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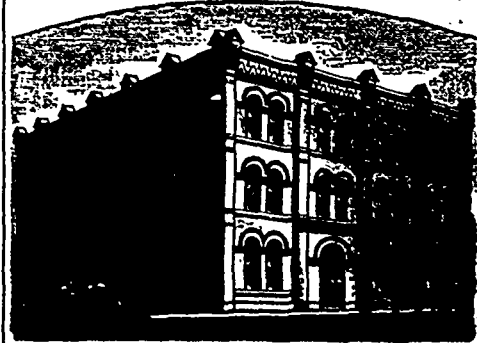
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The Commercial certainly enjoys a very much larger circulation among the business community of the country between Lake Superior and the Pacific Coast, than any other paper in Canada, daily or weekly. By a thorough system of personal solicitation, carried out annually, this journal has been placed upon the desk of the great majority of business men in the vast district designated above. The Commercial also reaches the leading wholesale, commission, and manufacturing houses of Eastern Canada.

WINNIPEG, JANUARY 23, 1888.

G. BOSSI, grocer, Victoria, offers his business for sale.

J. FAWCETT, transfer agent, Brandon, is out of business.

A. E. DICKIE, harness dealer, Victoria, is reported away.

J. F. ROGERS, agricultural implements, Winnipeg, is dead.

R. M. STRATTON, blacksmith, Brandon, has gone out of business.

J. D. DEW, hotelkeeper, Brandon, has gone out of the hotel business.

O. SCOTT, milliner, Brandon, has sold his stock at 65c on the dollar.

MCCORMACK BROS., general storekeepers, Oak Lake, have assigned in trust.

J. G. PHILION, general storekeeper, Virden, has sold his stock to Wilcox & Co. for 55c on the dollar.

FULLERTON & ROSS, general storekeepers, Manitou, have formed partnership with J. T. Gordon in the hardware business.

J. PAISLEY, general storekeeper, Brandon, has formed a partnership with C. E. Miller and the business will be continued under style of Paisley & Miller.

C. A. BASKERVILLE & Co., hardware dealers, Winnipeg, have dissolved partnership. C. A. Baskerville will continue the business, and assume all responsibilities therewith.

THE recent fire at Morden, Man., has stirred the people at that place to take measures to provide protection against fire. An effort will be made to procure hooks and ladders, a chemical engine, and to have water tanks constructed.

OATS are worth 45c per bushel at Battleford, Saskatchewan Territory.

A GRAIN warehouse will be erected at Bridge Creek, on the M. & N. W. Ry.

THE new grist mill at Millwood, Man., has been completed and put in operation.

WM. IRVINE, of Saskatoon, has taken charge of Prince's grist mill at Battleford and put it in operation.

FRED AND ALBERT SPARKING, lately of Birtle, will open a butcher shop and stock business at Pilot Mound, Man.

THE second annual meeting of the Miniota Farmers' Mutual Fire Insurance Company will be held at Beulah, Man., on Jan. 25th.

THE Brandon Planing Mill Co. will not move to Winnipeg at present, owing to the large stock on hand, which will take some time to dispose of.

WM. FERRIS, saddler, Portage la Prairie, Man., has disposed of his stock in trade, and the business is now continued under the style of Ferris & Co.

VIRDEN, Man., *Advance*: We understand that John Mooney, who has withdrawn from the firm of Wyatt & Co., intends with a partner, opening up a lumber yard and hardware business in the course of a few weeks.

THE Battleford *Herald* has attained its tenth birthday. Though isolated from the rest of the world, and a few hundred miles from the nearest railway point, yet the *Herald* continues to thrive. It is one of the oldest papers of the great West.

RUSSELL & IRONSIDE, butchers and stock dealers, Brandon, shipped a car lot of dressed hogs to Regina lately. Mr. Russell says he would not contract for another car lot of hogs at any price, as he found it very difficult to make up the last lot.

THE Fort William *Journal* of January 14th says: There is still room in the elevator for something like 100,000 bushels of grain. Besides this there is sufficient storage for 300,000 more in the old grain sheds, which will probably be utilized by the company.

THE Brandon *Times*, with its usual enterprise, will issue a special edition this week, containing a large amount of information regarding the town and surrounding country. The issue will be given a very wide circulation, and will no doubt do good work for the benefit of that district and the province generally.

IN our issue of the 9th instant a note appeared stating, that J. G. McDonald, of Vancouver had absconded taking \$10,000 dollars of his creditors money. The item in question should have read that J. G. McDonald of Vancouver, had left for Seattle to look after one Haskins, who had absconded from Vancouver, taking with him \$10,000 of his creditor's money, but by mistake the reference to Haskins was left out. We take this the first opportunity after discovering the mistake to correct it, and we regret very much that it should have occurred. We regret it not only because of our knowledge that Mr. McDonald has neither the necessity nor the intention to abscond, but also on grounds of personal friendship to an old Winnipegger with whom we have had dealings in the past.

A JOINT stock company is being formed at McLeod to erect a grist mill, capable of turning out 50 to 75 barrels per day.

T. A. NEWMAN, general dealer, Portage la Prairie, contemplates handling groceries in a wholesale way in the spring.

R. SIMPSON, of the Saskatchewan Hotel, Minnedosa, recently turned, has leased the Queen's Hotel, at the same place.

THE Assiniboia roller flour mill at Moosomin, Assa., is in running order again. A great many improvements were made during the time it was closed.

CROWE & Co's. wheat warehouse at Carberry, Man., collapsed on Thursday last. The trouble was overloading, owing to the scarcity of cars to carry the grain away. The loss is estimated at about \$300.

THE selection of Mr. Smart, of Brandon, as one of the ministers in the new Local Government, will likely meet with approval from the commercial interests of the Province, aside from party feeling.

THE recent changes in the directorate of the Federal Bank of Canada, have given general satisfaction and brought about an advance in the bank's stocks. As now constituted the directors are: H. C. Hammond, president; M. Hendric, vice-president; S. Nordheimer, J. S. Playfair, John Hoskins, Q.C., Hon. S. C. Wood, J. W. Langmuir, directors.

BRANDON *Times*: Contrary to what might have been expected at this time of year there has been quite a trade done in the past week in horses. Wherever they go to is a puzzler to most people, but still they sell. A few good teams brought as high as \$450 each during the week, and we know of several dealers who are bound for Ontario for more stock in the near future.

JAS. PAISLEY and C. E. Miller & Co dry goods and general dealers, Brandon, have decided to amalgamate their business and form a partnership. Their stores, which adjoin each other, have been connected by an archway, thus forming one of the most extensive establishments in the West. It is their intention to do a jobbing trade, in addition to the regular retail business.

THE Brandon City Council has lately been considering the question of granting a bonus for the establishment of a second flour mill at that place. There are two schemes up for discussion. The first is a proposal to build a farmers' mill and elevator, by a joint stock company. Leitch Bros., who lately had their mill at Oak Lake burned, have also submitted a proposal to build a mill at Brandon, provided certain aid be given. The Council has passed a motion to submit a by-law granting Leitch Bros. a bonus of \$5,000 without exemption from taxation, provided Messrs. Leitch guarantee the expenses in connection with the by-law, should it be defeated. Other considerations are also asked for, such as gristing for farmers, etc. Leitch Bros. have not yet signified their intention of accepting the terms of the Council, and it is likely they will re-build their mill at Oak Lake, as they have been offered certain assistance by way of bonus to adopt the latter course.

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The new Cabinet formed by Mr. Thomas Greenway is one that should give general satisfaction when we consider the position in which he is at present placed, and the material immediately available for the formation of a Cabinet. Mr. Greenway himself as Premier and Minister of Agriculture and Immigration, will find a field in which he should accomplish much good work, and if he manages to fulfil even in an imperfect way the pledges made in opposition, the interests of the Province will be well looked after. In the new Attorney-General—Mr. Joseph Martin—we have a man of extreme party tendencies, but one well able to fill the exalted position he now fills in a legal sense. Besides he is noted as an untiring plodder, with whom indolence or carelessness will find no place. In Mayor Jones, of Winnipeg, the province should, and doubtless will, find a man possessing business, and especially financial ability, far beyond that of any occupant of a Cabinet seat in this province for many years, and possibly in its history. The selection of Mr. James A. Smart, of Brandon, as Minister of Public Works is also a good move, as that gentleman, although comparatively young, ranks among the ablest business men of Manitoba, and his mercantile experience for the past six or seven years has been such as would aid much in fitting him for his present public position. Mr. James E. Prendergast, the new Provincial Secretary, although a practising barrister, is a young man not much known yet in business circles generally. Although he is a capture from the ranks of the opposition, he can scarcely be classed among that collection of political trading stock in the membership of the House, whose party scruples are measured mainly by their chances of place and remuneration. The new Premier has doubtless been annoyed much of late by the importunities of this crowd, and he is entitled to great credit, for having kept so free of them in his cabinet organization. We hope the newly appointed Ministers may all be returned to the House by their constituents, and that the new party in power will have a fair chance to redeem the many pledges to the people, which they have made while in opposition.

As yet the farmers along the southern boundary of this province have not been able to get permission to ship their wheat over the Northern Pacific from Pembina to eastern points in bond. The United States custom authorities have cleared away every opposition so far as they are concerned, and only the refusal of the necessary certificates by the Canadian customs prevents the farmers around Emerson from taking advantage of the southern shipping route. Seemingly the distinct intentions of the Department at Ottawa on the subject cannot be ascertained, and this delay of over two months is only on the part of the local officers at the boundary, who are waiting instructions from their superiors at Ottawa. Of course they may have to wait until next summer before their superiors at Ottawa will condescend to furnish such instructions, and it very likely that these same instructions will be held back just so long as C.P.R. interests demand that they shall. The vice-regal veto is not the only power that the Government at Ottawa can prostitute, for every Department can be made to do service in the interests of this railway monopoly, and more cringing lip spittle service than the Department of Customs. The iron-clad policy of the Dominion in connection with railway monopoly has plunged this whole country into a grain blockade, which has demoralized business all over the same, and threatens ruin to our farmers by the hundred. Seemingly around Emerson there was one little leak in the otherwise impenetrable policy, through which relief to a few farmers might come. It required the meanest department and the meanest minister that could be found to block up this leak, and the Department of Customs and its head were found possessed of all the necessary qualifications.

The last flying visit of Sir Charles Tupper to Winnipeg, when he took the rather peculiar route from Ottawa to Washington around the North Shore of Lake Superior, was we understand made purely on family considerations, and it would be bad taste at least, if not genuine impertinence to ask for any further reasons for his visit.

We know this however, that the mediotico knight while he was here did not fail to try a little work in the interests of his party, and we know of more than one of the once blindly led Conservatives of this city, now advocates of provincial rights, whom he tried to bulldoze back to their former state of slavish obedience to party, and a neck and heel support of the now defunct Harrison ministry. In fact he showed plainly to those whom he thus tried to influence, that he for one was still determined to force upon Manitoba the crushing railway monopoly from which four years ago he promised early relief.

There are those here who incline to believe that further opposition from the Dominion Government to the Red River Valley railway need not be expected, and that monopoly is practically at an end here. The utterances of Sir Charles to the wavering faithful here do not warrant any such a hope, and it is supreme folly for the people of this province to expect to free themselves from railway monopoly, unless by unitedly maintaining an attitude, and following a course which will leave the Government at Ottawa the alternative of conceding the just claims or resorting to force and precipitating a rebellion.

Paralyzing as the present blockade on the C.P.R. may be upon the trade of this country, and though it means a great set back to our farmers, and ruin to not a few of them, it furnishes no argument at Ottawa against continuing the crushing monopoly. It must be remembered that this province and its welfare are at Ottawa a secondary consideration compared with the interests of the C.P.R. Company. The people of this province who are opposed to railway monopoly do not furnish pap for the Government following, while the C.P.R. is only second to the civil service in furnishing soft cribs for political blowers and strikers, and fat things for shiftless and imbecile relations and friends of Cabinet Ministers. It may be safely assumed that no party in power at Ottawa will do what they consider an injury to such a good milking cow as that. The state of rottenness to which politics in this Dominion has descended would not warrant us in expecting any such a sacrifice, even when the very life of a province depended upon its being made.

