

# THE COMMERCIAL

FINANCE AND INSURANCE REPORT

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OL 21

WINNIPEG, CANADA, AUGUST 8, 1909

No. 48

HEADQUARTERS FOR

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market price.

**Union Petroleum Co.**  
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COLLARS**  
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VANCOUVER.





# G. T. Pacific Agreement

Ottawa, Aug. 2.—The text of the new agreement between the government and the Grand Trunk Pacific is as follows:—

The agreement is dated the 29th day of July, 1963, and is made between the King, represented by Hon. Wm. S. Foster, Minister of Transport, Railways and Canals, and Sir Charles Rivett Wilson, C.B., G.C.M.G., the Right Honourable Lord Welby, G.C.B., John A. Gorton, C.R.C., Joseph Price, Alfred W. Smithers, all of London, England; Charles M. Hayes, Frank W. Morse and William Wainwright, all of Montreal; and John Bell, of Belleville, acting on behalf of the Grand Trunk Pacific Railway company.

It provides as follows:—Whereas, the production and trade of pulp and the Northwest Territories and to the great area of fertile and productive land in all the provinces and territories as yet without railway facilities, and to the rapidly expanding forest and commercial timber production, it is in the interest of Canada that a line of railway, designed to secure the economic and commercial interchange of traffic between eastern Canada and the provinces and territories within the Great Lakes basin and to develop commerce through Canadian waters, be constructed and operated as a common railway highway across the Dominion from ocean to ocean; and whereas, the Canadian territory; therefore, this agreement witnesses that the said parties have entered into and agreed with each other as follows:—

(1) His Majesty the King, acting in respect of the Dominion of Canada, and through his excellency the governor-general in council, is hereinafter called the government, and the company is hereinafter called the company.

**To Connect Two Oceans.**

(2) A through line of railway of the length of four feet eight and one half inches, comprising two divisions, to be known as the "eastern division" and the "western division" respectively, shall be constructed, in the manner hereinafter mentioned, between the provinces of Quebec and Ontario, and through the province of Manitoba to the city of Winnipeg; and the said divisions shall comprise a portion of the said railway between the said city of Winnipeg, or some point on the division extending westerly from the province of Manitoba, the Northwest Territories and the province of British Columbia.

**All in Canada.**

(3) The said line of railway shall be situated wholly upon Canadian territory.

(4) The said western division is added as being divided into two sections, one extending from the eastern limit of the Rocky mountains therein designated as the prairie section, and the other extending westerly from the said eastern limit of the Rocky mountains to the western terminus (hereinafter designated as the mountain section). The said eastern limit of the Rocky mountains hereinafter mentioned shall be determined by the profile of the mountain section, which shall be used and agreed upon by the engineer of the government, as the line of the physical features of the

country and to the cost of construction, and endeavoring as fairly as possible to determine where the more fertile or prairie construction comes into effect; the more difficult and expensive work being, and in case the said engineers shall differ, the question shall be determined by the said engineers and a third arbitrator to be chosen by them; and in the event of their inability to agree on a third arbitrator, the chief justice of the supreme court of Canada shall determine the said third arbitrator, and the decision of the majority shall be final.

**To Be Built by the Government.**

(5) The said eastern division shall be constructed by and at the expense of the government, upon such location and according to such plans and specifications as it shall determine, having due regard to directness, easy gradients and favorable cars.

(6) The company agrees to construct, maintain and operate the western division, and to take a lease of, maintain and operate the said eastern division, in the manner hereinafter set forth.

(7) In order to insure, for the protection of the company as lessee of the western division of the said railway, the economical and efficient operation thereof in such a manner that it can be operated as a profitable enterprise, it is hereby agreed that the specifications for the construction of the eastern division shall be submitted and approved of by the company before the commencement of the work, and that the company shall be authorized to maintain, inspect and control the work, the chief engineer appointed by the government, and in the manner hereinafter set forth.

(8) In order to insure, for the protection of the company as lessee of the western division of the said railway, the economical and efficient operation thereof in such a manner that it can be operated as a profitable enterprise, it is hereby agreed that the specifications for the construction of the eastern division shall be submitted and approved of by the company before the commencement of the work, and that the company shall be authorized to maintain, inspect and control the work, the chief engineer appointed by the government, and in the manner hereinafter set forth.

(9) The western division shall be constructed by and at the cost of the company, according to plans and specifications to be approved by the government.

**Five Years for the Work.**

(10) The work of locating and constructing the said "western division" shall be completed within five years after the ratification of this agreement by the parliament of Canada, and shall be completed within five years from the first day of December, 1963, hereinafter designated as the day of the King's enemies, internal disturbances, epidemics, floods or other causes beyond the control of the companies, and, in case of the interruption or obstruction of the work of construction by any such cause, the time allowed for the completion of said western division shall be extended for a corresponding period.

(11) The company shall lay out, construct and operate the western division of said railway to a standard not inferior to the main line of the Great Western Company and of Canada between Montreal and Toronto, so far as may be practicable in the case of newly completed lines of railway, but this section shall not be held to obligate the company to construct a double-track railway.

(12) The company shall, within thirty days after the passing of the act incorporating the company hereinafter mentioned, deposit with the government five million dollars in cash or approved government securities, or any combination of the two, at such approved securities, at the company's option, as security for the completion of the western division and the first equipment of the whole line

of railway, as provided for in this agreement. The government shall pay interest at the rate of 3 per cent per annum on any amount not so deposited, shall, from time to time, as received, pay over to the company any amount received by it on security any interest paid on the said securities, and if not returned or returned to the company in the manner hereinafter provided.

(13) The government shall return the said deposit to the company on the completion of the construction of the western division of the railway, and the whole line of railway, according to the terms hereof, provided, that it is shown to the satisfaction of the government that the said deposit will be required for such construction and equipment to be completed, and that the same will be so applied, the said deposit will be released by the government in such instalments as may be from time to time agreed upon, but if the company shall make default in the performance of the construction of the said western division and for the first equipment of the whole line of railway under the terms of this agreement, the said sum of money shall be absorbed by the government for the use of His Majesty the King.

**Working Expenditure.**

(14) For the purposes of this agreement, the expression "working expenditure," as applied to the eastern division of the railway, shall mean and include all expenses and maintenance of said division and of station buildings, works, and other buildings, and of rolling stock and movable plant used in the work of the said division, and tolls, rents or annual sums as are paid in respect of property leased to or held by, the company in respect of the said eastern division (apart from the rent of any leased line, or in case of the hire or use of any stock not including the rental of the said division payable by the company to the government) and incidental to the operation of the said division, but also all rent charges or interest on the purchase money of lands belonging to the company, and on the use of the said eastern division, but not paid all expenses or not fully paid for; and also construction, including stores and supplies, and all expenses of repairs and supplies to rolling stock thereof, while on the western division, or on the lines of another company, or on the government; also rates, taxes, insurance and compensation of workmen or losses payable in respect of the eastern division; also all salaries and wages of persons employed on the working of said division, and all traffic thereon, and the due proportion of all office and management expenses, including directors' like expenses, legal, medical and other expenses, and of any sums of money contributed to any fund for the benefit of employees, and of any other also all costs and expenses incidental to the compliance by the company with any order of the railway company of the privy council or of any board of authority which may hereafter be established by the parliament of Canada for the regulation of the said railways, and made in reference to the said railways, and generally to such charges, if any, not otherwise specified, as in all cases of English railway companies are usually applied to the debit of revenue and distinguished from capital account.

