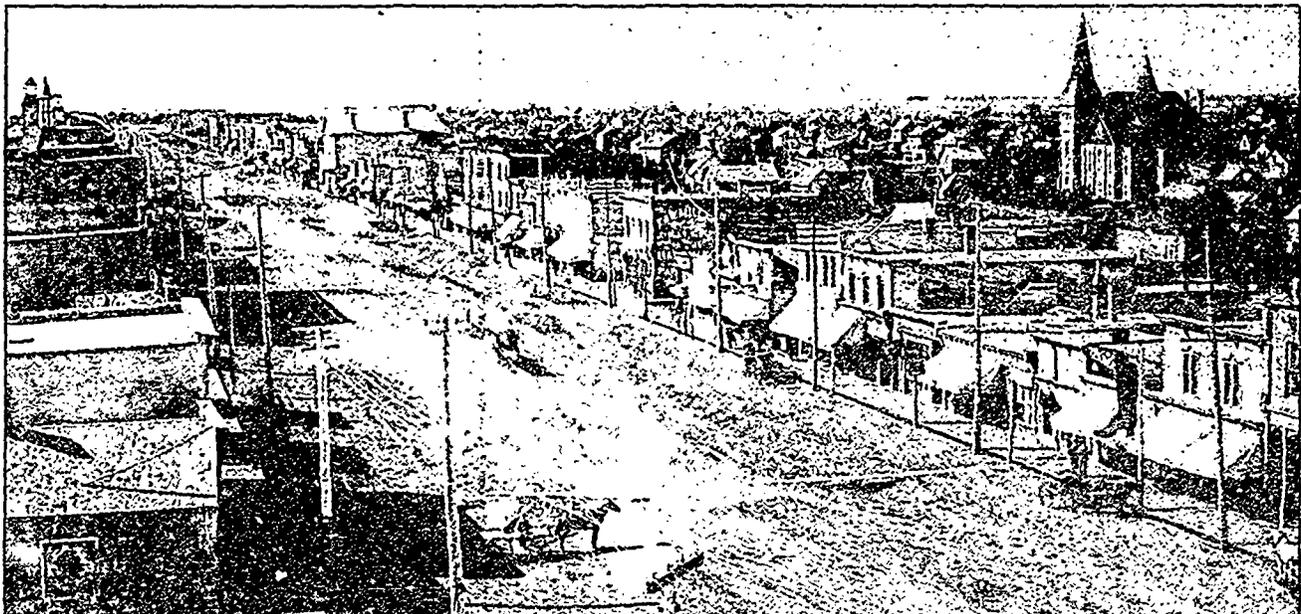
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PORTAGE LA PRAIRIE—SOUTH EAST.



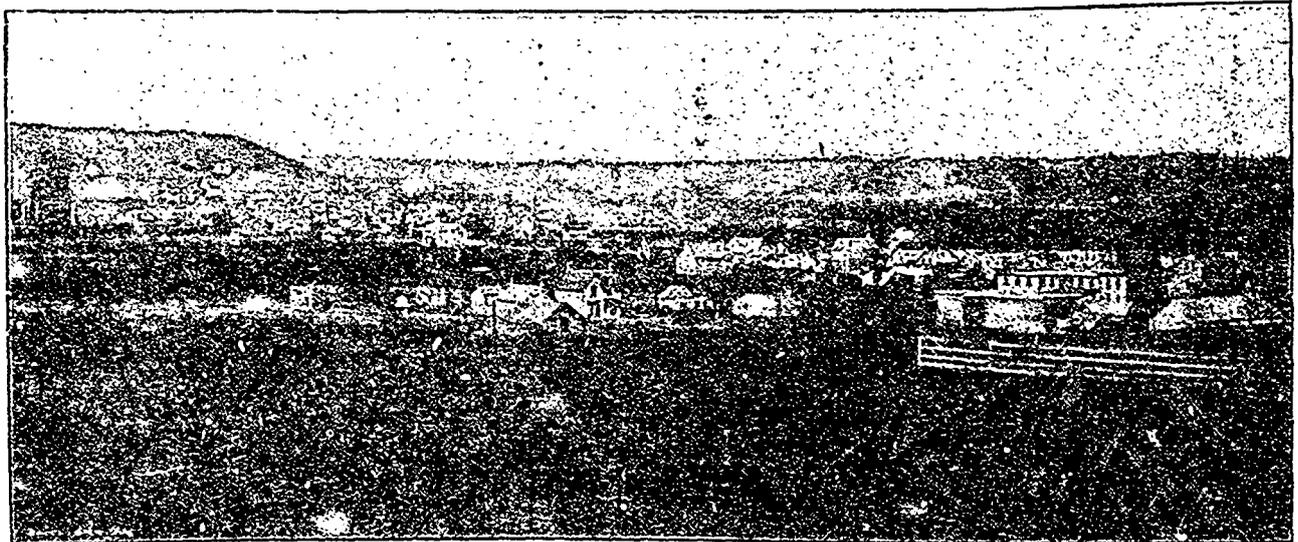
PORTAGE LA PRAIRIE FROM THE NORTH.



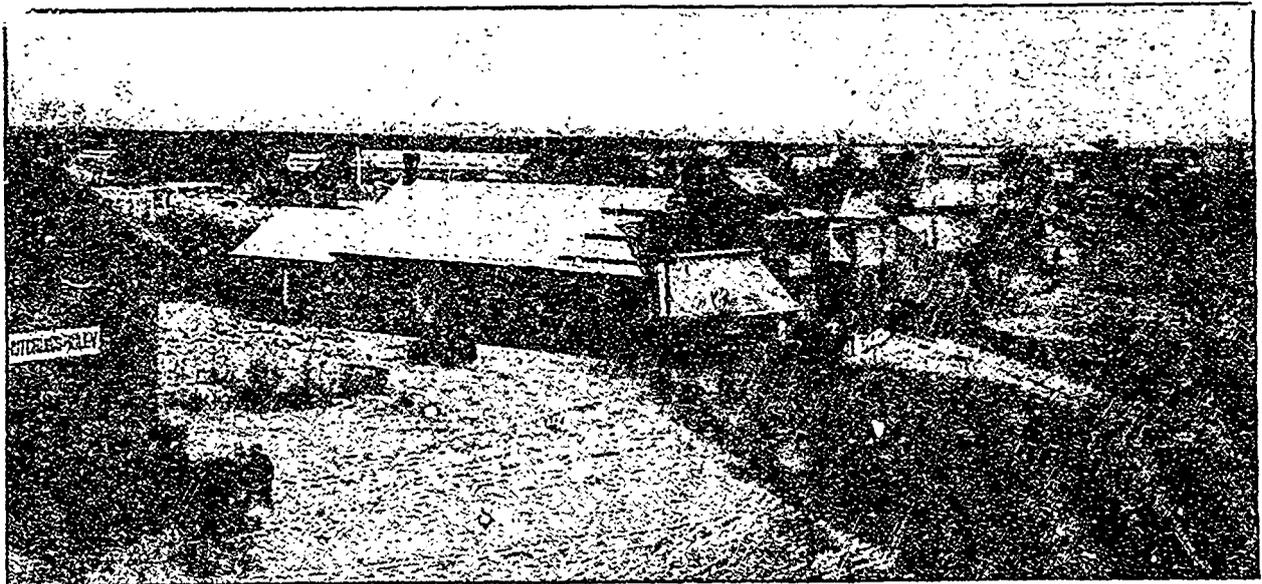
PORTAGE LA PRAIRIE—SASKATCHEWAN AVENUE.



BIRTLÉ, MAN.



MINNEDOSA, MAN.



EDMONTON, ALBERTA.