The movements of straws show which way the wind blows, and even Sir Charles little tattle among the wavering faithful of his party here have given clearer indications than mere straws in the wind. Added to matters they say to Manitobans "You have still a great struggle for your liberty, and to gain it you must go shoulder to shoulder." Let there therefore be no vain hopes indulged in about railway monopoly in this province being at an end.

THERE is a mistaken idea in the minds of many people, that only the grain and milling trade of the province has suffered to any extent through the inability this winter of the C.P.R. to successfully handle the grain crop. That the inconvenience and loss to this particular interest has been heavy no one will question, but every house in the wholesale trade both local and eastern doing business in this coun-

try, has a load of overdue outstanding debts and past due paper to carry for retail customers, who are not only solvent, but so far as resources are concerned actually financially easy, could they collect from others who are equally able and willing to pay up, could the proceeds of our crop only be got into circulation in any reasonable volume. There have been in this city during the past six weeks quite a number of meetings of creditors of retail dealers in financial straits, who can produce bona fide statements of affairs showing in each case a surplus of assets over liabilities, which under anything like reasonable circumstances, would place a man or firm beyond the possibility of financial trouble. There must come a let up to this tension from some source, or we will in time be in the position of a community possessed of ample resources to pay our debts but forced into insolvency through the blinded policy of a Government, which seems to pander only to the greed of one grasping corporation, and pander to it at the expense of solemn promises, which even the most unprincipled pause before openly disregarding.

SEEMINGLY the United States Senate and House of Representatives are certain to undertake the amending of the banking laws of that country, and the legislation of this session will be watched with interest. On one point there seems to be considerable unanimity, and that is that the National banks of the country shall be allowed to increase currency to the par value of their deposit in the National treasury, instead of being as heretofore restricted to ninety per cent of the same. This would add materially to the circulating medium of the country, and at the same time leave ample security to the holders of bank notes. What seems to be the great trouble to United States financiers and statesmen is, the question of how to reduce the national debt, and at the same time not materially lessen the aggregate of bank currency, or to put it more clearly of the circulating medium. With a system in which the debt of the nation is made a basis for banking security, this is undoubtedly a knotty question, and the proposed change can only be looked upon as a measure of temporary relief. Evidently the time has come, when the United States can without any inconvenience commence a rapid system for the reduction of the financial burdens which a great civil war placed upon the nation. The present system of banking the creation of the late Secretary Chase was found a sound financial prop to the nation in a time of dire need. It has proven itself an elastic and adaptable system in time of recovery, and in a few years it will be tested as to its adaptability in a period of national prosperity and financial loading. We have no doubt but it will be found capable of being amended, to suit the improved national circumstances. At least we hope so.

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The Commercial

WINNIPEG, JANUARY 23, 1888.

AN UNNECESSARY DEFENCE.

The morning *Call* of Wednesday contained an editorial in defence of the C.P.R. management in connection with the present grain block in this province. In an almost congratulating tone it commences by stating, that Minnesota and Dakota are similarly inconvenienced, from which we may infer, that we should be thankful for company in our misery. Next the *Call* pleads the scarcity of craft on Lake Superior before the close of navigation, the Mink Trestle accident and several other unfortunate circumstance, all of which contributed to hamper the C.P.R. management in their handling of the grain crop. Taken altogether the article of the *Call* is a fairly well reasoned argument in favor of the railway management, and only on one point is it really inconsistent, although on others its statements are strained. That inconsistent point is the reference to the construction of a mammoth storage elevator at Winnipeg. Before the *Call's* existence was thought of, and therefore before its day of responsibility, this mammoth elevator scheme in Winnipeg was discussed, and discouraged in every way by the C.P.R. management. In fact one person high up in the road management got credit for stating, that the company would soon make the stockholders of any elevator companies in Winnipeg sick of their investment. As arrangements now stand an elevator at Winnipeg would just be subject to extra unloading and loading charges of about two cents a bushel, or just enough to knock the bottom out of a shipper's profits, for grain shipping is carried on upon very slender margins in this province now, compared with three or four years ago. If the C.P.R. company would remove this extra charge against Winnipeg stored wheat, there would soon be wheat storage enough here to materially relieve the strain upon the C.P.R. during the winter months. They will not do this however, and a year ago, they were very unwilling to allow on wheat stored here over winter the rebate equalizing the freight with through shipment. To ask Winnipeggers to build a mammoth elevator, to relieve the C.P.R. company, and in return receive every discrimination against the city that the company can pile on, require an extra

supply of gall, we should think, even for a monopoly-hired organ like the *Call*.

But the *Call's* defense of the C.P.R. management is altogether unnecessary. In the complaints against the present grain blockade we have noticed that complainants have invariably given the management credit for straining every nerve and muscle of their resources, to handle the deluge of grain freight, which it is simply impossible for them to handle. No person acquainted with the facts in the case can do otherwise than give them praise for their efforts, and the praise is doubly earned, when we state, that in the famine for grain cars which has existed for weeks, the complaints about partiality in the distribution of these have been surprisingly few. It is no use trying to draw people off the right trail with this herring bone scent, in the shape of a defence of the C.P.R. management from the blame which rests alone with the Dominion Government. The Government, which enforces monopoly, and chokes off competition is responsible for it all, for with free railways no cause for complaint could exist. Competition in that as well as other fields will wipe out all the evils of monopoly, and nothing else will wipe them out.

The *Call* in furnishing this province with companions in its misery, makes statements about Minnesota and Dakota, which besides being misleading are not supported by facts. In the first place in making comparisons the exports of Manitoba must be taken at 12,000,000 bushels and those of Minnesota at over 100,000,000 bushels, thus the free railway system to the south is saddled with about nine times the quantity of grain freight which the C.P.R. has to handle. Then the *Call* makes the most dreary picture of snow blocked roads in Dakota, not likely to be opened for weeks, and by other tactics of the cuttle fish character seeks to draw the whole question into a muddy and indefinite haze so that its readers may fail to see the real point at issue. If the *Call* knows anything about this question at all, it knows that complaints of grain blockade have been loud here before a snow block or a blizzard was heard of. The best efforts of the C.P.R. management with open lines brought the blockade, and snow storms have only added to its evils. Before snow storms interfered with the traffic some two weeks ago in Minnesota and Dakota, there was not a point at which grain buying and an open

farmers market was interrupted for forty-eight hours. Before a snow block was heard of in Manitoba nearly every outside point was hopelessly blocked with grain, and no farmer's market was opened at such places for weeks. For this we cannot hold the C.P.R. management responsible, much less can we for the blocks caused by snow. The Government which enforces the monopoly alone are responsible to the people of the province.

There is another pressure from monopoly, which the *Call* and journals of its ilk do not care to notice, and that is the price paid to farmers in this province and in Dakota for their grain. Since the close of lake navigation the price of our No. 1 hard wheat has been from three to six cents lower at Port Arthur than the same grade has been at Duluth, although our standard calls for a grain three cents a bushel better in quality than is called for by the Minnesota standard. Railway monopoly, which prevents our local dealers from taking advantage of the Duluth market, is responsible for this discrimination against the province, and the grain block has added to the evil, until the crossing of our southern boundary line shows a difference of from eight to ten cents a bushel in the price of wheat in favor of the Dakota farmer. No doubt the *Call* will rate the publication of this fact as a piece of disloyalty. But the interests of our farmers, who, with unpaid debts staring them in the face, and visions of a sheriff's visit to comfort themselves with, and who are unable to find even an inferior market for their grain, are, we believe, more worthy of consideration than the pap-purchased loyalty of such journals as the *Call* to a Government, which seems prepared to heap any injustice and oppression upon this province, if, by so doing, the most purely imaginary interests of one railway corporation can be furthered. The *Call's* duties in connection with such loyalty seems to be, by a weak-kneed and unnecessary defence of the C.P.R. management from accusations never made against them, except in the *Call's* own defensive article, to use every effort that people may be misled as to the real offenders in the case. The attempt is an awkward one and will mislead no one in Manitoba. Manitobans have placed the responsibility where it belongs. They have "saddled the right horse."

KNIGHTLY EXPECTATIONS AND REBUKES.

Sir George Stephens the "baronet bold" but certainly not diplomatic, in his threatening telegram to Mr. Norquay last spring condescended to call the business men of this province irresponsible speculators and shysters, for the sole reason that they demanded the rights of the province, and freedom from railway monopoly, which he and his associates in the C.P.R. still insist upon holding, for purposes of gain to themselves. Evidently Sir George meant this as a rebuke to those who dared to oppose his pet scheme, and it may be that some people were astonished that the "baronet bold" but not diplomatic should have manifest his mighty displeasure in language smelling so strongly of Billingsgate.

But Sir George gave some hint at his expectations and desires regarding those irresponsible speculators and shysters, when he stated that they would be better employed in plowing the prairie lands around them and raising crops, than in agitating for freedom from railway monopoly. Sir George's knightly expectations were therefore, that only in the shafts of a plow should the Manitoba settler be allowed to live.

But Sir George Stephen is not the only titled gentleman who has made known his expectations regarding Manitoba, and administered rebukes to those who differed with him regarding the administration of its affairs. Sir Charles Tupper has made his name notorious in this respect, and every true friend of the province can remember the rebuke he administered to Mr. Watson member for Marquette, when that gentleman demanded from the Dominion House the freedom of his province from railway monopoly as a condition of the Government guarantee of \$22,500,000 then asked by the company.

But Sir Charles, like Sir George, has expressed expectations regarding Manitoba. Yes he has gone him one more, for he has expressed in the Dominion House his disappointment at the non-fulfilment of his expectations, and on the strength of this disappointment he based his further support of railway monopoly. His expectations regarding the progress of the province had been so far from realized, that he felt justified in refusing to allow the abolition of that monopoly, although three years previously he had as a member of the Government and on behalf of the C.P.R. Company, promised that long ere now the monopoly should cease.

Now we shall bid good bye to knightly rebukes and study knightly expectations. Had those of Sir George been fulfilled and all Manitoba turned farmers, where would we now be? And had those of Sir Charles been realized, let us ask the same question and ponder carefully over it.

Manitoba has a population of a little over 100,000, and less than 30,000 of these are adult males. Government service, Dominion and local, reduces the number of adult males at farming, business, speculation and shystering, if Sir George must have it, to less than 25,000. That the number is so small is due entirely to the policy of railway monopoly forced upon the province. The progress made by this 25,000 people is, that from one crop they are able to supply themselves with bread and export over 12,000,000 bushels of grain, or about 500 bushels per capita of their number. But the facts in the case are that only about 10,000 of our adult male population are engaged in farming, and that is a larger proportion than can be shown in the population of any other part of this continent. These 10,000 farmers have, therefore, produced enough grain for the population of their own province, and have on the average, supplied, or are only waiting to supply 1,200 bushels each for export purposes. To bring the matter down short, this province with 100,000, of a population, less than 30,000 adult males, and not more than 10,000 farmers has produced in one year bread enough to supply two-thirds of the entire population of Canada, and it is less than seven years since the province was in a position to export one car of grain. With these facts before us we ask Sir Charles Tupper what progress he really expected from the people of Manitoba? and at the same time we may ask Sir George Stephen a plain old "rule of three" question, namely, if 10,000 farmers produce so much grain in one year, that the efforts of his road to carry it to market are about as successful as the mythical old woman, trying to bale the ocean dry with a pitch fork, how would he succeed with the products of 25,000 farmers to haul? Yet Sir George in his rebukes assumes that we should all be farmers here. Sir George will probably give it up, and if he will give up advising and rebuking our citizens at the same time he will act wisely. As for the disappointment of Sir Charles, his expressions were only one of those subterfuges to excuse an act of perfidy, in the use of which no one is more skilled than the fishbone knight.