(15) The expression "cost of construction" in the eastern division shall mean and include the cost of materials, supplies, wages, services and transport of materials, or entering into the construction of the said eastern division, and all expenditure for the purchase of land and other lands required for the purposes of railways for terminal facilities, accommodation for the staff and for accidents and casualties, cost of engineering, maintenance, repairs and replacement of worn-out material during construction, and superintending, whether or not the cost is generally costs and as, or expenditure specially mentioned, including interest on any money expended. The interest upon such capital in each year shall be capitalized at the end of each year, and interest

charged thereon at three per cent per annum until the completion of the work, and until the lessee enter into force of construction, and the said lease, and for the purposes of this agreement, the amount of such cost of construction, including principal and all additions for interest, shall be ascertained in the manner aforesaid, shall be audited and determined and settled by the government, and a report of such auditors, or accountants or other officers appointed by the government for that purpose.

**Betterment Expenditures.**

(16) In case after the completion of said eastern division, and taking possession thereof by the company under the lease thereof, hereinafter referred to, or any time thereafter during the continuance of said lease, the government shall deem it necessary to examine any sums of money for the improvement of the said eastern division, or the replacement of structures by others more modern, or otherwise upon capital account for betterment, and not being working expenditure, payable by the company, the government may expend such sums, and the amount thereof shall be added to the capital of construction account at the end of each year, which year such work takes place, and shall thereafter be added to the cost of the construction thereof as part of the cost of way of rental, is to be paid by the company, in cases where no such expenditure shall be entered into, until the consent and approval of the company.

**Customs Duties not Count.**

(17) No addition shall be made to the cost of construction or to the capital construction account in respect of customs duties in cases where there is direct importation of material or supplies by the government.

(18) In the event of construction of the western division shall include the like classes of construction, as in the case of the eastern division, but also the satisfaction of the government in respect of the cost of the way of rental, is to be paid by the company, in cases where no such expenditure shall be entered into, until the consent and approval of the company.

**For the Purpose of Enabling the Government to Determine the Cost of the Work.**

(19) For the purpose of enabling the government to determine the cost of the work of the said railway, or any portion thereof, the said railway, or any portion thereof, or any equipment supplied, or of the net earnings of the railway, or of any parts thereof, pursuant to this agreement, the government shall have the right from time to time, and through such agents, engineers, accountants and inspectors as it may appoint for that purpose, to inspect the books of account, pay sheets, notebooks, and correspondence and all other documents and papers, and the specification of which may be considered necessary for the purpose of determining such cost or net earnings. The company shall keep separate accounts of earnings and expenditure of eastern and western divisions, and of the purposes of this agreement the earnings from through traffic shall be apportioned between the eastern and western divisions, according to the usual practice of the railway companies, or worked by two separate companies. Any dispute as to the proper application of the provisions of this paragraph forty-seven shall be determined by arbitration to be appointed for that purpose, and shall have effect as if it were a clause hereafter appointed, under the authority of an act of the parliament of Canada, and as if it were so proposed by as proposed by bill number 21, of the present session of parliament, and as if it were so passed, and as if it were by such board, from whose decision the government or the company shall have the right to appeal to the Supreme Court of Canada.

**Rental to be Paid.**

(20) When completed the said eastern division shall be leased to and operated by the company for the period of fifty years, and the rates of rent, as follows, namely: For the first seven years to terminate the company shall operate the same for the payment of "working expenditure" as defined in paragraph forty-seven of this agreement. For the succeeding forty-three years the company shall pay to the government by way of rental a sum equal to three per centum per annum upon the net earnings of the said eastern division, ascertained in the manner

(Continued on Page 1202)

## SUITS THAT SUIT



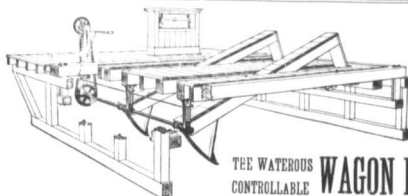
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Manufacturers of Fine Clothing

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THE WATEROUS CONTROLLABLE WAGON DUMP

Perfectly safe—fully controllable—perfect self-locking device.

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## MACHINERY

Flour Mill Machinery Re pairs and Sup plies.  
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"Eureka" Grain Cleaners  
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## GREEN AND DRIED FRUITS

WHOLESALE.

245 Main Street.

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Write for quotations.

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Wholesale Jewelers.

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OFFICES: WINNIPEG, VANCOUVER, QUEBEC, HALIFAX

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## 28 inch Domets

Blue, Brown, Red, Pink, Sky, Light and Dark Grey, Mixed to retail at 9 cts. worth 12½ cts.

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No Brass Eyelets



Just a Loop Lacer

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**RETAIL MERCHANTS  
IN MANITOBA AND N. W. T.**

**Benson's Enamel Starch**

REDUCED FROM  
**3 00** Per Box of 40 lbs. TO **2 50** Per Box of 6 1/2 c. Package

FOR SALE BY ALL WINNIPEG AND WESTERN WHOLESALE GROCERS.

With Your Next Order have shipped a box of **BENSON'S ENAMEL**

**E. NICHOLSON, WHOLESALE AGENT, WINNIPEG**

**SELL ONLY THE BEST**

For Sale by all Winnipeg and Western Wholesale Grocers

**All Consumers substantiate our claim that**



**Are the Best in Canada**

**E. NICHOLSON, WHOLESALE AGENT, WINNIPEG**

Highest Grade British Make

"THE PREMIER" Waterproofs are guaranteed not to harden and to be thoroughly WATERPROOF.

**"PREMIER" WATERPROOF AND SHOWERPROOF GARMENTS**  
Established 1873.  
Guaranteed

Prompt attention to Mail Orders.

Showrooms: 216 Portage Ave. Trust and Loan Building WINNIPEG.

**Just a Few Staples**

Order Quick to Ensure Prompt Delivery.

- Fruit Jars and Rings.
- Butter Tubs and Butter Ware.
- Fly Pads and Paper.
- Ice Cream Freezers.
- Boss Washers and Wringers.

**WALTER WOODS & CO.**

WHOLESALE.

Brooms, Brushes, Baskets, Wooden Ware, Store Fixtures, etc. HAMILTON and WINNIPEG.

MANUFACTURERS OF . .

**LUMBER,  
LATH, SHINGLES,  
SASH,  
DOORS**

AND ALL KINDS OF WOODWORK

**RAT PORTAGE LUMBER COMPANY**

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WINNIPEG OFFICE, Room 53 Merchants Bank Building.

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HAMILTON, ONT.