SEEK BOXES

The Ontario & Western

Lumber Co., Limited

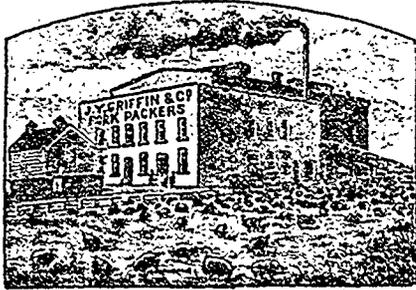
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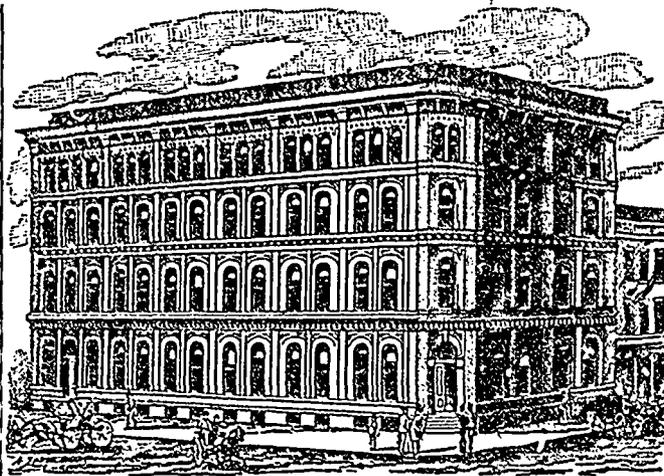
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and complete character, and a long felt want of this province has thus been supplied. It will to some extent revolutionize the trade in meats and perishable commodities, and will probably assist in the Australian trade.

There have been important developments during the year in deep sea fishing, our halibut for the first time finding a regular market in the Eastern cities of the U. S. This so far has been confined to shipments from Vancouver, but it is understood that a company is being organized to conduct the business from Victoria as well, where cold storage facilities will be of advantage. Complaints have been made by shippers of the railway facilities and rates over the C. P. R., with what justice it cannot be determined now, and it is said that shipments from Victoria will be made over the American lines. This subject is one in which *THE COMMERCIAL* has always taken a keen interest, and it would be a pity if, from its great importance, the carrying corporations and the fishing companies cannot profitably harmonize their interests.

To summarize, the general conditions of the past year in sealing, fishing, mining (others than coal), in public improvements, and new industries, the record has been most satisfactory, and the year prosperous. In lumbering, coal mining and general trade these interests have suffered depression, and in monetary matters there has been great tightness. The former to a considerable extent offset the latter and made the year a fairly good one, all things considered, and very much better than it otherwise would have been.

The signs of the times, so far as one's judgment can determine, from a survey of the whole situation, are that we have passed the crisis in this province, and that we have started on the upward incline again.

### MANITOBA FLOUR IN ENGLAND.

**T**HE direct introduction into British markets of the flour made from the celebrated Manitoba hard wheats will be watched with much interest both in this country and in Canada. For some time past small consignments have, through the agency of the Canadian Pacific Railway Company, been forwarded regularly to private individuals who knew of its excellent quality. Now, however, the Canadian Produce and Consignment Company, of 18 St. Swithin's Lane, London, E. C., has been appointed by the Lake of the Woods Milling Company to specially bring the flour to the notice of bakers and of the trade generally; and from what T. Reynolds, of the Produce Company, tells us, the flour is likely to meet with a continued and increasing demand. Only the very best quality will be put on the market, and the conditions of the trade will be studied in every way. What that quality is may be judged from the analysis of Professor John Goodfellow, of the Bow and Bromley Institute, who reports that he has "examined this flour, with a large number of highly-ground grades in the London market, as to color, strength and yield, and in no case did I find it excelled and seldom equalled." But the flour is not to be put on the British market on the strength of testimonials; its future is to rest on its own merits. Mr. Reynolds says: "We trust to the flour to commend itself. It takes time, of course, to introduce a new article to the trade here; but the quality of this flour, if kept up, as we are sure it will be, is sufficient in

itself to insure it a high place in our markets. We shall obtain regular consignments by way of Canada, chiefly in half-sacks of 140 lbs., for bakers, and we shall continue to supply private consumers with barrels as before. There is always a demand for good flour in this country, and an article of such high quality as this Manitoba variety has never been put upon the London market. *Canadian Gazette, London, England*

### MANITOBA IN 1891.

**T**HE year 1891 has been remarkable for the low prices which have ruled for nearly all commodities. Agricultural products, in common with manufactured goods, have declined in price in many cases to the lowest values on record in modern times. Wheat, which is the great staple export commodity produced in Manitoba, has broke previous records in the line of low prices, and as a consequence the amount of money received by our farmers for their season's labor has been considerably less than expected. This has given rise to a good deal of talk about hard times, but notwithstanding all this, the country seems to be pulling through in good shape.

In fact, though there is this talk of hard times, the condition of the country does not appear to differ materially from other years. In some respects, indeed, the situation is decidedly improved, as we will show later on. In mercantile circles there has been nothing to indicate greater distress than usual. There have been no heavy commercial or financial failures, and only about the usual number of small traders have become embarrassed. From the country come no reports of distress among the farmers, and all seem to have plenty. In Winnipeg, as in every city of any size, there are always some who through sickness, improvidence or other cause will require relief. Those needing charity we always have with us in the cities, and Winnipeg has less charitable work to do than most cities in proportion to population. We have not, however, heard of any farmers in Manitoba requiring assistance. This, in contrast with the situation in the Western States, where in some cases whole districts are appealing for help to save them from starvation.

While prices for farm produce have been very low, Manitoba has had good crops, and the quantities of grain, cattle, meats, etc., available for export has been greater than in any previous year. This has affected the low prices to some extent, while the lower prices ruling for farm implements and such goods as the farmers are obliged to purchase, has also made up to a considerable extent for the decline in the price of farm products.

In fact, Manitoba has been going ahead all the time during the last two years of general depression, as the growth of our export trade will show. The showing this new country can make in the matter of exports is really wonderful, when we consider that the great majority of our farmers arrived here but a few years ago, and few of them had sufficient capital to enable them to make a clear start. The growth of production here has been remarkable, when we consider that the great majority of our settlers came in with very limited means. A person with some capital to buy live stock and machinery, hire help and erect buildings, has nothing to prevent him from becoming a large producer in a prairie country within two or three years. But with limited funds it requires some time, even in a

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prairie country, to get a farm into shape for producing on a considerable scale. Buildings must be provided on a considerable scale before live stock can be raised to a large extent, and building is expensive in this country. To cultivate a considerable area of land also requires several teams of horses or oxen and an expensive outfit of machinery. Very few of our settlers came in with sufficient capital to give them a fair start on the road to production. A great many who are now large and successful farmers had little more than a pair of willing hands, which, combined with health, strength and perseverance, has enabled them to push their way to the front. The great majority of our settlers could not become producers nearly as fast as the conditions of the country would permit. Gradually, however, they have been enabled to enlarge their operations, as is shown by the vast increase in our production, and the change from importing to becoming exporters of many lines of produce.

Wheat is, of course, the principal commodity of production in this country. The area sown to wheat has year after year shown a steady and rapid expansion, the annual increase in the area having been usually about 20 per cent. The exports of wheat this crop year will be the largest on record, approximating 15,000,000 to 16,000,000 bushels. About 12,000,000 bushels of the crop of 1894 have already been sent out, including flour reduced to wheat, and it is expected that the quantity named will be fully reached with the shipments that will be made next spring and summer when navigation opens on the lakes. The largest exports in any previous year were about 14,000,000 bushels, which shows that the production is increasing. The year 1837 will be remembered as one which produced a phenomenally heavy crop. With a crop like that of 1837, our wheat exports, on the present area, would approximate about 30,000,000 bushels. We expect a large increase in the wheat area next spring, notwithstanding the low price of wheat the last two years. It is therefore within the range of reasonable possibility that Manitoba might produce a surplus of 30,000,000 bushels of wheat from the crop of 1895. To reach this enormous quantity only a heavy crop is required. The area of wheat for 1894 in Manitoba alone, exclusive of the Territories, was 1,010,000 acres, yielding about 18 bushels per acre. This showing in wheat alone is a great thing for a country so young as Manitoba, which we may say is practically unsettled, for only a very small part of the land is cultivated and the population is yet trifling. When the few thousand farmers in Manitoba can make such a great record in growing wheat, what may we expect the country to do when the population has increased for a few years, and we have had more time to develop our resources.