COMMERCIAL UNION IN SAINT PAUL.

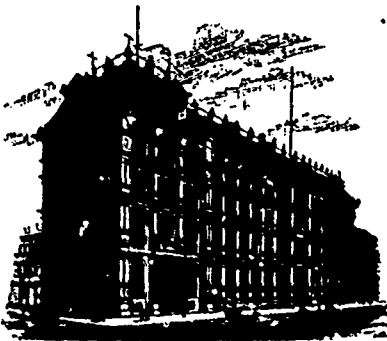
At a meeting of the Saint Paul Chamber of Commerce last week, at which the question of Commercial Union with Cana-

da was discussed, the proceedings were such as might convince any Canadian friend of free trade of the utter selfishness, which has prompted every overture from the United States in the direction of Commercial Union or reciprocity with this Dominion.

Mr. Daniel R. Noyes the convener of the committee of the St. Paul Chamber, who has had the Reciprocity question in his care for a year or so is undoubtedly one of the very few men of mercantile prominence in his own city, who believes that Commercial Union between Canada and the United States is a step in the direction of free trade, although it is impossible for us to see on what grounds he reasons out the connection. At the meeting referred to however, he had the misfortune (for Commercial Union we mean) to drop a few words to that effect, and immediately a storm of opposition was showered at him and his project. Protected interests were by far to powerful in the Saint Paul chamber to allow the endorsement of anything that had a taint of free trade. Commercial Union and even political union were freely advanced by some speakers, but not upon any grounds that would admit of a possibility of free trade, although it is questionable if six men in the meeting could by any course of reasoning show, where a link between Commercial Union and free trade could be formed.

There is no use trying to evade the fact, that in the United States the movement for Commercial Union with Canada is being pushed in order to check the tendency of the present Washington Administration to legislate in the direction of reduced tariff. If the United States manufacturers could secure Canada as a new field, in which they would be protected from outside competition, they would have temporary relief from the state of industrial over-production, to which tariff-bolstering has brought matters there. The relief would only be temporary, for Canada's market is limited, and Canadian manufacturers would have to be bought or crowded out to secure even this temporary relief. It would be relief, however, and would aid greatly in averting the proposed tariff reductions they so much fear, but under present circumstances are powerless to prevent. But the very thought of free trade makes such advocates of Commercial Union hunt for their protective shelter in a hurry.

In Winnipeg in the near future the citizens may be called upon to pronounce upon this question of Commercial Union, as Senator Butterworth and Mr. Erastus Wiman have been invited by the Winnipeg Board of Trade to visit the city and explain their ideas of union. We hope when our citizens come to consider the question with the intention of recording a decision, they will show that they too can frame their opinions upon selfish grounds, and that the selfish interests of this country will be the weight which will turn the balance.



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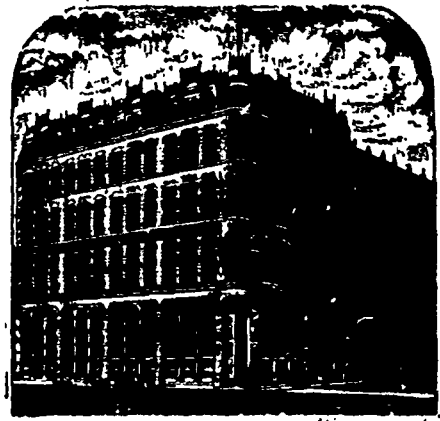
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ton's Artists Materials,

WINNIPEG MONEY MARKET.

Monetary affairs in the city are in no way improved since we last reported, and a state of forced and unnecessary stringency is still kept up. Banks pursue a very conservative policy much against their inclinations, but with the pressure from the east they find such a policy a necessity. The permanent loosening up of this policy depends entirely upon when the crop of the country can be exported in any reasonable volume. And of this the prospect is very poor at present. Unless some change in this respect comes quickly February will open with the heaviest demand for renewals of mercantile paper, that has been made here for two or three years, and the only redeeming points will be, that they will be at short dates and not used to prolong any state of prolonged unsafety. In short the mercantile situation in finances is, a steady and prolonged strain until a realization can be made, which is certain to come. Banks still hold to an 8 per cent. minimum rate of discount, and are not prepared to take any new accounts even at that rate unless those considered gilt edge. In mortgage loans business has improved but little since our last report. There have been a little better returns in interest payments, but the demoralized state of grain transportation has knocked out of all hope a large proportion of the new farm loans that were expected this year, and naturally lessened calculations as to the aggregate of the season. The interest rate stands steady at 8 per cent.

WINNIPEG WHOLESALE TRADE.

The work of collecting wholesale trade reports in this city has been a very unpleasant one during the past week. The replies to inquiries about the state of trade if condensed into one reply would be a low and not very pleasant growl. Nobody is satisfied with the state of affairs, and the dissatisfaction is all the deeper on account of the cause for it being an artificial and not a natural one. Trade is thoroughly demoralized, and must remain more or less so until the country can by some means get its grain crop to market, and only those who have business connections over the province can realize to what an extent this demoralization exists, and how paralyzing are its effects. Since our last report appeared some merchants have awakened a little from the business stupor the first shock of the grain famine brought on, and are realizing that supplies of actual necessities must be kept up. This has in a small way improved matters in these lines, but the state is still a quiet one indeed. In season lines there is an utter absence of the stragglings calls for odds and ends for immediate wants which were common in January of former years, and even in ordering from spring goods samples retailers are slow and irresolute under the present circumstances, and show by the caution they exercise, that the hopeful feelings they had in the opening of winter have given place for those of supreme disgust over a season's business spoiled. The collection returns from both city and country are also very discouraging, and retailers who have heretofore shown every promptitude in payments are being compelled to ask favors from their wholesalers. The only encouraging

symptoms are that disgust and disappointment are in no way mixed with despair, for it is plain to any person, who will make the most casual investigation, that a speedy marketing of the crop, would quickly remove every pressure now felt.

BOOTS AND SHOES.

The sales of sorts may be put down at *nil*, as no business of that kind has been done during the week. Orders from spring patterns are not coming in as freely as they might, although the aggregate of such sales to date is equal to that at the same period last year. Collections are reported very unsatisfactory and there is very little prospect of speedy improvement. In fact cash returns have been phenomenally light.

GROCERY AND GLASSWARE

This branch has been as quiet as can well be imagined even in the most staple lines. A call for fancies would be like a voice from the dead. Collections are very slow.

CANNED GOODS.

There has been literally no movement during the week, and prices are nominal and as follows: Tomatoes, \$3.25; peas, \$3.25 to \$3.45; beans, \$2.75 to \$3.00; corn, \$3.25 to \$3.40; peaches, (Canadian) \$7.00 to \$8.00; apples, \$3.25 to \$3.50; pears, \$3.25 to \$3.50; plums, \$4.50 to \$5.00; strawberries \$5.25; raspberries, \$4.75 to \$5.25; peaches (California) \$8.50; pears, \$3.00; Plums, \$7.50; apricots, \$3.00.

DRUGS AND CHEMICALS.

No change is reported in this branch as yet. Business is still quiet and in volume below nominal. Prices are steady and as follows: Howard's quinine, 75 to 90c; German quinine, 65 to 75c; morphia, \$2.75 to \$3.25; iodide of potassium, 65 to 75c; bromide of potassium, 65 to 75c; American camphor, 40 to 45c; English camphor, 45 to 50c; glycerine, 30 to 40c; tartaric acid, 70 to 75c; cream of tartar, 35 to 40c; bleaching powder, per keg, \$8 to \$10; bicarb soda, \$4.50 to \$5; sal soda, \$2.25 to \$2.50; chlorate of potash, 25 to 30c; alum, \$4 to \$5.00; copperas, \$3 to \$3.25; sulphur flour, \$4.50 to \$5.00; sulphur, roll, \$4.50 to \$5.25; American blue vitrol, 6 to 8c.

DRY GOODS AND CLOTHING.

There has been a light return of orders from spring patterns, but no call of any kind for winter sorts. On the whole the feeling is terribly quiet, and the courage seems to have oozed out of buyers. Collections are reported as anything but satisfactory. Cash returns are irregular, and renewals are being asked from the most unexpected quarters.

FRUITS—GREEN, VEGETABLES, ETC.

Business has been extremely quiet, and cash returns are slow. Goods are quoted as follows. Apples, \$5 to \$5.50 with a few poor quality at \$4.50; Florida oranges are worth \$7 to \$7.50 a box; Mesinas, \$6.50 to \$7; Mesina lemons, 360 count boxes \$7 to \$7.50; 420 count boxes \$8.50 to \$9; Malaga grapes in large kegs at \$11.50; Catawbas in 9 lb. baskets \$1.25; California pears, \$4 to \$4.50 a box; cranberries, \$10.50 to \$12 a bbl.

FRUITS—DRIED, AND NUTS.

The only additions to the former variety are filberts at 15c, and Brazil nuts at 17c; other

lines are quoted as follows. Dates 10c per lb., in 50 lb. boxes; Valencia raisins, \$2.50 to \$2.65 per box; Morand's Valencias, \$2.75 to \$3.00 per box; Malagas, London layers, \$3.50; Black Crown, \$5.25;leme figs, in different sized boxes, 18c per lb.; Spanish onions, \$7.50 per crate, Walnuts, 18c per lb.; peanuts, raw, 15c; roasted, 17c; almonds, 20c; pecans, 17c.

FISH AND OYSTERS.

The business in fresh fish has been too light to furnish reliable wholesale quotations. Finnen haddies are still quoted at 11c. Oysters are sold at \$2 per gallon for selects and \$1.85 for standards.

GROCERIES.

Business has improved a little since our last report, but is still in a very slow state. Buyers still confine their orders to immediate wants, and no one thinks of stocking up in any line. Collections are reported very poor. The only change in prices is in syrups which are up in some places, but some old stock is still offered at former prices. Quotations are Sugars—raw, 7c; yellow, 7½ to 8c; granulated, 8½ to 9c; lumps, 9½ to 10c. Coffees—Rio, from 24 to 28c; Java, 25 to 30c; Old Government 33 to 34c; Mochas, 32 to 35c. Teas, Japan New season's 23 to 46c; Congous, 22 to 60c; Indian teas, 35 to 60c; young hyson, 26 to 50c. Syrups, corn, \$2.25 to \$2.60; sugar cane, \$2.50 to \$2.75; T. and B. tobacco, 56c per pound; P. of W., butts 47c; P. of W. caddies, 48c; Honeysuckle, 7s, 55c; Brier, 7s, 55c; Laurel Bright Navy, 3s, 57c; Index d. thick Solace, 6s, 48c; Brunette Solace, 12s, 48c.

HARDWARE AND METALS.

In shelf goods very little has been doing, and in heavies not a movement is reported. The feeling all round is the very essence of quietness, and the following list of quotations are purely nominal. Quotations are as follows: Cut nails, 10d and larger \$3.75; I. C. tin plates, \$6 to \$6.25; I. C. tin plates, double, \$12.00 to \$12.50; Canada plates, \$4.00 to \$4.25; sheet iron, \$3.75 to \$5.50, according to grade; iron pipe, 35 to 40 per cent off list prices; ingot tin, 42c per lb., according to quality; bar iron, \$3.00 to \$3.50 per 100 lbs.; shot, 6 to 6½ per lb.; tarred felt, \$2.75 to \$2.95 per 100 lbs.; barbed wire, 6½ to 7c. The sales in shelf hardware show a falling off in volume since our last report. Collections are reported fair to good.

HIDES.