Wholesale **Clothing Manufacturers**

Offices and sample rooms in the Hamilton block, Winnipeg, corner of Prince and Bannatyne streets, where a complete set of samples can always be seen. Western representative—W. Dunlop, Geo. Shaw, A. McAllister.

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Manufacturers of **SASH DOORS SHOW CASES STOPE AND BAR FITTINGS, Etc.**

Offices and Mills corner of King and Sutherland.

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Don't sell before first wiring or writing for prices. Largest exporters of Seneca in the West. Also dealers in—

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Get your name on our mailing list and keep posted.

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Send in your wild pigeons.

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are fine. Order few barrels

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Best fence on the market.

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## Good Judges Always Ask for WESTERN STAR BRAND

### Hams, Bacon Lard

Put Up by

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OF CANADA, LTD.

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Peaches, Plums, Pears, Apples, New Potatoes, Melons, Oranges, Lemons, Bananas, Tomatoes, Blueberries.

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First come, first choice. Will express samples.

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Write for circulars.

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CEILINGS  
FURNACES  
STOVES

Write for Catalogue and Prices.

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Western Agents for  
CLARE BROS. & CO.  
Metal Shingle & Siding Co., Preston, Ont.

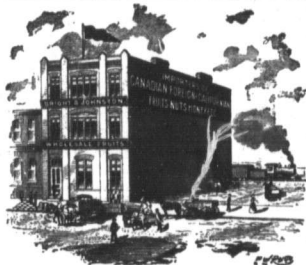
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**CALIFORNIA SMALL FRUITS**  
arriving every week.

Melons  
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Bananas

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D. W. Rowlands & Co. have opened in business at Astoria as produce and commission merchants.

The Alice mine, near Trout, which is ready open was considered a failure at that district. He will work the mine.

The week ended July 31 the Enterprise mine at Stouffville shipped 40 tons of ore to smelter. This was the first shipment made from that district that week.

The Southern Mutual Investment Co. of Lexington, Kentucky, has been registered in British Columbia with capital, \$100,000.

The Citizens' Bank of Victoria, Grand Forks, Yale, carrying on business as general merchants, has assigned to Dr. Wm. Spier, manager of the Eastern Townships Bank at Grand Forks, B. C.

The collections at the Nelson inland revenue office for the month of July, 1902, were: Spirits, \$5,038.44; cigars, \$10,125; licenses, \$27, \$29,120.

The Crother Lumber Company has limits located on Perry and St. Mary's rivers. The company will have a capital of \$300,000.

The Fernie Manufacturing Co. has started work in its new factory. The manufacture of soap and boots.

Representatives of the South African Railway syndicate have been in Vancouver for the present. The possibility of securing 3,000 tons of railway ties for South African railways with nine hundred miles are to be built at once.

The imports for the month of July, 1902, and dutiable, \$104,000. The revenues for the month were: \$27,338.

The expectation to have to blow out the four furnaces at the Granby smelter for the purpose of connecting with the new line is now being completed.

Fire completely destroyed the Pacific Packing & Navigation Company's salmon cannery at Cook Inlet, on the night of July 13th.

Last week the B. C. mine in Summit camp, Boundary district, shipped its last ore for the present.

The different Boundary district ore shipped as follows: Granby mines to Greenwood and Lode mine to Greenwood.

IRON ORE ON HUDSON'S BAY. Halifax, N.S. The Newfoundland sealing steamer which arrived in Victoria is lying at the Marine and Fisheries wharf.

As previously stated, the weather data and section will be sent out to the buyers by actual express.

Job. Hamill has opened a general store at Armstrong.

H. C. Lucas, of Comox, baker, has resigned to Simon Leiser, of Victoria.

The Fraser River Power and Pulp Supply Co. Ltd. has been incorporated; capital, \$100,000.

Dominion geological survey department, have been loaned and will be in charge of the expedition to the Hudson Bay on the Diana expedition four years ago.

The Neptune is a wooden vessel of 84 tons gross register and considerable changes and alterations are being made on her in preparation for the expedition.

It is likely that small parties of the expedition will land at different points for observations, and the ship will take along six sections two or three miles apart.

News of the iron ore scrap particularly will be awaited with interest, as should it prove a success the location of the iron important besides might have a very effecting it independent of the iron ore supply, which it is thought cannot be obtained from the Northwest.

The state of Minnesota has lost its case against the Northern Securities Company so far as the option of the circuit court concerned.

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the expedition from Mr. Low, but that the expedition was as dumb as the proverbial man. The facts given above were given by other sources and can be depended upon. Mr. Low is hauling the pack along and lost no time after his arrival in having operations begun.

Twenty thousand men belonging to the Pittsburg trades have been locked out at Pittsburg owing to disagreement with their employers.

July immigration returns for Winnipeg show 7,000 arrivals as compared with 350,000 in June. In July, 1902, the number was 5,764, and in 1901, 2,821.

The South African colonies have decided to inaugurate a preferential tariff in favor of imports from other parts of the Empire. The amount of preference is to be 15 per cent.

On an item for Chinese immigration in the Dominion house it was said that the revenue last year was \$500,000, though the influx would stop when the statute increasing the duty tax to \$500 per head came into force in January next.

The increased demand for engines and boilers throughout Canada has led the Watsons Engine Co. to double the capacity of its works at Brantford, Ont. This step has been rendered imperative by the fact that the company has within recent months been obliged to decline orders repeatedly where a time limit for their delivery was set. When the new additions complete this will not happen.

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Practical Capacity Sheet Metal Building Materials THOS. BLACK 131 BANNATYNE AVE. WINNIPEG



STATISTICAL WHEAT REPORT.

WHEAT IN CANADA.

Stocks of wheat in Canada at principal points of accumulation are reported as follows:

Table with columns: Location, Bushels. Rows include Montreal, Port Arthur, and Winnipeg.

BRADSTREET'S REPORT OF STOCKS

Total stocks of wheat in the United States and Canada, east of the Rocky Mountains, as reported by Bradstreet's, July 1, 1902...

Total stocks in the United States and Canada west of the Rocky Mountains, according to Bradstreet's report...

Stocks of wheat at Pacific coast ports on July 1 were 1,781,000 bushels.

THE VISIBLE SUPPLY.

The Chicago visible supply statement of August 1, 1902, shows the United States and Canada, east of the Rocky Mountains, for the week ending August 1, 1902, 15,614,000 bushels...

STOCKS OF OATS AND CORN.

The visible supply of oats in the United States and Canada, east of the Rocky Mountains, as reported by Bradstreet's, July 1, 1902, 5,983,000 bushels...

WORLD'S WHEAT STOCKS.

Stocks of wheat in America and Europe and about for Europe July 1 in each year for several years, were as follows—Bradstreet's report:

Table showing world's wheat stocks for years 1900 to 1902.

WHEAT MOVEMENT.

The following table gives the receipts of wheat at the four principal United States wheat markets, from the beginning of the crop movement, Aug. 1, 1901, to date, compared with the same periods of last year:

Table comparing wheat movement for last crop and last year at Minneapolis, Duluth, and Kansas City.