Manitoba produced 12,000,000 bushels oats from the last crop, according to the last official crop bulletin. Barley, flax, rye and peas follow in the order named in point of importance among the grain and feed crops, while potatoes and roots are given a great deal of attention.

Next to the grain, the live stock interests are the most important in point of export. The export live stock trade this year has been much greater than in any previous year. The live stock trade is yet in its infancy, but the way it has grown is certainly very encouraging. It takes time to get into stock-raising on an extensive scale, and it is certainly wonderful to see how our young country has advanced in this respect. Exports this year amounted to about 30,000 head of

cattle, 10,000 hogs, 4,000 sheep and 200 horses. A few years ago all these animals were being imported to supply the local demand. Now we have entered upon a large and growing trade in exporting live stock. We use the word "export" to mean shipping out of Manitoba. A portion of the shipments, however, are consumed in other provinces of Canada, though the bulk goes to foreign countries.

In addition to live stock shipments, considerable dead meat is sent out of Manitoba in the winter season. Car lots of dressed beef and hogs are continually going forward to Eastern Canada points. The figures of live stock shipments therefore do not represent the total number of animals sent out, including live animals and dead meat.

Akin to the stock trade is that of hides and wool. The growing live stock interests indicates that a large quantity of hides and wool come to market and these are nearly all shipped away. A few hides are tanned at home and a couple of woolen mills take some of the wool produced here, but the bulk is exported.

Another important article of export is fresh fish. Few people imagine that an inland country would have an export fish trade. Manitoba has a very important fish trade. Very large fresh water lakes exist in the province. Lake Winnipeg, one of these, is about 300 miles long and as much as 50 miles wide. Our lakes are teeming with food fishes. Manitoba whitefish are known all over the continent almost, and find a market in cities as far east as New York, south to St. Louis and west to the Pacific Coast. The fish trade represents about 200 cars of 30,000 pounds annually.

The dairy interests have been growing steadily. A good many butter and cheese factories have been established. Manitoba supplies principally the British Columbia markets with butter and cheese, though some butter goes east. The drawback to co-operative dairying is the sparcity of settlement, the number of settlers within a given radius being too few in some cases to make a factory pay. This drawback, however, is being gradually removed by the income of new settlers. A large number of new butter and cheese factories will be established in the spring, the year 1895 promising to be a "boom" year for the dairy interests.

As to the commercial condition of the country, the best authorities regard the situation as decidedly improved. Manitoba has been passing through a transition stage, commercially, during the last two years. In former years credit business was greatly overdone in every line of trade, but during the last two years we have been changing to a sounder and more reasonable system. The long credit system has been greatly curtailed and more cash and short time business is being done. In making this, more or less inconvenience has been caused to many, but in the end good will result. In fact the improved situation is already apparent. A cash basis means cheaper goods, and in this way, if no other the consumer reaps the benefit. The liabilities of the country have been materially reduced, and altogether the outlook is promising.

The low price of wheat will not cause any curtailment of the crop area here. In fact, as stated, there is sure to be a considerable increase in the area sown next spring, the quantity of land now ready for crop in the spring being greater than in former years. Manitoba can compete with the world in growing wheat, and our farmers can make a profit at prices which would mean a loss in most other countries.

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Cheap land, large crops, no expense for fertilizers, etc., are some of the advantages our farmers have over the agriculturalists of other countries. The high quality of our wheat also gives them a comparatively high price, compared with the ruling prices of the World's markets. At the present time Manitoba wheat is selling to Ontario millers at a premium of 20 to 25 cents per bushel over the price of Ontario wheat. The premium which is usually obtainable for Manitoba wheat makes up to some extent for the high freight rates on account of the inland geographical position of the country. Manitoba will therefore continue to grow wheat even at the present basis of low prices.

But while wheat-growing has been the principal of production, our people have not neglected other sources of wealth, for which the country is equally well suited.

We are not confined to wheat alone. There are many other directions in which a farmer may turn his energies, varying his productions and giving stability to the country. There are other grains and seeds that may be grown to advantage; besides, dairying, always a great source of wealth to any country, and raising live stock of various kinds may also be followed to advantage. In fact for grazing animals, a prairie country seems almost by nature intended for supporting that class of animal life. Before the country was opened to settlement, vast herds of buffalo or wild cattle roamed over our plains and grazed on our natural meadows. The very word prairie means "meadow land," and our vast natural meadows are certainly adopted and destined to support great herds of cattle, horses and sheep.

Close figures cannot be given of the value of all the commodities exported from Manitoba, but the following will approximate the totals in the various lines for the year 1894.

| EXPORTS.                             | VALUE.      |
|--------------------------------------|-------------|
| Wheat, flour, bran, shorts, etc..... | \$8,000,000 |
| Flax seed, oil cake, and oil.....    | 500,000     |
| Oats, barley, potatoes.....          | 1,000,000   |
| Fish.....                            | 400,000     |
| Furs, hides, wool.....               | 1,500,000   |
| Butter, cheese, poultry, eggs.....   | 600,000     |
| Live stock and dead meats.....       | 1,000,000   |

Total..... \$13,000,000

This is certainly a wonderful showing for the youngest province of Canada, with its as yet very small population it indicates that in proportion to population Manitoba is the largest exporter of any province of Canada.

PRACTICAL TESTIMONY.

**T**HERE is nothing like the testimony from practical farmers as showing the value of a farming country. This is one feature about Manitoba, that almost every farmer thinks his own farm and district the "garden of the province," thus indicating that the actual residents of the country are satisfied with their surroundings. Though there has been considerable grumbling of late on account of the abnormally low price of farm products, yet the farmers are improving their surroundings all the time, and frequent expressions of satisfaction come from the settlers.

The other day a farmer living in the Treherne district, Manitoba, in writing to the department of agriculture asking for literature to send to friends in Ontario,

speaks of his own success in farming in this country as follows: "I came to Manitoba in the spring of 1888 bringing with me three horses, two cows, a wagon, mower, rake and harrows. I settled on an unimproved half section of land and my first crop in that year was 400 bushels of barley off new land. After this crop I extended operations, and last year I had a crop of 8,400 bushels of wheat, 2,100 bushels of oats and 450 bushels of barley." He wishes his friends to know of his success that they might come and do likewise.

OUR ILLUSTRATIONS.

**I**T will perhaps be interesting to say a few words about the illustrations in this issue of The Commercial.

A page of Hudson's Bay Company views in Winnipeg are shown, which we will commence with. At the bottom of the page is a view of old Fort Garry, the headquarters of the ancient and honorable company in the early days. Fort Garry has now disappeared and the visitor to Winnipeg to-day can only be shown the location of the spot around which clusters so many important incidents in the early history of the Great West. A broad paved street, the principal business thoroughfare of Winnipeg, runs almost through the centre of the plot formerly surrounded by the stone walls of Fort Garry. At the top of the same page "The Last Relic" shows all that is left of the old Fort. The crumbling stone gateway alone remains to mark the spot where Fort Garry once stood. It looks lonely enough, standing as a silent sentinel of the good old days that are gone. To the natives and old timers of the country a glance at the old gateway must recall many interesting reminiscences, while to the newcomer who has learned from books a little of the past history of the Great West, the crumbling gateway cannot but prove an object of interest.