Receipts continue only moderate, although many lots of uninspected hides are not heard about. Prices are: Winnipeg inspection, No. 1, 5c; No. 2, 4c; bulls, 3c; calf, fine-haired real veal, 6 to 11 pound skins, No. 1, 7c; No. 2, 5c; sheep pelts, 25 to 50c. Frozen lots of hides are taken at 3½ to 4c all around, tallow, scarcely saleable at any price.

LEATHER AND FINDINGS.

Everything quiet and no changes to report. Goods are quoted as follows: Spanish sole, 28 to 31c; slaughter sole, 30 to 32c; French calf, first choice \$1.25 to \$1.50; Canadian calf, 90c to \$1.00; French kip, \$1 to \$1.10; B Z kip, 85 to 90c; Bourdon kip, 75c; slaughter kip, 55 to 65c; No. 1, wax upper, 45 to 50c; grain upper, 55c; harness leather, 31 to 34c for plump stock. American oak sole, 45 to 60c; buffe, 17 to 22c a foot;

cordovan, 23 to 25c; pebble, 21 to 23c; colored linings, 12c.

PAINTS, OILS AND COLORS.

Except in lighting and other oils of that class literally no business has been doing in this line. Except for the goods mentioned the following quotations are almost ornamental. Quotations are as follows: Turpentine, 80c in five-gallon cans, or 75c in barrels; harness oil \$1.25; neatfoot oil, \$1.50; linseed oil, raw, 70c per gallon; boiled, 73c in barrels or 5c advance in five-gallon lots; seal oil, steam refined, S. castor, 12c per lb.; lard, No. 1, \$1.25 per ga.; olive, oil, pure, \$1.50; union salad, \$1.25; machine oils, black 25 to 40c; oleine, 40c; fine qualities, 50 to 75c. Coal oils, silver star, 25c; water white, 23c. American oils, Eocene, 34c; water white, 31c; sunlight, 27c. Calcined plaster, \$1.25 per barrel; Portland cement, \$5 to \$5.50; white lead, genuine, \$7.25; No. 1 \$6.75; No. 2 \$6.25; window glass, first break, \$2.25.

STATIONERY AND PAPER.

The city trade is slow and the country trade is dead for the present. Sales are few and light, and cash returns are equally so.

WINES AND SPIRITS.

Like all other branches outside of every day necessities quietness is the feeling in this branch. Quotations are unchanged and as follows: Canadian rye whiskey, five year old, \$2.40; seven year old, \$3; old rye, \$1.75; Jules Robin Brandy, \$4.50; Bisquet Debouche & Co., 4.50; Martell, vintage 1885, \$6.50, vintage, 1880, \$7.50; Hennessy, \$6.50 to \$7.50 for vintage 1885 to 1880; DeKuyper gin, \$3.50; Port wine, \$2.50 and upwards; Sherry \$2.50 and upwards; Jamaica rum, \$1.00 to \$1.50; DeKuyper red gin, \$11.50 per case; DeKuyper green gin, \$6.50 per case; Tom Gin, \$9.00 to \$10.00; Martel and Hennessy's brandy, one star, \$14 per case of 12 bottles; v. o., \$19; v. s. o. p., \$22.

THE MARKETS.

WINNIPEG.

WHEAT.

The movement throughout the Province still continues to be very light, and the supply of cars seems to be as far as ever short of the actual demands of shippers. At a few of the larger places, where the output has been heaviest in the beginning of the season, the car famine is not so badly felt, as there has evidently been a stronger effort made to keep such points supplied, than has been made for less important points. Still the situation on the average is in no way improved, and local shippers will not guarantee the filling of orders f. o. b. at any point even when the most liberal time allowance is made. Sales on change have all been made during the week with the provision of when cars are available, and this is likely to be a standing provision for weeks to come. The limited number of sales made have been on a basis of 59 to 60c for No. 1 hard on track, with No. 2 hard and No. 1 northern at two cents less. There has been a conspicuous absence of lots for sale by sample, only a few being offered in town during the week. Street receipts have sold at 57c. for all good milling wheat, with a

very few instances of 58c. for very choice lots.

FLOUR.

Eastern shipments still continue light, the week showing only a few cars. To the Pacific coast the movement has been equally light, while the local trade has been quiet and steady. The stock in the city has been increasing somewhat, but not in a marked degree. Prices are unchanged and stand as follows:— Patent, \$2.15; strong bakers, \$1.90; XXXX, \$1.40; superfine, \$1.20.

BARLEY

The week's receipts have been phenomenally light, and through eastern shipments from outside western points have been equally so. Car lots of good No. 3 would bring from 33 to 40 c. on track here, but are not to be had. Feed inclines higher and sells from 23 to 34c.

MILLSTUFFS.

Prices still hold up to the high figures of our last report and a good eastern demand makes millers quite independent. Bran is firm at \$12, and shorts at \$14 a ton for car lots.

OATS.

The continued cold weather has shut off receipts, and prices have again made an advance. The lowest quotation of the week was 30c., and in the latter part of it 32c. were paid for good milling lots.

OATMEAL.

With oats tending higher oatmeal holds firm, and threatens to advance. Standard is still quoted at \$2.50 and granulated at \$2.65.

EGGS.

Good pickled stock alone are on the market, and these are held firm at 25c. Genuine fresh are not to be had in wholesale lots.

BUTTER.

Since our last issue there has been no perceptible improvement in the situation. Extreme cold weather has shortened receipts somewhat, and left the local market with a smaller surplus of choice quality; but still there is abundance for all demands. There is no export business doing, and not much prospect of any. Some choice lots sold at 18c., and a few still hold for 20c. but with little hope of getting it. Some good mediums have sold at 14 to 17c., but no low grades are wanted at any price.

CHEESE.

The business done is still confined to the sales of the wholesale grocers and provision dealers, and this has been light. Good qualities still sell at 13c.

LARD.

No change reported. Prime local in 20 lb. pails sells at \$2.30, eastern at \$2.20 and Chicago at \$2.25.

CURED ME.

A very light movement is reported, with prices steady. Dry salt is quoted at 11 to 11½c; smoked, 12 to 12½c; eastern rolls at 12½c; local at 13c; and Chicago at 13 to 13½c; eastern hams are sold at 13 to 13½c; local 14c; and Chicago at 15c; breakfast bacon 14c; barrel pork holds steady at \$20.

DRESSED MEATS.

Beef still holds firm, carcasses being quoted at 6 to 6½c. Mutton stands steady at 10c. Dressed hogs are held at 7 to 7½c, with 7½c. asked in some instances.

POULTRY.

Chickens are slow sale at 6c., while turkeys are held at 11 to 12c. No other variety quoted or offered.

ROBIN & ATKINSON'S wheat warehouse at LaRiviere, Man., burst on Friday, from overloading. Damage not great.

REPORTS are coming in from country points to the effect that dealers are unable to take in wheat from farmers, on account of scarcity of cars.

BIRTLE, Man., is borrowing \$5,000.

DOERING & BLUM, brewers, Vancouver, B. C., have dissolved partnership. Doering continues the business.

APPLICATION has been made to the Birtle council for a bonus to aid in the construction of a roller flour mill at that place.

THOMPSON BROS., stationers, Vancouver and Calgary, have opened a branch news and book counter in the new Vancouver post office.

THE Brandon council is making an endeavor to secure the experimental farm for that district. It is thought Brandon's prospects are good.

THERE seems to be a general belief amongst Winnipeg grain men, that certain eastern firms of grain dealers are favored by the C. P. R. with differential rates on their wheat shipments from Manitoba. A meeting of the local grain men, was announced on Saturday afternoon last, to discuss the matter. The Howland syndicate, of Toronto, and Montreal, and the Alex. Mitchell combination are supposed to be the favored parties. It is thought that these firms are given a universal rate of 46 cents per 100 pounds, whereas the rate varies from 46 to 52 cents. If there is any truth in the accusations, it should be known. Such a heinous offence should not go unpunished.

The Fur Trade.

Furs are down and it is a difficult thing for collectors to sell them in the city. Wholesale dealers and manufacturers are chary about making purchases, all the local requirements being filled and the European market far from promising. Car, mink, bear, lynx, coon and skunk have declined very materially in consequence. There is also said to have been a large stock carried over, making the prospects for the approaching auction sales by no means of the best. These sales under the direction of Messrs. Curtis, Lampson & Co., take place in London on the 30th and 31st inst. and the 1st, 2nd and 3rd of February. The offerings comprise a general assortment and the results which will be announced by cable are anxiously looked forward to. As before intimated there is absolutely nothing doing in this line of business. —*Montreal Trade Review.*

Prices at Montreal for prime skins were quoted:—Beaver, \$3.50 to \$4 per lb.; bear \$10.00 to \$12.00; cub do., \$4.00 to \$5.00; fisher, \$5; red fox, \$1; cross do., \$2 to \$5; lynx, \$2 to \$3; marten, 70c. to 90c.; mink, 75c. to 90c.; fall muskrat, 8c; winter muskrat, 12c; raccoon, 25c, 50c, and 75c; skunk, 25c, 50c, 75c and \$1; otter, \$3 to \$10.

Thomas Sundercock, one of the most progressive and prosperous farmers of the Pilot Mound district, was in town on Tuesday, attending the land sale. Last spring Mr. Sundercock sowed 230 acres of land, from which he harvested 6,700 bushels of grain; as follows: 5,000 bushels of wheat, 1,000 bushels of oats and 700 bushels of barley. In addition to his own labor, Mr. Sundercock had the assistance of a hired man, and during the past two years, by careful and efficient management, has cleared about \$4,500 in farming operations. —*Manitou, Mercury.*

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EASTERN MARKETS.

CHICAGO

The wheat market was flat at the opening on Monday, but European war rumors helped to revive matters somewhat. The decrease of 614,000 bushels announced in the visible supply for the previous week had little influence. January wheat opened and closed at 77½c, declining once ½c, but recovering. It was claimed that but for the storms, the visible supply would have shown an increase. Closing prices were:

	Jan.	Feb.
Wheat	77½	78
Corn	49	49
Oats	—	31
Pork	14.85	—
Lard	7.37½	7.40
Short Ribs	7.67½	7.70

Wheat opened ½c lower on Tuesday. In the afternoon the break in pork started general selling all round and brought wheat down about ½c. Closing prices were:

	Jan.	Feb.
Wheat	77	77½
Corn	48½	48½
Oats	—	—
Pork	14.15	—
Lard	7.25	7.25
Short Ribs	7.45	7.45

On Wednesday wheat opened lower, May being quoted at 83½c, a decline over night of ½c. There was free selling all round, but less attention was given to pork. Closing prices were:

	Jan.	Feb.
Wheat	78½	78½
Corn	48½	48½
Oats	—	—
Pork	13.95	—
Lard	7.30	7.30
Short Ribs	7.45	7.45

Wheat again closed lower on Thursday. May wheat opened at 83½c, and sold down to 82½c, closing at 83c. Pork sold down 15c from the opening price, at \$14 for January and February, but recovered and sold up 10c. Closing prices were:

	Jan.	Feb.
Wheat	76½	78½
Corn	48½	48½
Oats	—	—
Pork	14.10	14.10
Lard	7.25	7.25
Short Ribs	7.50	7.50

On Friday wheat sold down at the opening ½c. May touching 82½c. Later prices reacted ½c, May closing at 83½c. Closing prices were:

	Jan.	Feb.
Wheat	76½	76½
Corn	48½	48½
Oats	—	—
Pork	14.10	14.10
Lard	7.40	7.40
Short Ribs	7.50	7.50

Prices closed a shade stronger on Saturday, as follows:

	Jan.	Feb.
Wheat	76½	77
Corn	—	49½
Oats	—	—
Pork	—	14.15
Lard	—	7.42½
Short Ribs	—	—

DULUTH WHEAT MARKET.

Receipts were light, owing to the snow blockade. On Monday there were no cars on

track and no receipts, on Tuesday but 13 cars, on Wednesday 18, and on Thursday 13 cars. Closing prices for No 1 hard on each day of the week were:

	Cash	Jan.	May.
Monday	—	77½	83
Tuesday	—	76½	82½
Wednesday	—	76½	82
Thursday	—	76½	82
Friday	—	—	82
Saturday	—	77	82½

MINNEAPOLIS.