The following table gives the receipts of wheat at the four principal United States wheat markets, from the beginning of the crop movement, July 1, 1902, to date, compared with the same periods of last year:

Table comparing wheat movement for this crop and last crop at Duluth, St. Louis, and Kansas City.

WESTERN GRAIN STOCKS.

Stocks of wheat at Port William and Port Arthur on Saturday, Aug. 1, were as follows:

Table showing stocks of wheat at Port William and Port Arthur.

The figures show a total quantity of wheat on hand at the four principal United States wheat markets of about 27,000,000 bushels...

Stocks of wheat in store at Port William, Port Arthur, Keweenaw, Winnipeg and Interior...

Table showing stocks of wheat in store at various locations.

When reported during week, name in store...

Table showing stocks of wheat in store.

WINNIPEG GRAIN INSPECTION.

During the ten days ending July 31 there were inspected at Winnipeg 381 cars of grain, compared with the following:

Table showing grain inspection statistics for various grades like Hard Northern, Rejected 1, etc.

During the month of July there were inspected:

Table showing inspection statistics for the month of July.

The total number of cars of grain inspected as above was 381, of which 362 were on the C. P. R. and 19 on the C. N. W. R. roads.

During the month of July there were inspected:

Table showing inspection statistics for various grades like Hard Northern, Rejected 1, etc.

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Table showing inspection statistics for various grades like Hard Northern, Rejected 1, etc.

McLAUGHLIN & ELLIS. Grain Exchange, Winnipeg. Chamber of Commerce, Minneapolis. HIGHEST PRICES PAID LIBERAL ADVANCES.

THE NORTHERN ELEVATOR CO. LIMITED GRAIN. HEAD OFFICE WINNIPEG. Branch Offices: Montreal, New York, London, Eng.

ROBT. MUIR & CO. Grain Dealers and Millers. Shippers of Wheat, Oats, Barley, Flax, Flour, Bran, Shorts, Chop.

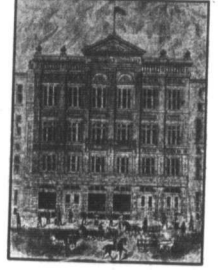
ALEX. MCFEE & CO. GRAIN EXPORTERS. MONTREAL AND WINNIPEG. C. A. YOUNG, Manager.

THE DOMINION ELEVATOR CO. LIMITED GRAIN EXPORTERS. OFFICE: GRAIN EXCHANGE - WINNIPEG.

MANITOBA COMMISSION CO. LTD. (Licensed and Bonded) GRAIN DEALERS. Members: Winnipeg Grain Exchange and Clearing House, Liberal advance's on bills of lading.

GRAIN COMMISSION MERCHANTS. Winnipeg and Brandon. WHEAT, OATS, BARLEY AND FLOUR. Correspondence Solicited.

ALEX. CAVANAGH GRAIN. Grain Exchange, Board of Trade, Winnipeg, Toronto. Consignments Solicited. LICENSED AND BONDED Reference: Bank of Hamilton.



WINNIPEG GRAIN AND PRODUCE EXCHANGE. F. PHILLIPS, President. A. R. HARGRAFF, CHAS. N. BELL, Vice-President.

KIRKPATRICK & COOKSON MONTREAL. Consignments of Grain and Country Produce solicited.

THE WINNIPEG ELEVATOR CO. LIMITED GRAIN EXPORTERS. Office: Grain Exchange, Winnipeg.

W. GIBBINS & CO. (Licensed and Bonded) GRAIN BROKERS AND DEALERS. Grain Exchange, Winnipeg. Wheat, oats, barley, Flaxseed, Futures handled for local or United States markets.

E. O'REILLY GRAIN EXPORTERS. Office: Kingston, Toronto and Grain Exchange Winnipeg. Cars or block lots. Please ask for quotations. Reference: Merchants Bank.

JAS. CARRUTHERS & CO. Limited. GRAIN EXPORTERS. MONTREAL TORONTO, WINNIPEG.



Grain and Milling Notes.

Campbell, McLean & Co., have commenced the publication of a periodical grain letter covering Manitoba and the Territories.

A wire from Edmonton, Alberta, on Aug. 1, said: The first report of a grain cut comes from Stony Plain, where J. McLaughlin has a field of well matured wheat cut.

A report from Plum Coulee, Man., on Aug. 3, said: John Harder and Abram Hebert commenced wheat harvesting 60-days. Hebert has over a hundred acres ready to cut.

In Minnesota the Red River Valley crops are good where sown upon summer fallow or new land. Cutting is now in progress in the early sections. The barley harvest is general.

Official estimates of the crops drawn up by the French ministry of agriculture show that on July 1 the average condition of the winter wheat was 73, against 71.3 on June 1, and 72.81 in 1902; spring wheat was 75.9, against 74.4 in June and 78.6 in 1902; rye was 75.4, against 71.2 in June and 80.12 in 1902; winter oats were 71.9, against 68.2 in June and 76.23 in 1902; spring oats were 74.7 against 73.7 in June and 76 in 1902.

NEW MACHINERY COMPANY.

The A. R. Williams Machinery Co. of Toronto, has bought out the business of the Winnipeg Machinery and Supply Co., which business has been carried on in Winnipeg on Notre Dame street for some time. The business of Toronto is now a branch of the Toronto company. W. H. Young, late of Toronto, is in charge of the branch. The office has been moved farther east on the same street, and will now be found near the foot of Notre Dame street.

The statement was made, unofficially, at Montreal, last week, that the Dominion Iron & Steel Company of Sydney, had sold between ten and twelve thousand tons of steel billets in the United States at a price above the rates maintained there by the steel billet pool, which the company was able to do by the aid of the bounty paid by the Dominion government. This practically cleared out the company's stock on hand.

Thompson Sons & Co. Grain Commission Merchants. 253 Grain Exchange Winnipeg, Man. Bankers Union Bank of Canada.

BRANDON BOARD OF TRADE.

Brandon, Aug. 4. The quarterly meeting of the Brandon board of trade was held last night and owing to the inclemency of the weather but few members turned up.

A communication was received from the city clerk of Guelph, Ont., containing information regarding the advisability of a winter fair in this city.

A resolution was introduced by Mr. Smith and carried unanimously that the board of trade protest to the city council and the school board against their action in granting a block.

The meeting then adjourned.

PROVINCIAL SCHOOLS STATISTICS.

The annual report of the provincial department of education is now issued, and is the first to include interest and bulk.

Table with 2 columns: Item, Amount. Includes 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921, 1922, 1923, 1924, 1925, 1926, 1927, 1928, 1929, 1930.

FINANCING THE CROP.

As harvest time is upon us, the Canadian banks once more face the cropping problem. The crop has increased in the grain yield of the west this task has become a serious one.

has been running along for years with a credit expansion of the circulation. During these years the credit has been used to finance industrial activities of the nation.

As to the exact period when money for crop-flopping is required, it may be said that it begins early in the month of June, while the crop in Manitoba and the west may be expected to get in between Sept. 15 and Oct. 1.

As to the extent of the crop-moving requirements, the currency issue of the Canadian banks stood at \$52,000,000 at the end of June, 1902, and rose to \$60,000,000 by the end of October.