On the same page with the view of Fort Garry and the "Last Relic" are shown the fine store of the Hudson's Bay Co., and also the general offices of the Company, in Winnipeg. The store is one of the institutions of the city and it is always visited by strangers. The wealth of goods contained within its walls is something wonderful. It is indeed one of the grandest stores in Canada.

On another page will be found several Winnipeg views. The market building, showing the fine city hall close by; the post office; and the Provincial Parliament buildings.

Another page shows the mammoth elevator of the Canadian Pacific Railway company at Fort William. Fort William is the lake port for Manitoba. The grain shipped out of Manitoba passes through these elevators in being transferred from the cars to the boats. In the winter a large quantity of grain is stored there awaiting the opening of navigation in the spring. The capacity of the elevators aggregate about 4,000,000 bushels. A large number of views of Manitoba and territorial towns are given. Three views of the town of Portage la Prairie are given. This town is located on the main line of the Canadian Pacific Railway, 56 miles west of Winnipeg. It is the oldest place in Manitoba, next after Winnipeg. Two railways besides the Canadian Pacific Railway reach the town, namely, the Northern Pacific and the Manitoba and Northwestern. It has two flour mills, one of which is the largest mill in the west outside of Winnipeg, also an oatmeal mill.

Two towns on the Manitoba Northwestern Railway are shown—Minnedosa and Birtle. Each of these towns

is situated in the valley of a stream, and each one is noted for its beautiful surroundings. They have each a flour and saw mill, and grain elevators.

Carberry is another important Manitoba town which is shown. This place is on the Canadian Pacific Railway main line, 105 miles west of Winnipeg. It is one of the largest wheat markets in Manitoba. It has a flour mill and several elevators.

Two views are given of the important western town of Brandon, sometimes called the "Wheat City" on account of the large quantity of wheat marketed there. Brandon is a prosperous, go ahead place, and it has easily distanced all the new towns of Manitoba, established since the railway era. Its enterprising and enthusiastic citizens even expected that they would be able to rival Winnipeg in time, and it certainly is not for lack of enterprise that they have not succeeded.

Another view shows the town of Souris, south of Brandon 25 miles. This is an important grain centre, with a large flour mill, operated by water power.

In Southern Manitoba are shown views of the towns of Gretna and Morden. The former is located quite close to the United States boundary, on the through railway line to St. Paul and other cities south, via the Great Northern Railway. Gretna is the principal town of the Menonite settlement, a class of settlers who, though coming from Southern Russia, are of German descent. Morden is one of the most important points in Southern Manitoba, having a large trade with the surrounding country. It is also an important wheat market. Quite a portion of this town shown in the view given, was recently wiped out by fire.

Two views are given of Edmonton and two more of Prince Albert, the two principal towns of the North Saskatchewan country. These two towns are referred to at some length in an article in this number under the head of "The North Saskatchewan Country."

#### WINNIPEG BOARD OF TRADE.

##### ANNUAL MEETING AND REVIEW OF THE YEAR'S WORK.

**T**HE annual meeting of the Winnipeg Board of Trade was held in the Board Rooms on Tuesday afternoon, February 5. President W. B. Scarth occupied the chair and gave the following address :

##### PRESIDENT'S ADDRESS.

GENTLEMEN, --"Your Council's report is a bare out line of the work they have done. There were many subjects discussed by them that are not touched upon in the report, and as even those that are noticed are related without comment, I will say a few words on some of the most important in the short address I will trouble you with ; and I will also take the liberty of touching on a few matters not in the Council's report. On the question of deep water navigation I am sure we are all agreed that it is all important that our waterways to the ocean should be improved. A great stride in this direction has been made in the completion of the Canadian Sault canal. We are no longer at the mercy of our neighbors, and have our own waterway from Lake Superior to the sea. I trust that the Dominion Government will soon take up the work of deepening the Welland and St. Lawrence canals, and thus cheapen transportation to the sea board.

On the question of grain standards your Council are, I think, unanimous in the belief that the parties

selected to make the standards, for this western country, should be Manitobans or Northwesters, who grow, handle and ship the grain, and, in this connection, let me mention that 90 per cent. of it is purchased and handled by Winnipeg firms.

You will observe that the Council took action in the matter of the Southeastern railway. The Local Government declined to grant aid to the scheme for reasons set forth in the report, but I think you will all agree with me that the Ministers committed themselves in their speeches to this, that when a through scheme to Lake Superior was presented with a guarantee of reduced grain rates, they would be prepared to aid it. It will be gratifying to the Board to know that at last we are in the way of having the Customs House and Examining Warehouse in a business centre. This was promised by the Comptroller when he visited Winnipeg, subject only to one proviso, that there was nothing in their agreement with the Hudson Bay Company, when the present site was granted, to prevent the transfer. A further result of the Comptroller's visit is that a room for the examination and storage of postal packages is now being prepared in the Post Office. This will be a matter of great convenience to the public and will save much delay. At the meeting with the Comptroller, while all present expressed their satisfaction with the Collector in his dealings with the public, there were many annoyances arising from regulations pointed out to the Minister, which he promised to remedy, and is, I believe, doing so.

You will see by the report that no less than three visits were paid us in 1894 in connection with trade with Australia. First by Hon. Mr. Reid, second by the Intercolonial Conference delegates, and third by Mr. Larke, the Canadian Commissioner to Australia. While there seems no present opening for trade between Manitoba and these Colonies in the South Seas, still there is a considerable and growing trade with other points of the Dominion, and whatever benefits the Dominion as a whole, interests and should gratify every Province. The banquet to the delegates was a most successful one. The speeches made by them were interesting and instructive, and all breathed a strong feeling of loyalty and kinmanship, and a desire to foster trade and friendship within the Empire. Speaking for myself, I applaud every effort in this direction. While anxious to see the growth of trade between us and our Southern neighbors. I am more anxious to see its development within the Empire, and will joyfully hail any legislation that may bring this about.

Probably the most important matter that the Council has dealt with this year is the Freight Rates Commission. The short reference in the report does not begin to give you any idea of the work done by the committee your Council appointed. Their report was able and exhaustive and deserving of your very hearty thanks. The Commission is still at work, and I presume, after the evidence of parties here is taken, the railway company will present its case. What the result of the Commission will be it is impossible to surmise. I will only say that I trust it will be some re-arrangement of the rates that will give relief to our farmers and lumbermen, without crippling the railway company.

I have dealt with all the important matters mentioned in the report, and will only add a few general remarks. I would draw your attention first to a gratifying peculiarity of the grain trade this year. In former years it took four or five months to handle,

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and ship and get returns, from the grain. This year the work was done in about two. This arose in part from the early harvest, but largely from banking, handling and railway facilities being so much improved. So quickly was our grain moved this year that before the Ontario millers, who are always buyers, appreciated the situation, there was little left for them to buy, and they have been making futile efforts to re-import from Buffalo, where there is a large quantity of Manitoba grain now under winter storage. The bulk of our wheat was shipped via Buffalo this year, there not having been sufficient Canadian bottoms available for this trade. Eastern Canada, and especially Montreal, must waken up, or they will lose the transportation of our grain.

Permit me to suggest that there are many pressing matters, not touched on in the report, that the new Council might take up. First, the waterworks and the sanitary condition of the city. We have had woeful evidence of our sad sanitary condition during the last year, and it cannot improve until we have a complete water system. This matter is vital for both health and fire protection, and requires immediate and active attention. Nothing further has been done in the matter of the St. Andrew's locks, nor in the fast Atlantic steamship service, both of which were impressed upon the Dominion Government by the Board of 1893. Then there is the question of the settlement of vacant lands near Winnipeg. Many plans have been proposed but no progress seems to be made—and yet nothing would tend to the benefit of Winnipeg more than the settlement of the vacant lands surrounding it. Another matter which has taken up the attention of former Councils and been pressed on the City Council, is a system which will compel those intending to erect buildings of any kind to take out permits from the City. This will not only be a safeguard as to the class of buildings, but will supply reliable statistics as to the value of the City's progress. Still another matter to be dealt with is the action of the fire insurance companies in levying a tax on insurers to cover the license fee they pay to the Local Government. All these matters I commend to the attention of the new Council.