Prices were weak for wheat, more especially for low grades. Closing quotations on Thursday were:

	Jan.	May.	On track
No. 1 hard	77½	80½	77
No. 1 northern	76	79½	77
No. 2 "	75½	76½	75

Quotations for flour in car lots were:—patents, \$4.25 to \$4.40, straights, \$4 to 4.25; first bakers', \$3.40 to \$3.65; second baker's, \$3. to \$3.25; best low grades, \$1.80 to \$2, in bags; red dog, \$1.40 to \$1.50, in bags.

The Northwest Miller says of the flour market:—"Beyond a fair export inquiry, at low prices, there is little doing in the flour market. Domestic buyers are very listless and take only what is needed to meet daily wants. Millers are firm and will not make concessions, believing that such a course would have little effect under prevailing conditions."

MONTREAL STOCK MARKET.

The following quotations on January 19th as compared with prices on the same day of the previous week, will indicate the course of the stock market:

	Jan. 15th		Jan. 10th.	
	Offered.	Bid.	Offered.	Bid.
Montreal	214	213½	217½	217½
Ontario	110½	108	112	110
Toronto	195	190	195	190
Merchants	122½	121½	124	122
Dominion	—	—	—	—
Commerce	110½	108½	111½	111
Imperial	—	—	—	—
Federal	70	—	—	50
Holson's	140	—	140	135
Union, ex div.	95	89½	95	89½
F. W. Land Co.	50	—	58	56½
C. P. R.	61½	61½	61	60½

MONTREAL MARKETS.

GRAIN.

Manitoba wheat was steady at 87c to 88c for No. 1 hard; oats, 40c to 41c per 34 lbs; barley 65c to 70c.

FLOUR.

Markets quiet. Manitoba strong bakers, \$4.10 to \$4.30.

OATMEAL.

Oatmeal quoted as follows: Standard, \$5.20; granulated, \$5.45; rolled meal, \$5.75; rolled oats, \$6.00, in barrels.

DAIRY PRODUCE.

The demand has been slack, and the stock being large, the outlook is not encouraging. Creamery is quoted at 20c to 22c; townships, 17c to 21c; western, 15c to 18c; medium and low grades, 10c to 14c; cheese is quoted at 9c to 9½c for medium; 10c to 10½c for fine; and 11c to 12c for finest.

MISCELLANEOUS.

Dressed-hogs, car lots, \$6.85 to \$7.00; small lots, \$7.25 to \$7.40; eggs, 17c to 18c; fresh; do, 18c to 20c; turkeys, 8c to 9c; geese, 6c to 7½c; ducks, 7c to 9c; chickens, 5c to 7c per pound; mess pork, \$17.50 per bbl; city hams,

11½c to 12c; bacon, 10½c to 11c; shoulders, 8½c; Tallow, 3½c to 4c; lard, 9½c to 9¾c.

CANADIAN SECURITIES IN ENGLAND.

The Canadian Gazette of Jan. 5th, gives the following quotations of leading Canadian securities in the London market:

	Price.	Rise.	Fall
Canada 4 per cents., 1860	107½d	—	—
Ditto 5 per cents.	102	—	—
Ditto 4 per cents., 1885	107½d	—	—
British Columbia 4½ per cents.	107½d	—	—
Manitoba 5 per cents.	106½	1	—
Quebec 5 per cents., 1883	114	—	—
Winnipeg 5 per cents.	106	—	—
Canadian Pacific shares (N. Y. register)	64½	3	—
Ditto shares (London register)	63½	2	—
Ditto mortgage bonds	105½	1	—
Grand Trunk ordinary stock	12½	1	—
Ditto first preference	77½	1½	—
Bank of B. C. fully paid shares	30½	—	—
Ditto £10 paid	16½	—	—
Bank of B. N. A.	69	—	—
Manitoba Mortgage	—	—	—
Trust and Loan of Canada, £5 paid	5	—	—
Canada North-West Land	2½	—	—
Hudson's Bay	2½	—	—
Vancouver Coal £9 paid	2½	—	—

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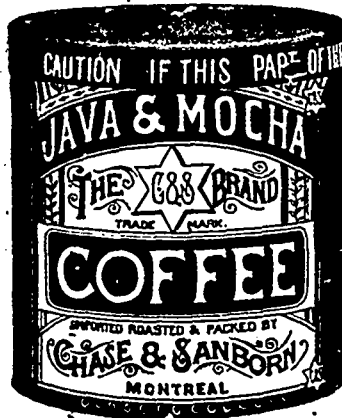
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LELAND HOUSE, VANCOUVER,

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The leading commercial hotel of the city.
Directly above the C.P.R. Station and Steam-
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WHOLESALE

PRODUCE AND COMMISSION

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MANITOBA PRODUCE a Specialty.

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Correspondence solicited.**THE DRIARD,**

VICTORIA, B.C.

The only strictly first-class hotel
in the province.**British Columbia**An Oregon Journal predicts that Westminster
will be the British Columbia terminus of the
Manitoba railroad.A. W. Ross, and H. T. Ceperley, of Van-
couver, have formed a copartnership as real
estate, insurance and financial agents under the
name of Ross & Ceperley.A. Godfrey & Co. are fitting up a store in the
Wilson Block, Vancouver, preparatory to put-
ting in a large stock of hardware which is daily
expected to arrive from Montreal.The Vancouver gas works are now in full
operation and are working splendidly. The
quality of the gas is highly satisfactory, the
register showing an average of over 20 candle
power, while its steadiness is remarkable.L. Lepage, butcher, Vancouver, has sold out
his business to Mr. Stewart, Lepage has
rented a ranch on the Westminster road where
he intends to raise vegetables and all kinds of
garden produce for the Vancouver market.The total shipments of the Wellington Col-
leries of R. Dunsmuir & Sons, for the month of
December, amount to 23,965 tons. Of this
large output 17,773 tons were shipped to foreign
ports and 6,192 tons for local and provincial
trade.The Canadian Pacific Navigation Company
are contemplating the construction of a steel
steamer to ply between Victoria and Vancouver,
at a cost of some \$200,000. She will be built
on the Clyde, and is expected to be running
some time before the next New Year dawns
upon us.The East Wellington Coal Company, says
the Nanaimo Free Press, is progressing rapidly
with the second shaft they are sinking on their
coal property at East Wellington. It is ex-
pected that the shaft will reach the coal in six
weeks or two months time. As soon as this
shaft is down the company will be able to put
on a larger number of miners and greatly in-
crease the output. At present the company
have only one shaft or outlet to the mine, and
the number of men to be employed is limited
by the Coal Mines' Regulation Act.An important meeting of the Vancouver real-
estate agents was held lately, when the project
of forming a real estate exchange and board
was discussed. It was finally decided to estab-
lish such an institution, and E. V. Bodwell was
elected president and W. C. Haywood, secre-
tary. It is the intention to engage rooms
where members can meet and discuss matters
of interest pertaining to the real estate market,
and where an accurate account of sales can
be kept.

The valuable coal lands in Comox, Vancouver Island, owned by Morris Moss, John Grant and other gentlemen in the United States, was sold yesterday to Joshua Davies, who represents the purchasers. The property consists of one thousand acres and is considered to be the most valuable undeveloped coal area in the province. Owing to its accessibility and the ease with which it can be developed, it will no doubt prove a fortunate investment, and the mine will probably be opened at an early day. The price paid was a good one—somewhere between \$50,000 and \$100,000.—*Times*.

The first annual meeting of the British Columbia Mutual Fire Insurance Company was held at Victoria recently. Mr. Shakespeare, president of the society, in the chair. H. M. Cowan, acting as secretary. The report of the directors was read, and, on motion of the president, seconded by Dr. Milne, one of the directors, it was adopted. One of the notable features of the report was the large amount of insurance already lowered by the company and the small sum paid out for losses, showing that the directors have exercised great care in accepting risks. Credit is also due to the manager, Mr. Wylde, for his judicious management of the company's affairs. The outlook for the company is a most encouraging one.—*Times*.

At the last meeting of the Victoria board of trade, the question of the China steamers was discussed. Further correspondence on the subject was decided upon with Captain Webber, Mr. Abbott and Mr. Frazer. The matter of granting a Dominion subsidy to the Shuswap and Okanagan Railway next came up. Assurances were given by Mr. E. Crow Baker, M.P., that his services and those of his colleagues from this province would be elicited in behalf of the scheme. Mr. Rithet drew attention to the withdrawing by the Dominion Government of the subsidy from the San Francisco steamers for mail service. In reply to Mr. Rithet Mr. Baker said he knew nothing of the matter, and it was a total surprise to him. Mr. Rithet, while not of the opinion that it would be done, yet it would not be a matter of surprise, now that the subsidy was withdrawn, if the Pacific Coast Steamship Company's steamers gave the city the go by. It was a matter of much concern to the city, especially in view of the agitation in relation to the Chinese steamers, and care should be taken that the channels of trade should not be interfered with. It was of the first importance that the San Francisco line should be maintained. Mr. Baker was instructed to telegraph to Ottawa relative to the matter, and to protest in the name of the city against the step taken by the Government.

The *Victoria Times*, in its last issue, gives a sketch of the oatmeal mill at Stanwich, north of Victoria, on Vancouver Island. The *Times*, however, is in error in stating that this mill is the only one west of Winnipeg. There is the well-known Pioneer oatmeal mill at Portage la Prairie, owned and operated by Johnson & Barclay, and which is doing a large trade with British Columbia. There is also an oatmeal mill at Brandon, operated in connection with the Brandon flour mill. Of the Stanwich mill, the *Times* says: The Stanwich oatmeal mill is

the only one in the Dominion west of Winnipeg doing an extensive business. The machinery is propelled by steam, the horse-power being an 80 horse engine. The machinery consists of four run of stones, three pair of which are French burrs, the other set being a four-foot sand stone for hulling the oats. One set is constantly employed in grinding oatmeal; another flour and a third pair for chopping feed. The capacity of the mill is 25 bbls. of flour, three tons of oatmeal and five tons of chop feed per day. The machinery is all in excellent order and made expressly for the requirements of the firm's trade. The building is a substantial frame structure, 100x30 feet, and 3½ storeys high. The drying kiln has a capacity of four tons per day. The drying is done by the use of coke. Vessels call at the wharf, the accommodation being such that the largest steamers can enter and tie up at the wharf with safety. The firm have also a store attached to the mill. The firm was established in 1876, and is composed of Henry Brackman and David R. Kerr. It is understood that the operations of the firm are to be largely extended, and that branches are to be opened by them throughout the Province. This step they deem as a necessity, in order to meet eastern competition.

Lumber Cuttings.

Wages in the Michigan woods, it is said, will average two or three dollars per month this winter better than last. In some portions of Wisconsin, it is reported, there is a larger increase than the above. In the vicinity of Wausau, Wis., men who received \$26 last winter are getting from \$30 to \$33, and teamsters, loaders and choppers are offered \$40, and some very desirable men are even offered \$45. This rate of wages is about equal to the years 1871 and 1872.

Canadian Lumberman: Though several lumbermen from the United States attended the sale of Ontario pine limits, at the Crown Lands office, and no doubt by their bids contributed to raise the purchases to the very satisfactory total, they were not large purchasers, unless, indeed some of the berths were secured them in the names of other men. This, however, does not seem likely, as most of the buyers have mills handy to the limits and require them for their own operations.

General Notes.

The *Minneapolis Commercial Bulletin* has celebrated its sixth birthday by appearing in greatly improved and enlarged form.

The *Canadian Grocer*, published at Toronto, has been changed from a monthly to a weekly publication. This would indicate that the journal is meeting with encouraging success.

