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at 12 50	66	Portage la Prairie	15 30 de
do 13 00	91	Glads' 'o.	15 20 ar
14 45	117	Neepawa	13 55
15 50	136	Minnedosa	12 23
16 45			11 45
ar 17 45	160	Rapid City	10 10 de
18 24	171	Shoa' Lake	9 57
19 45	194	St. Pierre	8 55 de
20 25	211	Binacarth	7 55
21 55			
ar 21 05	223	A Russell B.	7 15 de
21 32	226	Langenburg d	6 48
23 02			
23 20	262	Saltcoats d	5 50 de
24 00			
ARRIVE			LEAVE

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TIME CARD.

To take effect at 6 a. m. Sunday, Dec. 7, 1890.  
Central or 90th Meridian Time.)

North Bound		STATIONS.	South Bound	
Freight No. 119, 3rd Class.	Passenger No. 117, 1st Class.		Passenger No. 118, 1st Class.	Freight No. 120, 3rd Class.
11.20a	4 10p	Winnipeg	11.37a	3.00a
11.05a	4 02p	Portage Junction	11.37a	3.18a
10.45a	3 40p	St. Norbert	11.51a	3.47a
10.25a	3 38p	Carlier	12.05p	4.15a
9.55a	3 19p	St. Armand	12.22p	4.52a
9.40a	3 12p	Union Point	12.39p	5.18a
9.20a	3 00p	Silver Plains	12.41p	5.45a
8.55a	2 49p	Morris	12.51p	6.25a
8.30a	2 20p	St. Jean	1 12p	6.57a
7.55a	2 19p	Lettellier	1.30p	7.55a
7.20a	1 55p	West Lynne	1.50p	8.40a
6.30a	1 55p	Pembina	2.05p	9.05a
	9.42a	Grand Forks	6.50p	
	6.38a	Winnipeg Junction	9.55p	
	1.30a	Brainerd	2.00a	
	9.00p	Duluth	7.00a	
	8.00p	St. Paul	7.05a	
	9.35p	Minneapolis	6.35a	
	9.30p	Chicago	11.15a	

Eastward.		Main Line Northern Pacific Railway.	Westward.	
No. 4, Atlantic Express	No. 2, Atlantic Mail		No. 1, Pacific Mail	No. 3, Pacific Express
	9.45a	Winnipeg Junction	9.10p	
	2.05a	Bismarck	9.27a	
	1.43p	Miles City	8.50p	
	4.05a	Livingstone	8.00a	
	10.65p	Helena	1.50p	
	6.35a	Spokane Falls	5.40a	
	12.45a	Pasco Junction	11.2'a	
	2.50p	Tacoma via Cascade div.)	11.00p	
	1.55p	Portland (via Pacific div.)	6.30a	
	7.00a	2030		

PORTAGE LA PRAIRIE BRANCH.

Mixed No. 147, 2nd Cls.	Miles from Winnipeg	STATIONS.	Mixed No. 148, 2nd Cls.
11.5'a	0	Winnipeg	4.30p
11.37a	3	Portage Junction	4.42p
11.10a	11	St. Charles	5.10p
11.03a	13	Headingley	5.18p
10.40a	21	White Plains	5.41p
10.15a	29	Gravel Pit	6.09p
9.55a	35	Eustace	6.27p
9.33a	42	Oakville	6.45p
9.05a	50	Assiniboine Bridge	7.15p
8.50a	55	Portage la Prairie	7.30p

MORRIS-BRANDON BRANCH.

Freight No. 140, 3rd Class	Passenger No. 138, 1st Class	Miles from Morris	STATIONS.	Passenger No. 137, 1st Class	Freight No. 139, 3rd Class
6.30p	12.57p	0	Morris	2.50p	9.00a
5.15p	12.27p	10	Lowe's	3.12p	9.45a
5.00p	12.01p	21	Myrtle	3.37p	10.32a
4.40p	11.51a	25	Roland	3.45p	10.52a
4.05p	11.3 a	33	Rosebank	4.05p	11.25a
3.25p	11.20a	39	Miami	4.19p	12.45p
2.40p	11.00a	49	Deerwood	4.40p	12.55p
2.27p	10.48a	54	Atta	4.51p	1.2p
1.53p	10.3'a	62	Somerset	5.08p	1.57p
1.20p	10.16a	65	Swan Lake	5.23p	2.25p
21.00p	10.05a	74	Indian Springs	5.35p	2.50p
12.40p	9.53a	79	Maricapolis	5.45p	3.14p
12.12p	9.39a	86	Greenway	6.00p	3.43p
11.45a	9.25a	92	Balder	6.16p	4.12p
11.05a	9.44a	102	Belmont	6.35p	4.55p
10.30a	8.48a	109	Hilton	6.52p	5.28p
9.25a	8.25a	120	Wawanesa	7.16p	6.15p
8.35a	8.02a	129	Rounthwait	7.38p	7.0p
8.02a	7.44a	137	Martin's Bluff	7.57p	7.37p
7.25a	7.25a	146	Brandon	8.15p	8.15p