Further figures may be taken from the report of the Dominion government regarding the matter of currency.

commitments in certain directions, these institutions are not, if these figures be taken, meeting anything in a much better position as to the extent of the pending crop movement than they were a year ago.

There are, moreover, certain conditions in the west this year which make towards the lightening of the task of the banks.

THE CROPS.

Douglas, Aug. 5.—Providence is blessing the farmers around Douglas as they have had a most successful season as good if not superior to last year's.

Stintala, Assa, Aug. 3.—Indications all point to another bumper harvest in the average of 1902, but equal that of 1902, is the increased acreage.

St. Bonjour, Aug. 4.—James Duncan, one of the leading farmers of this district, starts to cut a large field of wheat today.

sandy land wheat will go from 20 to 30 bushels per acre. Rust has done no damage. The rust is on the leaves and not on the heads.

Shoal Lake, Aug. 5.—Crop prospects are first-class here. The fields are all in good shape, and if no adverse happens the yield in this district will be phenomenal.

The annual harvest excursions from Ontario to the west leave Toronto on August 17, 18 and 19.

Country hides have dropped off another 5c at Chicago and are now at 20c.

During the week ended July 25 the wheat shipped from the port of Montreal was 3,347 head.

The Dominion Iron and Steel Co. has arranged to have a shareholders' meeting August 19 to ratify this decision.

There has been a very noticeable falling off in the tourist traffic around the Thousand Islands this season.

At Montreal the hide market is regular and prices for No. 1 beef hides are 84 to 86c.

Felding has introduced his resolution dealing with the bounties on iron and steel.



# CARNEFAC STOCK FOOD

ALL THE LEADING STOCKMEN USE IT.

Following is a copy of a testimonial received from the Dentoria Park Farm. Read it:—

The Carnefac Stock Food Co.,  
65 Front Street East,  
Toronto, Ont.

Dentoria Park Farm,  
East Toronto, Ontario.

This is to certify that we have been using "Carnefac Stock Food" in connection with our milk cows, horses and young growing stock; we have given it a good trial, and can freely recommend it to all leading farmers and stockmen who are looking for a first-class tonic for all classes of stock.

(Signed) J. B. KETCHEN,  
Supt. Dentoria Park Farm.

## THE CONFEDERATION LIFE ASSOCIATION

HEAD OFFICE  
TORONTO

W. H. BEATTY, President.

VICE-PRESIDENTS.

W. D. MATTHEWS, FREDYK WYLD,  
W. C. MACDONALD, J. K. MACDONALD,  
Actuary. Managing Director.

There are no conditions as to residence, travel or occupation in the Unconditional Extended Insurance, Paid-up Policies and Cash Values guaranteed.

Manitoba, N. W. T. and B. C.—Winnipeg Office: 467 Main Street.  
CHARLES E. KERR, Sec.-Treasurer. DANIEL McDONALD, Manager.  
HENRY WORSELY, City Agent.  
Brandon Office F. W. GILL, Cashier.



## Wholesale Millinery

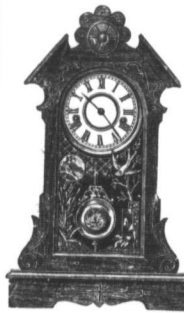
FALL SEASON, 1903.

Our Representations are now on the road with FALL SAMPLES, and will likely call on you in due course. If they have not previously done so, and you wish to see our range, send us a line to Winnipeg office.

Our Assortment and Values are unequalled in Ribbons, Velvets and Voiletes, plain and fancy, you can't do better.

The D. McCall Co., Limited

54 and 56 Albert Street, Winnipeg.  
OTTAWA. TORONTO. MONTREAL. QUEBEC.



## Glocks

ENAMELED  
MARBELIZED  
OAK MANTEL  
NICKEL ALARM  
CUCKOO AND  
MUSICAL CLOCKS.  
ASSORTMENT COMPLETE.  
PRICES RIGHT.

J. L. Meikle & Co.  
PORT ARTHUR, ONT.



## McCROSSAN WASHERS

Special size made for  
Hotels, Restaurants  
and Laundries.

MANUFACTURED BY  
D.P. Estabrook 312 Princess St.  
WINNIPEG

## J. CLEARIHUE

Commission Merchant

### FRUITS AND ALL KINDS OF PRODUCE

Special attention given to consignments of BUTTER and EGGS.

Consignments received in all lines. Correspondence solicited.

VICTORIA, B. C.

P. O. Box 536.

## A. CARRUTHERS & CO.

Dealers and Exporters of

Hides, Wool, Sheepskins,

TALLOW, SENECA ROOT  
AND RAW FURS.

Liberal advances made on shipments  
against bill lading; wool sacks, hide  
spes and tags furnished on application.

Office and Warehouse:

120-122 King St. Winnipeg, Man.

—WEAR—

the Famous "RoughRider" Suspenders



UNION MADE.

The easiest and most comfortable suspender  
on the market.

Controlled by M. F. ST. JOHN.  
Grandy Block . . . . . Winnipeg.  
Send in for a sample order.

## GILLETT'S ABSOLUTELY PURE CREAM TARTAR.

Nearly all goods in this line at the  
present time are adulterated and in  
fact unfit to use.

GILLETT'S is used by the best bakers and  
confectioners everywhere.

REFUSE SUBSTITUTES.

GILLETT'S costs no more than the inferior  
adulterated goods.

REFUSE SUBSTITUTES.

E. W. GILLETT COMPANY LIMITED  
TORONTO, ONT.

## LEITCH BROS.

Oak Lake

## "Anchor Brand" Flours

FROM NO. 1 HARD WHEAT.

Brns, Shorts and all kinds of  
Chopped Feed and Grain.

OAK LAKE, MAN.

ARE YOU STOCKED WITH

## GIN PILLS

We are Creating the Demand.  
Be Ready for it.

FOR  
THE  
KIDNEYS

THE BOLE DRUG CO.  
WINNIPEG, MAN.

## BROOMS

Write us for a sample order, say,  
Six Dozen. We will Pre-Pay same.

E. H. BRIGGS & CO.

Broom Manufacturers.

312 to 320 McDermott Ave.

Telephone 1554. WINNIPEG, MAN.

## HICKS BROS. & Co.

TEA IMPORTERS

And Wholesale Dealers in

Fancy Groceries, Butter, Eggs, Cheese

Packers of Britannia, Beaver and Duff  
also Brands of Packet Tea, and Sole  
Agents for Thea, Lipton's Package Tea  
for Manitoba, N. W. Territories and  
British Columbia.

277 Rupert Street.

274 Pacific Avenue, Winnipeg

## JAS. MCCREADY & Co. LIMITED

WHOLESALE . .

Boot and Shoe  
Manufacturers

MONTREAL, QUE.

W. WILLIAMS, Agent.

## WM. FERGUSON

WHOLESALE



Wines, Liquors  
and Cigars

8th STREET, BRANDON



designated or constituted under any act or regulation of the parliament of Canada for the regulation or control of the business of railways.

A Government Director.