Kaministiquia Iron Mining Company, with headquarters at St. Paul and a branch at Port Arthur, Ont., have filed articles with the Minnesota Secretary of State. O. N. Murdock and V. Bowerman, of Port Arthur; A. F. Olmstead and E. E. McDonald, St. Paul; Geo. M. Smith, Duluth, and O. N. Murdock, of West Superior, Wis., are the incorporators. The capital stock is \$2,500,000.

Fresh discoveries of gold are reported from near the boundary, 30 miles back of Grand Marais, north shore of Superior, by Geo. and Frank Spencer and a half-breed, Louis Beaubien. One of the specimens was nearly pure and very large.

An order-in-council has been passed prescribing regulations for the disposal of the coal lands within the Indian reserves in the province of Manitoba and in the Northwest Territories which have been, or may be surrendered by the Indians to be disposed of for their benefit. The regulations provide for a royalty of ten cents per ton, to be paid by the purchaser of the lands. Fix the upset price of the lands at 1.25 per acre, limit the quantity of land to be sold to one applicant to 320 acres, define the boundaries beneath the surface as vertical lines or planes in which the surface boundaries line, prescribe that all employes, not being Indians of the reserve, engaged in mining on an Indian reserve, must be married men living with their wives and families at or in the vicinity of the mines, and provide for the employment by the purchasers of coal lands of constables to preserve the peace and see that there is no intercourse between the Indian residents upon the reserve and the employes engaged in mining.

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Receive on Consignment all Kinds of Produce. Agents for the Dundee Sacks of the Toronto Bag Works. All kinds of Flour and Grain Sacks, Stencilling Inks, etc.

New and Improved process of Printing Flour Bags. Agents Liverpool Salt for Packers and Dairy use.

Life's Curious Phases.

A well known broker of Wall Street was chatting a few days ago with some friends, and somewhat surprised them by asserting that luck has had more to do with the making of sudden and immense fortunes in the street than is commonly supposed. He referred for one example to his own experience, and said that twice he had found himself a hundred thousand dollars better off at night than he was in the morning, and had at once realized, although when he went down to the street that day he had no idea of making such a comfortable sum. Three times by sheer accident, for which he was not to blame, he had lost a pretty little fortune, and he believed that his own experience could be matched by very many of the speculators of the street. Of course, he expected those great operators who, from their control of immense amounts of cash, from their ownership of controlling interests in large properties, and their ability to manipulate the market, were placed beyond the power of lucky or unlucky accident to affect greatly their wealth.

"Perhaps the most remarkable case that ever came under my observation," the broker went on to say, "was that of one of the most conservative men now on the street. He is now simply a broker, and since Black Friday has never speculated one dollar's worth. You remember that three or four men brought on the panic now known as Black Friday by cornering gold, and running the price up till many operators were ruined, the street was in a wild panic and universal smash seemed imminent. These men relied on what they believed to be good assurance that the Government would put no gold on the market that day, and they had locked up pretty much all the rest of the gold in the country that was available. Right in the midst of the panic, when the street was like a madhouse, and many men who in the morning supposed themselves rich, were almost stark staring mad over the ruin which had befallen them in a few hours, and when almost the highest figures had been touched and nobody was selling short, this broker to whom I refer suddenly lost his head. He had covered early in the morning at a comparatively small loss, and had been looking in during the day without any personal anxiety, except that caused by the fear of a panic that would knock the bottom out of everything. Suddenly, he never knew why, nor has he any but the most vague recollection of the transaction, he rushed into the bawling, howling pit, and sold right and left at their highest figures. He probably might have avoided his contracts or his friends invalidated them for him, for he was undoubtedly insane when he did this. At all events, he was still selling when suddenly there came that little message from Secretary Boutwell that knocked the bottom out of the corner in the twinkling of an eye, 'sell five millions of gold.'"

"In half an hour my friend would have been a lunatic pauper, and as it was, his brother, I think, or some near relative, found him utterly irresponsible, and with a good deal of difficulty led him away to his office. There, when he was told of the order of Boutwell's, and that the bottom had dropped out of the panic, he

did not seem to comprehend the truth at all, but mumbled something which nobody understood. His contracts, however, were found, and taken care of by his clerks, and a rapid estimate showed that he stood to the good not far from a quarter of a million. When they told him, he did not seem to comprehend. He had not been drinking, for he was a teetotaler. Suddenly they missed him. They could not find him in the street, nor in the gold-room, nor at any of the other broker's offices he was accustomed to visit. Nobody had seen him. He had not gone to his home; and his family at midnight, becoming thoroughly alarmed, notified the police that he was missing and temporarily deranged. He was found wandering up Broadway long past midnight, muttering his calls and recognizing no one. Nor did he know any one for nearly two weeks. He was on the verge of paralysis of the brain, and barely pulled through. When, after two weeks illness, he woke one morning rational, his first thought was that he was on 'Change. He remembered nothing of his operations, but recalled very vividly so much of the panic as he had witnessed before he began to operate himself. It was a long time before his physician permitted him to be told that he had by his crazy freak made a fortune. He has kept it, too, for from that day to this, as I said, he has never bought a stock except for investment.

"There was another case that I'm always reminded of when I see a young man in the street, who is a very bright chap, and will be heard from some day. His father was the president of a savings bank somewhere down East, and somewhere in 1870 took a lot of Southern Minnesota seconds at 90. He intended to buy them for the bank, but thinking he had a good thing kept them himself. The panic of '73 knocked Southern Minnesota down to nothing, and the president threw the bonds into a box in his library at his house. He was afterwards obliged to compromise with his creditors, and threw in a lot of stuff, among it being, as he supposed, the Southern Minnesotas. The whole lot at that time would not have brought over \$200. Later this man came to New York and went on the street. He made money at first, but either in the summer of '80 or early in '81 he was badly bitten in oil, and was, as he supposed, a ruined man again. The very evening that he had made up his mind to ask the next day for an accommodation from his creditors, his boy, who was then about 14, came to him to ask if he might have a piece of paper with pictures on it to paste in his scrap-book.

"The father was about to say yes without looking, when he recognized the crisp rustling of parchment paper such as are usually used for bonds. He snatched the bond from the boy's hand, and it was a Southern Minnesota, worth about par.

"Where on earth did you get this?" he asked.

"Why, up in the attic in a chest, where some of your old books and papers are, and there are a good many more of them."

"I don't think the father was long in making tracks to the attic, and there he found his long-forgotten Southern Minnesotas. They were worthless when he put them away, but

they were worth their face now—something like \$30,000, I think; at all events, enough to put our friend on his feet, and he hasn't touched a thing since that hasn't turned to gold. He has just taken the boy into his office, and a mighty bright lad he is, and his father thinks he is a genuine Mascot.

"I could tell you of a number of other remarkable pieces of pure luck that have made some of our operators middling rich, and I doubt whether the 'Thousand and One Nights' would be regarded as a more marvelous narrative of the ups and downs of the street would be if some man like Cammack or Wash Connor would only write it."—*Harness*.

Under the heading of "Beet sugar at two cents a pound," the *Merchant of Toronto* publishes an extract from an exchange announcing that somewhere in Germany a system is at work by which 11.96 pounds of sugar can be extracted from 100 pounds of beets. We wonder if political dead beats would do for raw material in this system of refining? If so we would advise some of these German refiners to look to Winnipeg at present for a good supply. There has been a change in the Local Government, and the new ministry will find it necessary to do without a host of the loafers, who hovered around their predecessors. We will warrant every one of these loafers a dead beat of the first water, and if German refiners can take them and make them into sugar, and thereafter into candy, lollipops or syruped drinks, the industrious people of this province can well spare the whole outfit, as they have failed to find any sphere of genuine usefulness for them here. If in the refining process thorough pulverizing is necessary, it will matter but little thereafter to people here, whether or not they contain the necessary saccharine qualifications to complete the sugar.

Something About Bustles.

A very pretty young woman, who's tailor made coat fitted her shapely form as snugly as the bark fits a tree, sat in the train one morning in a very uncomfortable attitude. She occupied the extreme edge of the seat by such a frail tenure that there was great danger of her slipping down upon the floor. She tried to look unconcerned, but succeeded only in impressing her neighbors with the fact that she had something on her mind, or rather, on the small of her pretty back. No wonder the young woman was uneasy. She was trying to be comfortable and wear a three-story bustle at the same time. When the train stopped at the next station she arose with a sigh of relief, pressed down the bustle which had become slightly disarranged on the journey, glanced over her right and left shoulders at the swing of her skirt, and tripped down the stairs into the street.

The bustle which was the cause of the woman's discomfort was shaped something like a banana cut in two lengthwise and the pulp taken out. Across the flat side of this indispensable article of women's apparel was a string zigzagging like the string of a corset. The frame of the bustle was made of crinoline material covered with cloth. The dress stood out in the rear about two feet from the wearer's body, and the extension looked like the kitchen in the rear of an Irishman's shanty. The whole affair was a striking example of how far women will go in deforming themselves at the dictates of fashion.—*Drapers' Record*.

Machinery in the Shoe Trade.

In an ideal state of society anything which tends to increase the productive power of mechanics will certainly elevate the race, by lessening the hours of drudgery and giving opportunity for the development of scholars, poets and scientific men.

The benefits from the use of machinery as society is at present constituted are somewhat doubtful. This is especially true in the shoe business, because in no other has the ingenuity of man been more wonderfully displayed. A single large family settled in the wilderness without necessary agricultural implements, would be greatly benefitted by the introduction of plows, harrows, rakes and the like, because they would be enabled to produce the necessaries of life in much less time than formerly, and could employ the leisure time in the improvement of their minds.

It is evident that the march of labor-saving machinery cannot be stayed, nor would it be wise to attempt it. It is equally evident to thinking minds that a change in the labor situation to counteract the tendency of machinery to throw men out of employment, must be made if our country is to remain contented and happy.

In the early days of New England, and particularly Massachusetts, made a specialty of shoemaking. In my own native town in central Massachusetts, scarcely a man, woman or child in the township, but what had something to do toward the making of shoes. Gradually the business from being done piecemeal in hundreds of little shops was collected into large manufactories and machinery largely increased the product while diminishing the number of workmen. The machines for cutting sole leather, the improved pegging and stitching machines threw hundreds out of employment, but since then other and more wonderful inventions have appeared. The lasting machines, trimming machines, heeling machines, crimping machines, treeing machines, and many others have increased the product to a great extent while decreasing the employees correspondingly. It is generally admitted that enough shoes can be made to supply all demands if the factories are run but eight months per year on the average, such is the power of labor-saving machinery.

Now what advantage was the shoemaker gained by all this? He is told that shoes can be bought so much cheaper, that he gets them with much less trouble and in better grades than formerly, that those who remain to run the machines get much better pay than formerly, and that those who are shut out from work get employment elsewhere greatly to their advantage. The idle shoemakers are reminded by the first argument of the Irishman who on coming to America complained of the cost of certain articles, saying that they could be bought in the Old Country for a shilling. When asked why he did not remain in Ireland, he said, "Bedad, I couldn't get the shilling." So the shoemakers thrown out of work say they can't get the shilling. The machinery in many cases requires simply the watchful eye of a child so that many heads of families are thrown out of employment by children who should be at school.

What becomes of the men thrown out of employment? If they seek to enter any other industry they are met by the same labor-saving machinery the large surplus of unemployed labor enables manufacturers to be tyrannical with impunity and reduce wages.

The remedies which thoughtful shoemakers and other workers would apply to the diseased state of affairs are:

First, the prohibition of child labor by an increase in the school age, and the passage of the most stringent laws against the employment of children under school age, also by the enactment of apprentice laws.

Second, by a reduction in the hours of labor from ten per day to eight. This, if adopted generally, would require an addition of twenty-five per cent, to the present working force and employ all those now idle. Each worker would have money in his pocket and the increased demand for commodities would without doubt make the eight hour day worth as much in wages as the former ten hour day.