And now a few words as to the general outlook in the Province. The depression referred to in my predecessor's address still continues, but it is not due to anything inherent in the Province. It is world wide. Low as prices are here, some of our neighbors are much worse off. Nebraska has appealed to other States for aid to keep its people from starvation. Wheat is lower in Chicago to-day than it has ever been. The prices our farmers have obtained for all their products have been very disappointing, very discouraging; but depression, low prices and hard times are not an unmitigated evil. They teach reduction of expenses and curtailment of credit. The farmers and merchants of Manitoba have met the depression courageously, have accepted their lesson, and will come out all right. After all, looking to the future, what have we to fear if we are only prudent. On every hand there are signs of our progress, and that capitalists have faith in our future. New elevators are to be built this year, thirteen by two companies alone, besides what others may do. The volume of our grain products is yearly increasing. In 1884, according to the Government bulletins, we grew 17,000,000 bushels of wheat alone. Our cattle trade is increasing enormously, and now that shipping is systemized, train loads are being collected

and shipped direct to Europe. Our fish trade from our own inland waters show a gratifying increase—in 1889 the value of the fish caught is estimated at \$180,000, in 1893 at \$283,000. We are now manufacturing, to a large extent, our own hams and bacon. New markets are opening out for our own dairy products. Winnipeg comes fourth among the cities in the matter of bank clearings, and fourth I believe in postal matters. Then again there are very gratifying features connected with immigration. Although from the Eastern provinces, and from across the ocean, there has been a falling off, another and a growing source has been opened to us. We are steadily gaining immigrants from the United States; 25 per cent. of last year's Canadian Pacific land sales were to Americans, and within the last two weeks their Land Commissioner, Mr. L. A. Hamilton, has received 250 letters from heads of families scattered throughout the union. And what is better, most of these immigrants bring money and live stock and chattels with them; and what is better still, a great number of them are Canadians who have lived for years in the States and are coming under the old flag again and back to their old friends. The Dominion Land office gives equally gratifying information as to this immigration. Last, but far from least, there are rumors that the Hudson Bay railway is about to be built to the Saskatchewan river, affording work for hundreds, and bringing us three hundred miles nearer to the great northern outlet to the ocean. All this is enough to cause us not to despair, but to hope, in spite of the present depression and with faith in our future to put our shoulders to the wheel and work steadily towards its development.

Before closing allow me to thank the Council for their kindness to me during the year, the Secretary for his unceasing and valuable assistance to me, and yourselves for the honor you did me in electing me your president."

W. B. SCARTH, PRESIDENT.

### REPORT OF COUNCIL.

The report of the Council followed, the principal matters of interest being the following:

#### DEEP WATER NAVIGATION.

An invitation was received last June, from the Council of the City of Toronto, for this Board to send delegates to a Deep Waterway's Convention, to be held in that city. This Council did not succeed in finding any member of the Board who could make it convenient to attend the conference. From newspaper reports your Council learned that many conflicting opinions were advanced, and some resolutions of a general character passed, but no practical results followed beyond the interesting of a large number of persons in Canada and the United States, in this important project.

#### WESTERN GRAIN STANDARDS BOARD.

On the recommendation of the General Grain Committee of the Board, the names of certain members of the Board were submitted to the Department of Inland Revenue, as delegates to the Grain Standards Meeting, which was held in Winnipeg, on the 18th September last. Two members of this Board were gazetted as its representatives, and assisted in selecting standard samples, which were made as similar as possible to those chosen in 1893. The standard samples so chosen

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have proved very satisfactory. It may here be mentioned that not a single case of appeal has been made from the inspection of Mr. David Horn, Inspector of the Winnipeg Division, of the 1894 crop, though, up to the 31st December, 1894, 3,573,050 bushels had been inspected by him and certificates issued therefor.

### CITY SCAVENGER SERVICE.

Some discussion having taken place in the City Council concerning the best system to adopt to gather the yard and house refuse throughout the city, in September your Council unanimously adopted the following resolution, and forwarded a copy to the City Council:—

*Resolved:* "That recognizing the efficiency of the scavenging system prevailing during the past year, and that the service given has been much better than that rendered under the contract system, this Board urge upon the City Council to continue the present system, and not to revert to the contract system."

### PRESENT OF AUSTRALIAN VIEWS.

The Hon. F. B. Sutton, of Sydney, N.S.W., after his visit to Winnipeg, presented to the Board a collection of large and beautiful views of New South Wales, suitably mounted and handsomely framed. The Council, in the name of the Board, forwarded an acknowledgement of the gift.

### FOREIGN CUSTOMS TARIFFS.

The Board is now in receipt of the many foreign customs tariffs distributed by the Department of Customs at Ottawa to date, and will receive all issues in the future. These tariffs are filed in the office for the use of members, and the general public have been invited to consult them.

### GRAIN EXHIBIT FOR HAMBURG.

Some correspondence took place with the Montreal General Agent of the Hamburg American Packet Co., regarding the advisability, in the interests of Manitoba, of there being a Manitoba produce exhibit placed in the rooms of the Hamburg Exchange. At the request of the Council, the Hon. Mr. Greenway consented to supply the material required in Hamburg, and share with the Transportation Companies in the slight cost of installing it.

### PROVINCIAL LEGISLATION.

The Council immediately after the last Annual Meeting, interviewed the Law Amendments Committee of the Manitoba Legislature, and commended that certain changes be made in the bills then before the House, intitled: An Act to Amend "An Act Prohibiting the Registration of Lien Notes, Hire Receipts and Orders for Chattels in Registry and Land Titles Offices," and An Act to Amend "The Executions Act." The suggestions of the Council were, to some extent, incorporated in the changes made in the bills by the Law Amendments Committee.

### SOUTH EASTERN RAILWAY.

On the 24th February the Council, at the request of many citizens, called a public meeting in the Board's Room, to allow the promoters of the South Eastern Railway Co. to submit for consideration a proposal they had made to the Provincial Government, involving

a bonus to the road on certain terms and conditions. A largely attended meeting was held and after a full discussion, it was resolved:—

"That the City Council and commercial bodies represented at this meeting attend and interview the Provincial Government at 11 a.m. on Monday, the 26th February, at the Parliament Buildings, and urge assistance towards the construction of a railroad to the Lake of the Woods, and these bodies and associations wish to extend an invitation to all citizens of the Province, who may desire to accompany them, to the said interview."

A committee of representatives of the City Council, Board of Trade, Jobbers Union and the citizens generally was appointed to arrange for the meeting with the members of the Government, and to confer as to the details presented by the promoters of the railroad.

A very large and representative gathering met the members of the Government, and the Premier promised to carefully consider the proposition submitted.

The Government afterwards sent out men to examine the lands along the projected line as to their value for farming purposes, and for the timber and wood upon them. The Government have since, at numerous conferences with the promoters and the committee, held that the report of their land and timber examiners will not sustain the contentions of the promoters as to value for a security, and that the proposed line would not afford any assurance of a reduction of freight rates between Manitoba and Lake Superior. As the matter now stands the Government have declined to grant aid on the terms proposed by the promoters of the railroad.