(46) During the terms of said lease, and so long as the Government shall remain liable for any portion of the bonds issued by the company, the Government shall have the right to appoint a director...

All Subject to Incorporation.

(47) The company has applied to the parliament of Canada for the incorporation, and this agreement shall be subject to ratification by the parliament of Canada.

(48) This agreement shall be submitted to and be subject to ratification by the parliament of Canada. The agreement is signed by Hon. W. S. Erment and Mr. A. C. Hayes and Grand Trunk.

STOCK INTERESTS OF WESTERN CANADA.

Duncan Anderson, of Rugby, Ontario, was now acting as moderator... He is one of the prospects for irrigation in going to play an important part with the agricultural interests of the country as it really is done at the present time...

last year and might just as well have been ten millions. There is no over-estimation of the range of the ranching as a good business and it has money in it for the syndicate—not much for the little fellow.

"How about dogs?" "The dogs are here to stay. If good cattle were selected in the east, good stock will start in about June and care-taking the rancher must choose his way and do as he sees fit to do."

The farmer is getting better, too. He will have to concentrate his produce and turn his grain into more valuable commodities such as pork and lard. It will conserve the fertility of his land and will give him an extra income...

What are the prospects for irrigation enterprises? Irrigation is going to play an important part with the agricultural interests of the country as it really is done at the present time...

A Sufficient Service. (41) All times during the terms of the said lease, the owner shall have the right to operate both as a common and sufficient service for the accommodation of the public to the satisfaction of the Government.

(42) I am hereby declared and agreed between the parties to the agreement, and the said lease provided for is granted, to the satisfaction of the Government for the purpose of encouraging the development of goods through Canadian channels.

Through Canadian Channels. (43) The company further agrees that it shall not, directly or indirectly, advise or induce, by any means, any person to transport goods by routes other than those above specified, with the exception of the said rail, with its utmost respect, in any case where the same is required.

The Shipping Connections. (44) The company shall arrange for and provide, either by purchase, charter or otherwise, the means of connecting up from the Atlantic and Pacific oceans to all its traffic both inward and outward.

(45) The company shall arrange for and provide, either by purchase, charter or otherwise, the means of connecting up from the Atlantic and Pacific oceans to all its traffic both inward and outward.

Right of Way. (46) The Government shall procure to be granted to the company, so far as it may be required for the right of way, the station grounds, workshops, buildings and apparatuses, required for the construction of the railway, and shall also procure to be granted to the company, so far as it may be required, in so far as the same may be required for the right of way, the station grounds, workshops, buildings and apparatuses, required for the construction of the railway.

Disputes to be Arbitrated. (47) Any dispute which may arise as to the construction of this agreement, or as to the effect of any of the provisions of this agreement, or as to the working of the railway, or as to the payment of any money therewith, or as to the performance of any of the obligations of the company, shall be referred to arbitration, unless otherwise provided for, by a arbitrator, if the parties consent, or by a arbitrator, if the parties do not consent, and the arbitrator shall be appointed by the Government, and the arbitrator shall have full power to hear and determine the dispute, and to award a majority of his arbitral award of a final award.



Manitoba Grand Exhibition

THE 22nd Annual Exhibition of the Western Horticultural Society

Will be held in the Auditorium Rink, Winnipeg

ON

Aug. 26, 27 & 28

\$1000.00 in Prizes

Competition open to Manitoba and the Territories.

This will be a grand exhibit of the Fruits, Flowers, Vegetables, Honey, etc., produced in the West.

Double the space occupied last year has been secured for this Exhibition.

Special prize for collection of Vegetables exhibited by the Horticultural Society, and such exhibits will be carried free of freight charges.

Upon payment of \$1.00 membership fee, any number of entries can be made free of charge.

Intending exhibitors should secure a copy of the prize list at once.

Exhibitors can secure special express rates and half-fare to the Exhibition. For prize lists and other information, address—

MELVIN BARTLETT, Sec'y., Winnipeg.



OCEAN FREIGHTS.

Ship agents are greatly disappointed over the outlook for grain freight and some are wondering how they will all their outward space, that is usually reserved for cereals. Grain freights are unattractive enough at present, but they are to be feared that we have been indulging in too much bragging over the superiority of the St. Lawrence route of late, and the large amount of grain that was being shipped via this port in comparison with the output from American ports. Whether or not this is an exaggeration, it is very certain that the traffic going forward by the American route will be less than the movement up the river. The change simply means a recent change in the terms of the rates for our grain. Shipbers inform us that the part of American shippers via the great trouble is that prices of wheat in our ports are higher on this side of the United Kingdom and the Continent than in any other market. Our export grain to the Continent in large quantity of Manitoba wheat from this port will materially diminish as the surplus stock of the North-west is being worked up. It is estimated that we will be almost all shipped to our former market in the west, along, but they will not amount to much a few weeks, and navigation will be closed before it can be moved to any extent. Wheat and corn in Chicago are not coming forward as freely as prices being above an export basis. Corn is said to be in decline, so that the ship agents may well fear a drop in the outlook for the near future. The unexpected drop in the price of turn up and things may not be as apprehended.—Montreal Trade Bulletin.

VAN HORNE ON THE RAILWAY PROJECT.

Toronto, Aug. 4.—Sir William Van Horne, chairman of the C.P.R. board of directors, was in the city to-day. Discussing the Grand-Trunk Pacific proposals he said: "The Canadian Pacific railway, the Grand Trunk Pacific railway, nor any other all Canadian route will never voluntarily carry a carload of wheat by an all railway route around the great lakes to an eastern Canadian port for shipment abroad, for the simple reason that it will never pay any road to do so. Nor will the transportation problems in the west ever be solved by the construction of an all Canadian route from coast to coast."

Sir William also stated that the Canadian Pacific railway shipped every carload of wheat that it was possible to ship by their steamship line on the great lakes from Fort William to Owen Sound, and thence by rail, or else by way of Buffalo and the Erie canal. The long haul around the great lakes was unprofitable, and the bulk of grain brought by that route was carried during the winter months and used by the millers of Ontario to keep their mills in operation during the cold season. There was altogether too much talk of an all Canadian route by people who were entirely ignorant of the situation. He considered that in discussing an all Canadian route the great mass of the people seemed to forget what it cost to construct a road through such a country as that around Lakes Huron and Superior. They also seemed to forget that such an unprofitable piece of road had to be maintained and kept in the best of condition. Such a piece of construction was like a bridge, there was no profit in it, but it had to be constructed and maintained. The Canadian Pacific had been practically forced to expend their \$25,000,000 grant from parliament in constructing their line through that rough country, and part of the money derived from sales of their lands in addition.

Sir William declined to say anything upon a fast Atlantic service or directly upon the railway situation at

Ottawa. "In fact," he said, "I simply don't read what is written about the Grand Trunk Pacific project."

Cuban Railways.