Third, the placing of some restriction upon the enormous influx of thousands who are ready to sell their labor at almost any price. This is dangerous and should receive the attention of all true patriots.

The cry of anarchists, demagogues and agitators raised against those who discuss the labor question will not prevent an impending crisis. These are problems which must be solved and true lovers of liberty who desire to prevent disorder and crime should consider candidly the situation and work earnestly for those things which will tend to preserve our peace and prosperity.—*Frederick Mason, in Shoe and Leather Worker.*

Cash vs. Credit.

There is a sort of traditional belief among people who are not themselves directly connected with the shoe trade that shoes sell for cash. Of course it is known very well in the trade that such is not the fact, though it must be admitted that the beginning of the departure from the cash system was made by the manufacturers for their own convenience rather than that of customers. But while dating bills ahead has become a necessary feature of the business, it has not stopped at that. Not only are bills dated ahead for such a length of time as will suit the convenience of the manufacturer, thereby enabling him to get his goods out of the way, reduce expenses of storage, insurance, etc., but this concession in his favor paves the way for customers to ask favors and they get them in the shape of extensions on bills, at 30, 60, 90 days and over. So then the shoe trade is no longer conducted on a cash basis. Indeed it seems impossible now to get the business down to a cash basis; but the next best thing that can be done is to keep collections closely made and not permit them to run behind.

Now at the beginning of the year is a good time for merchants and manufacturers to stiffen up their backbones and make new resolutions on the matter of collections. There are some exceptions, but the general rule is, that the more lenient one is with a customer owing a bill, the poorer customer he becomes. While conversely the more promptly collections are

made, the better customer and better friend one becomes. In the first place when bills are promptly collected the customer gets all the benefit there is to be had of discounts, etc., and pays no interest. If he wants more goods, he thinks, well, I have settled up with so and so, I can buy another bill of them to fill up broken assortments. But the other hand, if so and so have let their bill run and charges interest, it makes the customer feel as if he were paying too much for his goods, and if he needs more goods before the bill is paid, he is almost certain to order them of some house to which he has paid up his bills in full. In fact when a bill runs on a long time it is almost certain to create more bad feelings in the end than if the collections were pushed, and the bill promptly paid. The moral of this is obvious and is taught by every business man's experience. Keep your collections well up. Don't wait for a "better time." Have a rule and stick to it, that when bills are due they must be paid, and, barring reasonable exceptions, insist upon the enforcement of the rule. But of course, do it in a proper manner. Strictness in collections may give offence, but it will not if done promptly. Get up the name of being prompt collectors and customers will pay your bills in preference to those of other houses anyhow. Remember that it is dilatory collections more than all other things combined that bring about losses finally.—*Leather Gazette.*

BRADSTREET'S, of January 14th, gives Mayor Hewitt, of New York City, credit for an idea in connection with local taxation, which has the merit of boldness to recommend it. Although the idea is intended only for New York, Mayor Hewitt's might be worthy of consideration in other cities. We quote the article in full: "Mayor Hewitt, of New York, has made his annual message the vehicle for the expression of some sound and suggestive views upon taxation, which he has set forth in such a way as to make them likely to attract attention. He says that the city of New York would be a large gainer by the abolition of taxes on personal property. The abolition of these taxes would make necessary the levy of an additional rate upon real estate, but the increase would, he says, be rather nominal than substantial, and would be compensated for by the advance in the value of real estate, which would follow inevitably. Mr. Hewitt states a fact thoroughly well known when he says that personal property taxes are notoriously impossible of collection in New York city, and that their incidence in practice is highly unjust. Those who ought to pay most largely evade payment, while the estates of widows and orphans and wards in chancery pay the full amount. Again, he suggests that if the personal property taxes were repealed it would not be difficult to devise a system of taxation upon corporations enjoying public franchises which would not be onerous to them. In referring to this point, however, Mayor Hewitt is careful to point out that any proposition to impose taxes upon what people or corporations owe, instead of what they own, is absolutely unsound. This latter proposition is one which legislators interested in the success of the state and city would do well to lay to heart."

Assessment Insurance.

The advocates of the assessment method of life insurance have recently been presented with an extremely difficult nut to crack by the Superintendent of Insurance of the State of Ohio. In his report to the Department of Insurance, Mr. Reinmund calls attention to the fact that in very few cases are assessment certificates paid at their ostensible face value. Out of nineteen assessment companies doing business in that State, only five had paid a \$1,000 certificate in full, while the other fourteen had only paid from \$70.31, the lowest, to \$901.45, the highest, in redemption of a certificate calling for \$1,000 on the death of the holder.

Nor is the State of Ohio alone or remarkable in this experience. An American insurance journal recently published some statistics regarding 86 cases of assessment insurance in which the amount the unfortunate insurer was supposed to receive, according to certificate, was contrasted with the amount actually paid to his heirs after death. These 86 claims called for a face value of \$410,282, or a loss to the bereaved families of \$224,168 from what they had been led to expect. Can this be called cheap insurance when only about 45 per cent. of the amount insured is obtainable in the hour of need? And yet the association that furnishes this record claims to be solvent and is one of the loudest in its denunciations of the cost of insurance in old line companies, calling upon the public in general to witness how much cheaper its rates for a certificate for \$1,000 at death are than the premiums charged for a similar amount by any of the regular companies who pay the face value of their policies.

To form any comparison of the cost between the two systems, one of which pays 100 cents in the dollar and the other only 45, it is necessary to double the premium of the assessment company, since at the rate we have shown it would require two policies of \$1,000 each in order to produce \$900 at death, which even then would be ten per cent. less than that produced by one regular policy. If we do this, where does the assumed cheapness of the assessment policy come in? Not only this, but we must remember that the association in question ranks well among assessment companies and that there are some, as we have pointed out, who only paid \$79 in full for each \$1,000 of the face value of their certificates. How do these companies compare in point of cheapness, and how many of their one thousand dollar certificates would it not take to equal one genuine policy for \$1,000? Is it not evident then that the balance of cheapness and security is overwhelmingly in favor of the old line of insurance, which carries out the promise it makes at the time of issuing the policy, as against assessment concerns whose policies represent an unknown amount, determinable only at the death of the holder, but always sure to be largely under the amount they are supposed to call for?

It is perfectly plain that if the certificate on which the premiums are paid only represents a vague and uncertain figure, dependent upon the circumstances of the company at the time of its holder's decease, the amount paid yearly in assessments cannot be held to represent its true

cost, and that therefore the elaborate tables prepared by assessment companies to show the amount levied upon each member per \$1,000 and quoting this as evidence of their superior cheapness over the premiums of the regular companies for similar amounts, are utterly untrustworthy and valueless. (These tables and the specious arguments of the assessment canvasser, are all based upon the assumption that the \$1,000 policy in these associations is really worth its face value. Were this the case undoubtedly it might lay claim to superior economy to the insurer, but we have just shown that it does nothing of the sort. Another point is that the premiums asked by the regular companies, which are always quoted to show their greater expense than those asked by the assessment concerns, do not represent the actual cost of the policy at all. Advocates of the assessment system forget that the actual premium does not form the true basis of cost, since the dividends accruing will materially diminish the net sum paid for insurance.

Can anything be considered cheap that is not secure? Of what advantage will it be to a man's family after his death to know that if they only receive eighty or one hundred dollars for every one thousand that they fondly believed was coming to them, at all events the dead breadwinner had not paid such heavy premiums as he would have had to do in a regular company? Will that feed or clothe his children or pay his debts? Would not any practical man prefer to pay increased rates in return for absolute security as to the provision left behind him for his little ones rather than save a trifling sum annually by trusting to a concern whose promises are dependant upon remote contingencies and who can practically settle with his heirs on any terms they choose? A policy in a regular company guarantees its face value in case of death and thus gives a fixed value to its contract; an assessment policy is simply a vague promise to pay what it can at the holder's decease, and therefore cannot enter into comparison with a regular policy on any terms. Nothing is not certain in so serious a matter as provision for a man's family after his death, and therefore it would be well if those who have trusted the welfare of their wives and children to this form of insurance, on the ground of the greater costliness of genuine insurance, would make a close investigation as to what percentage of the face value of the policies they hold is likely to accrue to their families at their death, or they may find out too late that they have been relying on a broken reed.—*Montreal Journal of Commerce.*

Business East.

ONTARIO.

Jas. Moore, tanner, Acton, has assigned.
Benj. Wolf, tailor, Toronto, has assigned.
Jos. Hook, builder, London, has assigned.
Geo. Gucet, butcher, Toronto, has sold out.
W. J. Naftel, druggist, Toronto, has sold out.
W. B. Baikie, stationer, Barrie, has assigned.
S. J. Martin, hardware, Oshawa, has sold out.
J. W. Brown, dry goods, Parkdale, has sold out.
A. W. Abbott, druggist, Toronto, suspends rating.

James Russell, builder, London, is dead.
Mrs. Mills, dressmaker, Hamilton, has assigned.
James Garland, painter, Hamilton, has assigned.
Mrs. H. Burns, books, etc., London, has assigned.
Challen & Clowes, wagons, Simcoe, have assigned.
Wm. Keane, tobacconist, Stratford, has assigned.
W. H. Deitch, dry goods, Toronto, has assigned.
James Hines, dry goods, Toronto, has assigned.
Samuel Yelland, shoe dealer, London, has assigned.
Duffett & Co., dry goods, Toronto, have assigned.
James Nolan, stoves, etc., Toronto, has assigned.
John A. Clune, dry goods, Wrenton, has assigned.
Geo. Cushmac, hotelkeeper, Wroxeter, has sold out.
Thomas Foran, boots and shoes, Ottawa, has assigned.
Patrick McCue, harness dealer, Trenton, has assigned.
McBride & Waite, millers, Strathroy, have dissolved.
E. Hooper & Co., druggists, Toronto, have dissolved.
Addie Yeomans, fancy goods, Kingston, has closed up.
W. D. McRae, grocer, Kingston, has given up business.
Mrs. C. Barkenowtz, confectioner, Chatham, has sold out.
Mrs. A. J. Gough, fancy goods, St. Thomas, has assigned.
Proctor & Hannah, hotelkeepers, Dundalk, have sold out.
Parker & Co., general storekeepers, Hillsdale, have sold out.
Kennedy & Bunston, woolen mill, Walkerton, have assigned.
McMaster & Co., general storekeepers, Orillia, have assigned.
Snider, Lake & Bailey, grist mill, Hamilton, have dissolved.
Yates & Stratford, lumber, etc., Brantford, have dissolved.
Geo. Watson, harness, Rodney, has sold out and gone away.
Joseph Affholter, general storekeeper, Dorking, has assigned.
S. Barton, general storekeeper, Prescott, is offering compromise.
J. D. Lea, grocer, Toronto, has called a meeting of creditors.
Walter Roberts, grocer, St. Thomas, is about moving to Brantford.
Charles Yakes, butcher, Watertown, has advertised auction sale.
W. A. Rutherford, general storekeeper, Millbank, has sold out.
Greenwood & Chadwick, marble dealers, Kingston, have dissolved.
W. J. McMaster & Co., wholesale dry goods, Toronto, have suspended.
J. F. Browncomb, general storekeeper, Mount Albert, has sold out.

R. Hutch, wholesale and retail hardware, Toronto, advertises to sell out.

Geo. Godfrey & Co., woollens, Galt, are offering compromise of 50c in the dollar.

J. A. Younie & Co., dry goods, St. Thomas, have dissolved; Wiseman continues.

The following were burned out at Waterloo: J. J. Ross, boots and shoes; Andrew Rockel, furniture; Henry Braseler, jeweler, and Mrs. Gordon, confectioner.

QUEBEC.

A. Brodeur, shoe dealer, Sherbrooke, has assigned.

Dominion Blanket Co., Montreal, have dissolved.

Cooke, White & Co., grocers, Montreal, have assigned.