### DOMINION INSOLVENT ACT.

Shortly after the annual meeting of last year your Council received from the Hon. the Finance Minister, copies of a draft of a proposed Insolvency Bill. The voluminous character of the Bill required the close and prolonged attention of a large Committee, who, after considerable work, laid before the Council a number of suggestions as to changes necessary to be made before the Act would be fairly workable in Manitoba. While the general features of the proposed Bill were commended by the Committee, details that would probably be workable in Ontario and Quebec, would, on account of the great area included in County Court jurisdictions in Manitoba, involve great expense and hardship in this Province. At several meetings held, the Hon. Joseph Martin, M. P., conferred with the Committee as to details of the proposed Bill, and afterwards from Ottawa kept the Council informed as to the likelihood of the Bill being introduced and passed through the House and Senate. Nothing, however, was done during the session, and the situation remains unchanged. Correspondence was opened with the leading Boards of Trade and their views on the subject matter of the proposed Bill ascertained. The correspondence proves that, while anxious for Insolvency Legislation, the members of the Boards differ considerably as to the details of the measure drafted.

### FREIGHT RATES.

Taking advantage of the presence in Winnipeg of Sir W. C. Van Horne, President of the Canadian Pacific Railway Company, early in May last, the Committee on Freight Rates had an interview with him and strongly urged that the grain rates, both local and through, should be reduced. After a lengthy discussion of all

# J. H. ASHDOWN, WHOLESALE HARDWARE,

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Get OUR PRICES for the following SEASONABLE GOODS.

**THERE IS MONEY IN IT.**

BARBED WIRE.                      CHURNS.                      BLUESTONE.                      HARVEST TOOLS.  
AMERICAN STEEL WIRE POULTRY NETTING.  
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**SHOVELS AND SPADES.**

GUNS AND AMMUNITION.                      STEAM FITTINGS.

Roger's Cutlery.                      Roger's Platedware.                      Clauss Shears.

FOR THE SEASON OF 1895 THE ATTENTION OF

**... THE HARDWARE TRADE ...**

is particularly directed to the reduction in Prices we are making ALL ALONG THE LINE.

BOECKH'S  
BRUSHES and BROOMS

ALWAYS RELIABLE,

Painters should ask for  
the Flexible :: BRIDLE BRUSH.

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In Brooms our Label is a guarantee that the goods are A 1.  
In Woodenware our goods are all first-class, and we are prepared to quote the jobbing trade low prices from Winnipeg stock on

Spruce Butter Tubs,

~ ~ ~

Wash Tubs, Wash Boards (Improved Globe, Jubilee and Crescent), Clothes Pins, Pails.

~ ~ ~

Cradle Churns. Yes, if you want Churns, be sure and get the Cradle, the latest and Best.

**CHAS. BOECKH & SONS,**

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Agent, WINNIPEG.

Manufacturers.  
TORONTO, ONTARIO.

PURE HIGHLAND

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THE FAMOUS

**LAGAVULIN DISTILLERY**

ISLAND OF ISLAY, - - SCOTLAND.

The Lagavulin Whisky is famous for its fine quality, being made from pure SCOTCH MALT ONLY, and has long been the favorite beverage of Sportsmen.

It contains no grain spirit, or other Whiskies one knows nothing of, and the most eminent Physicians of the day prescribe it where a stimulant is required.

**MACKIE'S** 

**PURE OLD BLEND 10 Years Old.**

GOLD LABEL AS PATRONIZED BY ROYALTY AND  
THE LEADING PHYSICIANS.

**THE WHITE HORSE CELLAR.**

PURE MALT SPIRIT FROM THE GLENLIVET DISTRICT  
WHICH HAS NO SUPERIOR.

# G. F. STEPHENS & COMPANY,

Manufacturers, Importers, Jobbers,

**PAINTS,**

**OILS, GLASS,**



**VARNISHES,**



**AND BRUSHES.**

SPECIALTIES.

## HARDWARE.

SPECIALTIES.

STEPHEN'S  
PURE PAINTS  
MIXED PAINT  
FLOOR PAINT  
OXIDE PAINT  
BLACK B. SLAT'G  
ENAMELS  
WOOD STAINS  
READY-MIXED  
COACH PAINT  
FURN. POLISH



MARKET-STREET WAREHOUSE.

ALABASTINE  
JELLSTONE  
POTATOE BUG  
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VALENTINE'S  
Colors and Varnish  
CROWN BRAND  
Colors and Varnish  
PLATE GLASS  
WINDOW GLASS  
FANCY GLASS  
MACHINE OILS

*IN ADDITION to the above, we have arranged with the JAMES SMART MANUFACTURING CO., of Brockville, to carry in stock HERE, a complete assortment of General Hardware, Tools and Stoves of their manufacture, which will be sold at Factory Prices with freight to Winnipeg added.*

WE ARE ALSO OFFERING AT EXCEPTIONALLY LOW PRICES SPECIAL LINES OF

**Guns, Cutlery, Enamelled Hollow-ware and European Hardware for Import.**

*Inquiries for Prices will always receive our Careful and Prompt Attention.*

**176 and 178 Market Street, - - - WINNIPEG.**

## SUPPLEMENT TO THE COMMERCIAL.

the interests involved, Sir William announced that the matter of a reduction in grain freight rates had been fully considered by the directors of the Canadian Pacific Railway Company, and their decision was that no reduction could be made.

The Dominion Government, in answer to petitions from Manitoba, appointed a Commission from the Department of Railways and Canals, to sit at points in Manitoba and the Northwest Territories and receive evidence, presented by the Provincial and Territorial Governments, and associations or individuals, regarding freight rates charged by the Canadian Pacific Railway Company. Considerable time elapsed before the Commissioners were appointed, and it was not until November that their names were made public. The Commissioners arrived in Winnipeg without any public notice having been given that they were coming, and consequently, persons who desired to appear before them were not prepared immediately to submit their evidence. The Board, co-operating with the Provincial Government, arranged with the Commissioners, at the first formal meeting held, that they should return to Winnipeg at a subsequent date to receive the statements desired to be given by the Government and this Board. After visiting several provincial towns and villages, where, in cases, very short notice was given the residents of their intended settings, the Commissioners returned to Winnipeg on the 13th December, and Mr. J. H. Ashdown, Chairman of your Committee appointed to look after this matter, presented a full statement of the views of the Board, accompanied by an extensive series of tables of freight rates comparisons, percentage exhibits, and comments thereon, showing clearly that the Canadian Pacific Railway rates on this Western Division are largely in excess of those prevailing on their Eastern Divisions and other roads.

### COMMISSIONER TO AUSTRALIA.

The Hon. Mackenzie Bowell, Minister of Trade and Commerce, having telegraphed asking that the Board would give Mr. J. S. Larke, Canadian Commissioner to Australia, an opportunity of addressing them, a general meeting was called for the 5th December, when Mr. Larke explained the object of his mission to Australia and consulted with those present on prospective trade between Canada and the Australian Colonies. The conclusion arrived at was that at present no trade, of consequence, could be carried on between Manitoba and Australia.

### CUSTOMS MATTERS.

The Hon. N. Clark Wallace, Comptroller of Customs, met your Council on the 14th December for the consideration of a number of matters connected with Customs regulations at this port, which the Council laid before him in detail, with the result that the Comptroller promised to arrange if possible that the Customs offices should be moved from the present inconvenient situation to the Post Office building. He stated that he had considered the representations before made by your Council regarding this matter, and had almost completed arrangements whereby the Land Commissioner's staff might be removed to the present Customs offices and their rooms utilized by the Customs Department.

The matter of the detention of a foreign consignment by the officers until any packages selected by the Appraiser were returned to the railroad warehouse,

was submitted to the Comptroller, and he assured the Council that he would at once give instructions to immediately deliver the balance of a consignment when the Appraiser had chosen such packages as he required for examination.

The inconvenience and delay experienced by importers in having their postal packages removed from the Post Office to the distant offices at the Customs House, was represented to the Hon. Mr. Wallace, and he agreed to place an officer in a convenient place in the Post Office building to deliver packages direct to importers on the postal entry being made thereof.