Referring to the railway situation in Cuba he said that the railways in which he was interested in that island were doing very well. There were no doubt many good chances to invest money in Cuba, a thorough knowledge of the country and its possibilities was necessary before investing. Senator Frost, of Smith's Falls, who was in the city this morning, when informed of Sir William Van Horne's opinion about all Canadian lines, said that Sir William might be right at present, but that personally he believed the Grand Trunk would be of the utmost use to Canada and a paying undertaking in the near future. The Canadian Pacific, too, was now paying, and he considered that when the Grand Trunk Pacific had opened up the country and settled it like the Canadian Pacific that it would also prove to be a good investment.

MOVING THE CROPS.

Montreal, July 28.—"One thing that the Canadian Pacific and Canadian Northern Railways will be able to do this year that they have not succeeded in doing before, is that they will be able to haul all the wheat in Manitoba and in the Territories to the elevators before the winter sets in. Both railways have sufficient cars and engines to do this work."

"This means the announcement made to The Toronto Star representative to-day by Mr. Wm. Whyte, of Winnipeg, the assistant to the president of the Canadian Pacific Railway. This means that the first of all we will enable the farmers to ship wheat in large proportions before the close of navigation, and this will leave ample room for the remaining lot at the terminal and inland elevators."

"A careful study of the crop situation shows that the total output of grain in Manitoba and the Territories will be very little less than last year. This year there are 2,500,000 acres under cultivation in Manitoba and 746,000 acres in the Territories. The average yield per acre will be somewhat less than last

year. The difference will almost be made up by the increased average under cultivation. In the south-eastern portion of Manitoba the crop has been very light, but throughout the western Territories, the yield has been bigger. The average yield per acre for the entire Northwest shows this year to be from 20 to 22 bushels per acre.

"The district in which lands have been taken up most rapidly is Assiniboia, through which the Arcola-Regina branch is now completed, and in the Saskatchewan Valley. The great difference in the operations, comparing with five years ago, is that at that time hardly 10 per cent of the cars going west got cargoes, while now over 80 per cent of the cars get all the freight they can handle on their way back to Manitoba fields."

INDUSTRIAL GROWTH.

The Ontario provincial department of labor has received replies to a recent circular sent out asking as to the openings for industrial concerns throughout the province. These replies show that during last year some 120 new manufacturing industries were started, including a large variety of concerns, from window screen to soda water factories. Most of the towns and cities of the province state that they have good advantages to offer prospective manufacturers. Canning factories seem to be most frequently asked for, no less than nineteen towns and villages reporting an opening for a canning factory. Woolen mills, flour mills, evaporators, pork-packing houses and machine shops are also in large demand.

Eleven new saw mills are reported as being started last year. Five factories are designated as foundries, and five for furniture, three as evaporators, three lighting plants, three clothing flour mills, two each in; and one each of the following: Tools, machinery, iron pipes, windmills, artificial stone, brewery, glass, cement, cream separator, gasoline launches, boxes, bladders, steamfitting, picture frames, planing mill, saw, shoe, sewing machine, organs, medicine, spring pump, plant-

ers, stove, woollens, hosiery, blowmill machines, shop, radiators, shop wood-turning, plumbers' supplies, bed, beet sugar, linseed oil, heating apparatus, automobiles, shingles, suspenders, flax, varnish, wire nails, asphalt, mat, dresses, corsets, brooms, canisters, refrigerators, tin-plate decorations, lanterns, wagons, harness, hoops and soda water.

Persons like Fort Arthur, Rat Portage and Fort Frances state that they can accommodate all sorts of new industries. The town of Tarn sagely remarks that what is wanted there is not more industries, but "more capital and push to our present industries." Brantford's sweeping reply says: "We can accommodate all or any industries that will or can come to Brantford. It is the finest place on earth to do it."

C. P. R. ENGINES.

Sir Thomas Shaughnessy, president of the Canadian Pacific, defined to the policy of the company with regard to the purchase of locomotives and equipment that are manufactured outside their own workshops.

A dispatch appearing in an afternoon paper stating that the correspondents of the Frankfurter Zeitung contended Mr. Chamberlain's assertion that certain Glasgow firms owed Canadian orders for locomotives to Canada preferential treatment of English imports, and declared that the Canadian railways in urgent need of locomotives placed their orders exclusively with a respondent added that the Chemnitz Locomotive and Engineering Works also received Canadian orders.

Sir Thomas Shaughnessy supports Mr. Chamberlain's declaration. The management of the Canadian Pacific are influenced by price, quality of workmanship and expedition in construction—especially at such a time as the present, when the traffic is expanding so rapidly, and it is difficult to find locomotive firms in a condition to complete large orders in conformity with type, which is a most essential matter, but Sir Thomas Shaughnessy says it to be clearly understood that when the conditions were about equal preference would undoubtedly be given to British builders.



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Another combination of United States banana importers is being formed for the purpose of fighting the new law. The new company will include some very wealthy and able members of the fruit trade. The headquarters are expected to be at New York.

ment shares entitles the payer to recover the amount of his payments with interest. If such payments have been made for less than three years, but more than six months, 50 per cent of the actual amount paid may be recovered at the end of three years. The amount of a prepaid share can be recovered with interest after five years. While these provisions cannot get back for the unhappy losers the money they have lost in recent years by forfeitures, they will protect others from injustice and spoliation.

**A PROSPEROUS YEAR.**

Montreal Gazette: The annual report of the Canadian Pacific Railway 1, and the statement of earnings for the month of June as well as for the year ending in 1913, were issued yesterday. It makes interesting reading, as it shows not only that the Canadian Pacific had a banner year, but also that this road has the right to be classed among the greatest in the world.

The net profits for the year were not as large as they have been in at least one previous year. But when the former record was made the company had not the extensive system which it now controls, and consequently the working expenses were not nearly so heavy. It may be argued that with the extension of the company's lines which is also an increase in business, it is to be expected that the officials of the road, is very largely true, but resulted the expenses of the road have been increased, and rolling stock and facilities, so as to put the immense volume of business which will develop in the near future. Even with these the year's record is a most creditable one, and the Canadian Pacific Railway Company has every cause for congratulation on the result.

**THE CROPS.**

The Massey-Harris company has been making careful inquiries of the state of the crop in the west, and the following summary of the situation in Manitoba was sent east from the Winnipeg representative of the company.

"The crop from Winnipeg, on the Killarney, is short. It may not run over 10 or 12 bushels an acre. From the station west of Killarney, which is the station west of Killarney, it will possibly run 15 bushels and west of that to the south end of the line, the crop is about as good as in the west. On the Canadian Northern line to Brandon, the crops are also short, running about 12 to 15 bushels per acre. The Pipestone line, west of Arcoia, is in good shape, about 15 bushels. The Portage la Prairie crop will probably run about 16 bushels, and up to Neepawa, on the Northwestern, the same. On the Canadian Northern line, running 20 bushels to the acre, in the Minnedosa west, over 20 bushels to the acre. The main line from Moosomin westward, up the Prince Albert line, will average about 20 bushels per acre, except the country north of the Head, and north of Fort Qu'Appelle, where it will possibly run about 12 bushels.

Wolsley, Assn., Aug. 3.—Charles Thompson, northeast here, cut his barley over a week ago. Others start this week. It is thought that wheat cutting will start in the west on the 10th, while quite a number expect to begin Aug. 17th.