B. Harkin, shoe dealer, Montreal, is offering compromise.

A. Simard, picture frames, etc., Montreal, has assigned.

Bush & Read, shoe dealers, Montreal, have compromised.

Lefrancois & Frere, hats and furs, Montreal, have assigned.

Leon Joubert, shoe dealer, Montreal, is offering compromise.

Benj. H. Lecompte; fancy goods, etc., Montreal, has assigned.

Geo. Swinbourne, Sr., veterinary surgeon, Montreal, is dead.

W. H. Dabrule, general storekeeper, Bedford, has assigned.

Boxer Bros. & Co., wholesale crockery, Montreal, have assigned.

P. Hemond & Sons, wholesale shoes, Montreal, have dissolved.

Louis A. Sauvé, general storekeeper, Coteau Station, has assigned.

Buntin, Boyd & Co., wholesale stationers, Montreal, have dissolved.

John Hope & Co., commission merchants, Montreal, have dissolved.

M. Berthiaume & Co., general storekeepers, St. Marthe, have assigned.

F. R. Alley and Johnson & Browning, insurance agents, Montreal, have dissolved.

The following were damaged by fire, water and smoke at Montreal: Friedman Bros., clothing; John Larmonth & Co., manufacturers, threshing machines; S. Meyers, jeweler; S. Silverstone, manufacturer shirts and overalls; Somerville, Benallick & Co.

NOVA SCOTIA.

Layman Cann, shipping, etc., Yarmouth, is dead.

Wm. Mattinson, saw mill, Wallace, has assigned.

Peter Cruickshanks, trader, Little River, has assigned.

R. J. Moffatt & Co., millinery, etc., North Sydney, have assigned.

S. G. Kerr & Son; prepared vegetables, Caning, were burned out.

NEW BRUNSWICK.

Mary Sharp, milliner, St. John, has assigned.

Tucker Bros., general storekeepers, Elgin, have assigned.

F. and S. L. Gorbell, fancy goods, St. John, have assigned.

Boudreau Bros., general storekeepers, Cape Bald, are offering compromise.

A NEW Icelandic paper, named, *Logberg*, has made its appearance in Winnipeg, published by the Logberg Printing Co.

THOMAS W. PIERRE, tailor and dyer, Victoria, has admitted his son into partnership, under style of T. W. Pierre & Son.

At the late annual meeting of the Regina board of trade the following officers were elected: D. W. Bole, president; M. McNichol, vice-president; D. Mowat, treasurer; G. R. Elliott, secretary; council—P. Lamont, J. W. Smith, James McCaul, J. L. Stenshorn, T. E. Martin, Andrew Martin, Alex. Shepherd, J. F. Mowat.

DELORAINE *Times*: Mr. Corcoran, of Stratford, Ont., who recently purchased Shepherd's flour mill at old Deloraine, is in town, and is considering the advisability of moving it here, as soon as he feels sure of a good water supply. There is no better opening in the province for a flour and grist mill, and now that the Government have undertaken to bore a well, the water supply is only a question of a little time.

Geo. CLENDENNING, formerly one of the proprietors of the Queen's Hotel, Brandon, has purchased the two vacant lots on Tenth street, between the Imperial Bank and Powell's stables, and has let the contract for the erection of a large building thereon. The building is to be 70x35 feet, two stories high. Forbes & Sterritt are the contractors and are bound by their contract to have the building finished within thirty days.

DELIVERIES of wheat at Brandon, up to the middle of last week, were very light, owing to the blocked condition of the trails. A mild spell will soon bring the grain pouring in again. On Wednesday there was a pretty lively market. The elevators, which were nearly full a while ago, have been considerably reduced in stocks, and there is now storage room for from 75,000 to 100,000 bushels. For No. 1 hard, 52 cents was paid. There was a brisk local demand for oats, for which 22 to 25c were paid. For cattle, 3c per pound, live weight, is paid. Dressed hogs, \$6 to \$6.75 per 100 lbs.

THE report of the commissioners—Judge Ardagh, J. Balsillie and E. Hughes, upon the financial condition of Emerson has been published. The report deals very fully with the condition of affairs, past and present, of the town, and the prospect of paying the reduced amount of indebtedness. It recommends that the municipality would be able to pay interest upon a sum in the neighborhood of \$35,000, or 32 per cent. of the total liability. The interest recommended for the first year is reduced to two per cent., and for following years three per cent.

THE Edmonton *Bulletin* gives the expenditure for buildings at that place each year since 1881. It shows that far-off district is developing, notwithstanding the distance from railways and markets. The summary is as follows:—Total expenditure on buildings in 1881, the first year in which the town assumed shape, \$12,000; 1882, \$45,000; 1883, \$23,000; 1884, \$22,595; 1885, the year of the rebellion, \$13,455; 1886, \$31,240; 1887, \$34,970. Although the figures for 1887 are not up to those for 1882, considering the lower prices for labor and ma-

terial which prevail now and the fact that people have the fear of the assessor before their eyes when giving estimates, it is probable that the actual amount of building done is greater this year.

THE National Board of Trade of the United States, in session at Washington, has adopted the following resolution: "Resolved, that the executive council be directed to memorialize Congress to provide for commercial relations with the Dominion of Canada upon the broad and comprehensive principles of complete reciprocity."

It seems very likely that the prediction made at the time of the shuffle in the late Norquay Government, that the result would be a general election before long, will be verified. It is already announced that Mr. Greenway will ask for a dissolution of the house, owing to the preparations being made by the Opposition to contest the return of the new Ministers. Rather than force a general election at this time, however, which a great many of the supporters of the late government are desirous to avoid, it is possible the return of the new Ministers by acclamation may be allowed.

How to Judge Canned Goods.

A hint now about canned goods, meat especially. Note, when about to purchase, the condition of the tin: if bulged outwards, don't have it, even as a gift! We will explain the process of canning to give weight to our warning.

The meat is packed in tins while raw, then sealed and cooked in outer vessel of boiling water, with sometimes the addition of chemicals to raise the temperature. When cooked, the can is pierced, and, as soon as the air and steam have been expelled, it is soldered. Experts know when it is ready for soldering; a moment too soon and the mischief is done, because if air is left in, the tin bulges and the meat will not be good. On the contrary, if the tin has shrunk, it is an infallible sign of goodness; it proves a vacuum, which is natural, as the meat shrinks when no air is in the can.

Some say, what matter if the air be left in the tin? Simply this? Nitrogen, an element of air, imparts to bodies with which it comes in contact with, a tendency to change and decay.

Often, on opening a can of preserved goods, people are heard to say "the air is escaping," instead of which the slight hissing sound is the result of the air rushing in, another proof that there was a vacuum. Well, we go so far as to say that, assuming the outward sign of goodness above referred to, a label bearing the name of a good exporter or importer, and also reliable vendor of the article, whether meat, fish, milk, soup or vegetable, the chances are a million to one against any being injured, much less poisoned, by tinned goods.

Another caution though, always look out for any little globules of solder that sometimes find their way outside of the tin; and take care, especially in the case of salmon and lobster, to empty the contents as soon as open into an earthenware vessel. This is necessary or everything except milk.—*Cassell's Mag.azine.*

Business and Politics.

Business men take little interest in politics—too little for their own good as a general thing. But at present, matters political are presenting a phase that seems to be a matter of great importance at least to some lines of trade, and those therein engaged are being naturally a good deal stirred up by it. The phase of special interest now, is the relation of probable legislation to the wool trade. If the tariff is taken off of wool, it will of course create a very considerable change in the wool trade of the whole country. After the changes have been made under such laws, if passed, no doubt business will settle down to its usual routine, and the present interest in the law making will subside. Hide and leather men in this country not being affected, are unconcerned as to the proposed legislation in this country; while in England, a free trade country, efforts are being made by the leather men to get a tariff law on leather passed.

Thus it seems that business men only take an interest in politics, or law making when it directly affects their interests. It ought to be otherwise. Business ought to be so much interested in the general subject of politics and legislation as to discuss all proposed measures and to elect men of their own number to represent them. It is a surprising thing that, having so much at stake, they permit the men to represent them and make their laws, that generally do it. It is generally conceded that national elections, involving a change of administration, are periods of great interest to all business men. We do not think they are any more so, a fact that they are or should be less so than the election of legislators.

It is all very well for a business man to adopt as his motto, "Strictly Business," when actually engaged at business, but the best of sentiments may be abused. If the business men would take a life interest in the great vital questions affecting us all, their solution would be easier. The question of transportation is one of infinite interest to all commerce, so is telegraphic communication. Yet we do not hear that the business men of the country have been concerning themselves to secure legislation favorable to their interests. We do not believe when the great questions of Inter-state commerce was before the country, that one percent of the business men took any interest whatever in the subject, yet the law that was passed affected all of them to a greater or less extent, and some of them very adversely.

And now that the law has been passed, and it is still a recognized fact that there are abuses affecting trade unfavorably, there is no concerted endeavor to secure such benefits from the law as there lies in its power to confer. In fact, it must be concluded that every business man ought to be a politician to some extent; that is business for him to be so. He need not be an office seeker, and he need not waste time on such matters, but a moderate amount of attention to such matters will serve as a wholesome foil to the grinding application to the details of business which belittle a man's mind and weaken his body. The time will come when questions of a political nature will get very near to all engaged in trade; it would be

better if they did not wait to be forced into politics by such an emergency, but take an interest of their own will.—*Leather Gazette.*

Lake Disasters in 1887.

During the season of lake navigation, in 1887, 73 vessels of an aggregate tonnage of 20,637 tons register were a total loss, against 57 vessels of 17,070 tons in 1886. The value of the property destroyed was about \$2,500,000. The total number of vessels on the lakes, American and Canadian, is between 3,000 and 4,000. There were in addition, partial losses in \$396,600 on hulls and \$238,700 on cargoes. This makes an aggregate loss, total and partial, of \$1,835,000, with estimates of minor losses, swelling the aggregate to about \$2,500,000. The insurance companies have suffered severely. Since the opening of navigation in 1887, 47 steamers, 4 tow barges, and 2 tug boats have been launched and completed, of an aggregate tonnage register of 52,254 tons. The aggregate value of this new addition to the lake fleet is \$5,525,000. There are besides, on the stocks in the various stages of construction an almost equal amount of new tonnage. The 20,637 tons lost will be replaced in the spring of 1888, on the opening of navigation, by upwards of 100,000 tons of new tonnage, most of which is steam while most of the old was sail tonnage. This will give a working increase of three or four tons to one lost. This means, in the season of 1888, cheap carrying charges on the lakes, as the tonnage will be so much increased, with less grain to be carried, especially corn—very considerably less than in 1887.—*Coal Trade Journal.*

The *Mail* this morning, commenting on a cablegram, says. A special cablegram to the *Mail* repeats the rumor that there is a project on foot on the part of the Canadian Pacific to get the Dominion Government to purchase their monopoly. This rumor has received a denial more or less explicit, but it is hard to believe the statement made in the *Financial News* and other London papers can be wholly without foundation. The exact terms of the proposal made may not be accurately given, but there can be little doubt the railway company have some scheme which will involve a large expenditure on the part of the Dominion Government for their behalf.

The Overhead Conductor Electric Railway Company, of which George Westinghouse, Jr., is president, have issued an illustrated work on the subject of propelling cars by electricity. In their introduction they say: "The results of a comparatively short experience in the use of electricity as a motor for surface railway cars, they have been such as to demonstrate beyond question its immense superiority for this purpose over any other known method of applying power. Every consideration of efficiency, convenience and economy, not to speak of humanity, urges the substitution of mechanical for animal power upon the numerous street railway lines of this country, at the earliest practical moment, and in the contest for superiority in the various more or less successful methods of applying mechanical power to this purpose, such as the steam locomotive, the traction cable, and the electric motor, the last named is at the present moment generally admitted by those most competent to judge to be distinctly in advance of its competitors."

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