Some minor details regarding Customs regulations at this port were also satisfactorily arranged.

### DUTY ON DAIRY MACHINERY.

Representations having been made to your Council that the duty imposed on most dairy utensils and machinery was at the rate of 27½ per cent, while the rate levied on other agricultural machinery, such as mowers and reapers, etc., was 20 per cent., and that it would be of great benefit to the dairy farmers of Manitoba if the duty on their machinery was reduced, the matter was brought to the attention of the Customs Department and a request made that a change in the rate of duty be made. The matter is now under consideration.

### IMPROVED POSTAL FACILITIES.

A large number of petitions signed by many persons resident along the lines of the Northern Pacific Railway in Manitoba, were forwarded to the Board with a request that the prayer of the petitions, for improved postal service between points in the United States and points along the lines of the Northern Pacific Railway, should be endorsed by the Board and the matter urged on the attention of the Postmaster-General. After consideration your Council acceded to the request and the Postmaster-General was communicated with and replied that he is giving the subject attention.

### GENERAL MATTERS.

The general correspondence of the Board for the year covered a wide range of subjects such as: Customs and railroad tariffs, Exhibits of Manitoba products in different places, Prospects of starting industries in Winnipeg, Statistics on many matters connected with Manitoba and Winnipeg, Analysis of Manitoba grain, Red River improvement, Formation of Boards of Trade, Grain Standards, the Manitoba elevator system, Flax culture, Lands adjacent to Winnipeg, etc.

### VISIT OF THE HON. R. REID.

In May the Council extended an invitation to the members of the Board and the public generally to attend a meeting in the Canadian Pacific Railway station rooms, kindly placed at our disposal by Mr. Robert Kerr, on the occasion of the visit to Winnipeg of the Hon. R. Reid, Minister of Defence, of Victoria, Australia. The hon gentleman addressed a large gathering on the subject of trade between Canada and the Australian Colonies and much interest was manifested in the points advanced by him.

### BANQUET TO VISITING STATESMEN.

On the 23rd June a banquet was tendered to the Australian delegates to the Colonial Conference held at

Ottawa, who paid Winnipeg a visit at that date. The guests comprised Sir Henry Wrixon, Hon. Simon Frazer, Hon. Mr. Fitzgerald, of Victoria; Hon. F. B. Sutor, New South Wales; Hon. A. J. Thynne, Queensland; and Mr. Lee Smith, New Zealand. A large gathering assembled around the tables in the Manitoba and after dinner the President, on behalf of the Board, warmly welcomed the visitors, who, in reply, made interesting and eloquent speeches.

The treasurer's statement showed receipts of \$1,733.71, and expenditures of \$1,186.58, leaving a balance on hand of \$547.13, which is a few dollars less than the balance carried over from the previous year.

After the annual report had been disposed of the election of officers for 1895 began and resulted as follows:

President—R. T. Riley (acclamation).

Vice-President—F. H. Mathewson (acclamation.)

Treasurer—Andrew Strang (acclamation).

Secretary—C. N. Bell (acclamation).

Council—D. W. Bole, S. A. McGaw, K. McKenzie, G. T. Stephens, W. B. Searth, H. Miller, F. W. Stobart, J. H. Ashdown, W. Georgeson, T. A. Anderson, J. E. Steen, J. Y. Griffin, D. K. Elliott, F. W. Thompson, A. Bethune, G. H. Webb.

Board of Arbitrators—K. McKenzie, E. L. Drewry, G. F. Galt, G. J. Manson, S. A. D. Bertrand, J. H. Brock, R. T. Riley, S. Spink, John Galt, W. Hespeler, J. E. Steen, W. B. Searth.

#### WINNIPEG JOBBERS' UNION.

**T**HE annual meeting of the Winnipeg Jobbers' Union was held on Wednesday afternoon, Feb. 13. After the opening routine business had been disposed of, President Bole, who presided, presented his annual address as follows:

*To the Members of the Jobbers' Union.*

GENTLEMEN:—

In retiring from the chair I desire to review in as brief a manner as possible the work of the past year. I wish first to congratulate the Union upon the fact that the important matters of the previous year which were pushed forward to success impressed the entire wholesale trade of the usefulness of such an association as ours, and induced into membership representatives from every wholesale interest in the city; I am also happy to state no inroads have been made into our ranks by death or removal from the city; and that all the meetings during the past year have been harmonious, and will, I hope, result in lasting good to the mercantile interests of this city and province.

During the year the question of chattel mortgages and other forms of preferences has been the subject of much discussion. It might not be out of place to record here a report submitted by Committee and adopted Jan. 5th, 1894, as embodying the policy of this Union, on this important subject; the report reads as follows:

(1) That preference be given to the abolition of chattel mortgages except for the purchase price or any portion thereof upon the articles sold at the time of sale, and further that it is thought in the interests of the public that reservation of the title in the Vendor on a conditional sale shall not continue longer than two years.

(2) That liens shall be filed in the same manner as chattel mortgages.

(3) That no order or other documents shall have the effect of creating any lien or mortgage on land unless the same on the face of it shall be designated in large type as "A LAND MORTGAGE," nor shall any document be accepted for registration unless complying with said conditions.

(4) That no chattel mortgages or liens be valid unless filed within 30 days of making thereof.

(5) That no real estate mortgage shall be valid unless registered within 30 days of execution thereof.

(6) That the fee for filing chattel mortgages or liens shall not exceed 25c.

This declaration is certainly in the interest of honest trading, and while it is to be regretted that the legislature did not crystalize into law the principles embraced in all the foregoing clauses, the country is to be congratulated upon the act passed suggested in clause 3 which declares null and void orders, lien notes and such other like instruments in so far as they bind land.

Early in the year committees were appointed to consider the question of the establishment in the city of a wollen factory, tannery and cold storage warehouse. While valuable reports were received and adopted no very active steps were taken by the Union on these subjects. Perhaps this want of interest is due to the fact that they are matters of only indirect interest to the wholesale trade; they are, however, important to the city and province as a whole and I would recommend that the reports and other information now in possession of the Union be placed in the hands of the the Board of Trade.

By far the most important subject under consideration last year was that relating to bankrupt stocks; and the resolution passed March 14th declaring in favor of establishing in the city a bureau for the reception and disposition of bankrupt stocks, has favorably impressed not only the retail trade of the country but other jobbing centres in the Dominion, and called forth favorable editorial comments from the leading trade journals of Canada.

The system heretofore existing of selling bankrupt stocks at so much on the dollar in the town where the failure took place, and the subsequent slaughtering of goods, resulted not only in demoralizing trade but in driving honest traders to ask favors if not into bankruptcy. Under the new system stocks are moved into the city, assorted and sold to dealers in parcels to suit. During the past season thirteen stocks have been received and disposed of and dividends amounting to about 50 per cent. of the liabilities have been paid to the creditors. I am happy to inform members of the Union not present at the last regular meeting, that a resolution was unanimously passed recommending a continuance of the Bureau, which will be done under Mr. Bertrand's able management with such improved methods as experience has shown to be desirable.

During the months of May and June our sister province of British Columbia was overrun with devastating floods, resulting in great loss and suffering to the people; an emergency meeting of the Union was called for the 7th of June, and a hasty purse of \$1,200 was subscribed by members and despatched to the Governor of that province for distribution.

## SUPPLEMENT TO THE COMMERCIAL.

The rule of railway companies prohibiting travelling on freight trains, has received considerable attention, and for some months back negotiations between a committee of the Union and the railway authorities have been carried on, and I am glad to say the last interview promised better results than could be hoped for from former efforts. The fact that commercial travellers are not allowed the privilege of riding on freight trains is resulting in great inconvenience to them and large annual loss to jobbers, and altogether is a grievance which the Union should try to correct.