Macgregor, Aug. 2.—No grain of any kind has been cut here yet but from the amount of the wheat harvest, it looks like an early start. The crop is not so heavy as it was at first thought, it would be if favorable weather continues for filling it may surprise many yet. There are some at the present time who could wish to see. Again there are fields very thin. Oats and barley will be short, although the oat crop will be headed out. We have not had a real heavy rain since May and hay will be a light crop.

St. Andrews, Aug. 4.—The crops in the district will be about an average. Wheat will go about 20 bushels to the acre, and oats 30. Barley is very uncertain, as most of the early sowing did not get started until the July rains. Indications now promise well if the frost does not set in early. The hay crop is very short and thin. The root crop is fairly good and new potatoes are in general use.

Treherne, Aug. 4.—Barley cutting commenced in the district this week. Wheat will not be ready to cut for two weeks with the exception of one or two fields, which were sown on a high land. Wheat sown on breaking or two summerfallow will be good, but a great deal of the wheat sown on the low land will be poor on account of the drought. It has, however, wonderfully improved since the recent rain. If the weather continues favorable for the next two weeks the yield will be nearly up to the average of last year.

Rosbank, Aug. 3.—Harvest would have commenced earlier, but for the peculiarity of the crop in places in the patches rising above the water in the same fields. Barley all round is being cut and now all there is wanted is a fine spell of weather with a wind blowing machine, which will bring a depth of 10 feet.

Kemmerling, Aug. 3.—Fields are beginning to color slightly, but the weather indicates an early harvest. The weather is expected to be drier and the grain is filling fine. The outlook here there will be a larger yield than in years past, as the grain is not so long and the weather has been favorable than last year. Grain has been cut in this locality.

Flum Coulee, Aug. 4.—A good deal of oat and barley has been cut in the district. A number have also commenced cutting in the middle of the month. The yield of wheat in this district is about 15 bushels per acre. Wheat cutting will be general about the last of next week.

Oak Lake, Aug. 1.—Crops are not to be harvested here. There is considerable talk of damage by hail. In general will not commence until the middle of the month. A field of barley was cut on Monday last, and the farmer's farm. Hay making is in full swing. The labor council scare which gives the labor council authorities, and perhaps those who have labor protectionists, the farmers should have and harvest in winter.

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**TERMINATING SHARES IN LOAN COMPANIES.**

In the Ontario legislature last session provision was made for a measure which should narrow the operations of some modern loan companies in certain directions, says the Monetary Times. And in pursuance of the registrar of such companies has issued a mandatory by-law for all loan companies in the province, insuring what are known as terminating and instalment shares. It was time that something of the kind was done, for some of these concerns were taking advantage of the ignorance or helplessness of some of their members and were exacting forfeitures and fines in an outrageous way. It was stated before the House last month that one company had made no less than \$72,000 by forfeitures. There are thousands of shareholders in many terminating loan companies in the provinces who do not understand the nature of the investment made, nor the rules and regulations under which they have come in joining these societies. They have

been "talked into it," as many of them will tell you, by canvassers from long tongues and short of conscience, had poor people, some of them minors, had bound themselves, foolishly to be sure, but unknowingly, to pay certain sums at certain dates for seven, eight, or ten years. They had also bound themselves, although they did not know it, to let their money lie in the company "maturing shares" was often postponed. Then they found, with an awakening start, that when because of misforfeitures, the amounts paid had been returned, they were to be paid in full. It is this provision that probably induced the legislature to order new regulations.

These regulations are to come into force on the 10th of September, this year, and are to apply to all terminating and instalment shares issued thereafter. It is provided that, when issuing shares requiring a stated number of weeks or monthly payments, such payments shall not extend over a longer period than ten years. And when the stated payments are made the holder shall not be subject to any further demand of liability. The issue of a prepaid share also relieves the holder from liability with respect to it. The payment of instal-

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A new law partnership has been formed at Winnipeg consisting of Edmund L. Taylor and Stuart R. Laird.

The Montreal branch of the Canadian Manufacturers' Association is protesting against the proposal which is being made in the Grand Trunk Pacific bill to admit all sugar into the country.

Table with multiple columns listing various goods and their prices. Includes sections for Groceries, Canned Goods, Meats, Cereals, Coffee, Spices, Tea, Cigarettes, Dried Fruits, and Fish. Prices are listed in dollars and cents.

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**THE AMERICAN STOCK MARKETS.**

The Commercial Bulletin, of Boston, in a careful review of the stock market in its issue of last Saturday says: The embarrassed condition of many of the combinations of industrial and even of financial enterprises which is now being disclosed was early predicted by the most conservative of our pronouncing articles of our country. Capitalized industrial corporations producing articles of necessity, or of luxury, which production was sought to be controlled through combination of manufacturers, could succeed only so long as they were amply provided with capital for emergencies through the results of their operation, and that when it began to be demonstrated that the earning power of these corporations was waning, it would no longer be possible to maintain dividends, the market value of the stocks would therefore decline, temporary borrowing for the relief of the situation would become more and more difficult in proportion to the necessities of the case, and the end would be collapse or reorganization or both. These or-



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rganizations which developed satisfactory earning power, have survived. They are now measurably independent and successful, and they will probably continue so long as their products have tariff protection, or monopoly of production can be maintained; even these corporations must, however, be necessarily handicapped by their excessive capitalization.

Doubtless were the true condition to be made public regarding very many of the organizations which have been created since the beginning of the craze for combinations of industrial enterprises, it would be shown that the most strenuous efforts are necessary on the part of the managers to prevent serious embarrassments. Banks and other financial institutions to which applications are made for temporary loans by these organizations require the most ample statements of condition before responding to the request, and it is a fact that what is known as corporation paper is very much less acceptable to these institutions than it has been in many years, and where this paper is negotiated full interest rates are demanded and the standing of the borrowing concern is closely scrutinized. If this policy is not generally pursued by financial institutions throughout the country it would seem to be advisable that it be taken into serious consideration. Capitalists, and especially those who were the original promoters of the industrial creations, are either unable or unwilling to extend relief to the enterprises which they promoted and which have now become embarrassed, and therefore no assistance can be expected from this source. Though the situation is disturbing it is fortunate that it has not yet precipitated such a stage, however, unless the utmost conservatism among financial institutions shall continue to be exercised.

Chief Justice Kilham of Manitoba will be the successor to the late Justice Armour, on the supreme court has not yet been made, but it is settled that he is to get the position.

The Goderich Elevator Company sued the Dominion Elevator Company of Winnipeg for \$2,250 for storage space contracted for Goderich and not used. The court at Toronto dismissed the action on Thursday, holding that no contract had been shown.

Eastern authorities say that there is an easier tendency in the market for cod liver oil. The price for new Norwegian oil at New York, ranges from \$110 to \$120 per barrel, as compared with \$28 per barrel at this time last year. The total crop of Norway for this year amounts to 2,500 barrels, as compared with 22,500 last year, 35,100 two years ago and 33,937 three years ago. Dealers are being warned to look out for adulterated oil.

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