The foregoing are among the more important subjects treated during the year, and the benefits following, taken in conjunction with the course of the association under Mr. Ashdown's presidency, fully justifies the wholesale trade of Winnipeg in the organization of this Union; but the greater benefits following organization cannot be found upon the records. Meeting together from time to time, and discussing matters of mutual interest tends to broaden the minds of members; and has taught us all the important lesson that the shortest, safest and surest way to advance our individual interests is by moving together in the interests of the entire wholesale trade. Keen competition in business is apt to develop suspicions which perhaps should never have been entertained, but which nevertheless have resulted in acts not only inglorious but unfair and unjust. The Union has broken the back of suspicion; free, open and manly discussion has increased our respect for and confidence in one another, developed a larger spirit of toleration, and resulted in purer and more liberal business methods. The most striking evidence of these good results is the action of the Union respecting relicta judgments. The time was when most of us thought this a convenient and even necessary weapon in individual business warfare: together we have by resolution, unanimously carried, declared it unworthy, and it is now a standing rule of this Union that it shall not be used against one another. A committee is now considering the advisability of asking the Legislature to make impossible preferences of any kind. I cannot anticipate the report of that committee, but I sincerely hope they will find such legislation practicable. Relicta or snap judgments especially should be struck from our Statute books. An instrument which must be carried in the sleeve and is useful only under cover of darkness is dangerous and in ninety-nine cases out of a hundred dishonest. That which we have declared to be unworthy as against one another, cannot be worthy a place upon the law books of our country.

Referring to the state of business in this country, it is pleasant to learn that all parts of the province report an abridgement, and in some places a total suspension of the credit system. Low prices and hard times have taught merchants some useful lessons the most important of which is the fact that a thousand dollars worth of book accounts is a less satisfactory asset than half that amount of staple goods on the shelves. The insane desire to do a large business on this hazardous basis is giving place to more rational methods. If the period of depression through which we are passing is educating the mercantile community up to sane notions on the question of credit, let us all cherish the memory of these past two years. While we, as wholesale merchants, gladly welcome this wholesome reform in the country, we must not forget that we are not wholly guiltless of the existence of the evil. The country merchant who can get long credits is tempted to give them. While the reform is going on

in the country is it not an opportune time to consider a like reform in our own circle? It is true we must meet competing Eastern cities in the matter of terms, but it is not impossible to confer with them on this important subject. Eastern jobbing centres are as weary of long credits as we are and might be induced to fall in line. In Canada we can boast of many stable commercial institutions—among others our banking system—but our system of credits—long and cheap—is a disgrace to our commercial fabric. In the United States the reverse is the order. The recent period of depression developed many weak points in the American banking system and hundreds of monetary institutions went to the wall, but their system of short credits saved the nation. Wholesale houses were able to carry themselves, a thing impossible in Canada if an epidemic of failure broke out among our banks.

Another subject I desire to touch upon is the question of business education in our schools. The curriculum of free schools of the higher order is all in the direction of the professions—already done to death. If business methods were taught in our schools we would have less failures. The law protects the public against incompetent lawyers by insisting upon certain legal attainments, but allows ignorance to run riot amongst business men, resulting in loss of millions of dollars annually. One hundred and twenty-seven bankrupts were on the carpet in this room during the past three years, and if members of this Union will refresh their memories as to the circumstances attending these failures they will agree with me that a very large majority were due to incompetency. Some of these men did not appear to know enough to write their own names, others again could write Greek verse, but were totally ignorant of the first principles of business, and had to come to their creditors to learn that they were hopeless bankrupts. We have seen here exceptions to this rule—capable men making honest failures—but this class is in a hopeless minority.

I would also like to refer to the policy of this Union respecting compromises. Turning our faces against anything less than 100 cents on the dollar has had a good moral effect. It has induced people to struggle with their difficulties or make an assignment—the only honorable ending of an insolvent condition.

During 1894 the total liabilities of insolvents between Port Arthur and the Mountains was \$604,984, or \$155,668 less than 1893. I cannot say that this favorable difference is due to the policy of the Union, but the figures plainly show that "no compromise" policy has not resulted in an epidemic of failure, but rather proves—if the figures bear any relation to the rules of the Union at all—that traders in difficulty have struggled successfully.

I cannot close without thanking the members of the Union for their uniform courtesy to the chair, and the Secretary-Treasurer and other officers of the Union for their able assistance and co-operation.

Wishing the Jobber's Union of Winnipeg continued success,

I remain,

Yours truly,

D. W. BOLE.

President.

On motion the address was received and the meeting adjourned until February 20, when officers for the current year will be elected and other business incidental to the annual meeting dealt with.

A NEW INDUSTRY.

**T**HE Winnipeg Electro-Plating and Novelty Company is the nucleus of a new industry which was established here a year ago and is working up a good business. Little over a year ago, A. C. Foster and a company of others embarked in the electro plating business, contrary to many people's opinion. The industry has increased rapidly, till now they have one of the best equipped plants in that line in Canada.

Their plating is equal to the best and they have competent workmen in all departments.

Notwithstanding the depression in the financial market, trade seems to come to them, and a look at their books may convince anyone, having a large amount of orders booked for spring delivery.

It is always a pleasure for them to explain to visitors different departments of their work and they extend a cordial invitation to all people throughout the Province and Territories to visit them when in the city.

No doubt this infant industry, with the push and energy which the present proprietors possess, will branch out as one of the leading industries of our western metropolis.

THE CRADLE CHURN.

**T**HE Cradle Churn, manufactured only in Canada by Chas. Boeckh & Son, of Toronto, is a Manitoba invention. It was invented and patented by Mr. Hamilton, of Neepawa, Man. Though only a short time in the market, it is now sold all over Canada and is fast becoming the favorite churn. It is much more easily worked than other churns and is more easily kept clean, besides possessing all the other advantages of the best churns of other makes. John E.

Dingman, wholesale agent for Chas. Boeckh & Sons, handles the churn in Winnipeg, together with the other manufactures of the firm.

FARMING FAR NORTH.

**W**ESTERN Canada is an enormous region, so vast in extent that even the residents of the country fail to comprehend its vast extent. Only the southern fringe of the country has been invaded yet by agricultural settlers, and the vast northern regions are known only to the adventuresome fur traders and the native Indian tribes who reside there and dispute possession with the wild animals. The large district known as Athabasca, marked out on the maps as one of the future provinces of Western Canada, contains large areas which are said to be suitable for agricultural settlement, and with a climate not more severe than Manitoba, though farther north.

Henry Lawrence enjoys the distinction of being the principal farmer in the furthest north farming settlement on this continent, latitude 58 degrees and 20 minutes north, some 350 miles further north than Edmonton, Alberta. There are places much further north where some farming is carried on, but only an assistance to other means of livelihood. At Vermillion, however, E. S. Lawrence and Henry Lawrence and several retired Hudson's Bay Company servants who have settled there, depend entirely upon their crops and stock for their living. There is a small steam flour and saw mill run by E. L. Lawrence besides his farm. Henry Lawrence farms about 100 acres and keeps horses, cows, pigs and poultry and raises wheat, oats and barley, potatoes and roots generally with good success. He has been farming for ten years past, having gone to Vermillion in 1884.



# Winnipeg Jobbers Union

SALES DEPARTMENT:

134 PRINCESS STREET.

**A** FULL assortment of all goods required in a General Store can be obtained by the trade at the Sales Department of this Association in lots to suit purchasers, and at prices greatly below wholesale cost.

Do not fail to consider earnestly the importance of this organization, and give it the support it merits, as its continuation depends entirely upon the patronage it receives.

**S. A. D. BERTRAND,**

SECRETARY-TREASURER,

Office: Corner 2nd Street and 2nd Avenue.