† Meals.  
Nos. 117 and 118 run daily.  
Nos. 119 and 120 will run daily except Sunday.  
Nos. 147 and 148 run daily except Sunday.  
Nos. 140 and 137 will run Mondays, Wednesdays and Fridays.  
Nos. 133 and 130 will run Tuesdays, Thursdays & Saturdays.  
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CONDENSED JOINT TIME TABLE

In Effect November 30th, 1890.

Going South.		STATION.	Going North	
Freight No. 5	Mixed No. 7	Daily, except Sunday.	Mixed No. 6	Freight No. 8
7.30a	6.15p	De. Lethbridge	Ar 6.35a	4.15p
1.00p	11.45	Ar. Cout's .....	De 1.30	11.00a
		(Internat'l bound.)		
1.45	1.00a	De. Sweet Grass .....	Ar 12.55a	9.00
4.30	4.00a	Ar. Shelby Junc't. ....	De 10.00p	6.00
5.20	5.00	Ar. Conrad .....	De 9.00	5.00
7.20	7.00	Ar. Picgan .....	De 7.20	3.20
9.20	9.00	Ar. Collins .....	De 5.15	1.20
11.20	11.00	Ar. Steel .....	De 3.10	11.20p
12.00	11.40	Ar. Vaughan .....	De 2.21	10.30
1.00a	12.30p	Ar. Great Falls .....	De 1.30	9.00

Going West.		STATIONS	Going East	
Mixed No. 2	Freight No. 4	D. ex Daily	Freight No. 3	Mixed D. ex No. 1
6.20p	8.30a	De Dunmore .....	Ar 4.45p	6.00a
11.05	12.45p	De Grassy Lake .....	Ar 12.45	1.25a
1.25a	4.10	Ar Lethbridge .....	De 8.55a	10.00p

CONNECTIONS.

Canadian Pacific Railway at Dunmore Junction: Fast bound train (Atlantic Express) leaves Dunmore at 10 11 a.m.; West bound train (Pacific Express) leaves Dunmore at 5 43 p.m.  
Great Northern Railway at Great Falls: South bound train to Helena, Butte, &c., leaves Great Falls at 10 25 a.m.; East bound train to St. Paul, &c., leaves Great Falls at 2 55 p.m.  
MacLeod and Pincher Creek Stage leaves Lethbridge Tuesdays, Thursdays and Saturdays, at 9 a.m. Returns from MacLeod Mondays, Wednesdays and Fridays.  
E. T. GALT, W. D. BARCLAY, H. MARTIN, Gen. Manager, Gen. Super't. Gen. Traffic Agent

# The Commercial

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

Ninth Year of Publication.

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WINNIPEG, FEBRUARY 9, 1891.

## Railway Development in Western Canada

The year 1890 has been an eventful one in the history of railway construction in Western Canada. In the case of several railways which it was expected would be pushed forward during the year, little or nothing was done, but progress in other directions was sufficient to more than make up for any disappointments which may have been felt in some quarters regarding certain railway enterprises.

The Winnipeg and Hudson Bay railway, as the most important enterprise of the kind in Western Canada, stands in the same position as it was a year ago, so far as the general public are aware. The people, however, have not lost faith in this undertaking, though the same remark can hardly be made about the men who have been manipulating the scheme, perhaps as much to serve personal ends as to honestly endeavor to advance the project. But though the Winnipeg and Hudson Bay railway has not materialized as rapidly as might have been wished for, yet the people are convinced that sooner or later, the great northern route will be opened.

The Northern Pacific company has not fulfilled expectations as to new railway construction in Manitoba during 1890, and this company has done nothing during the year beyond the completion of its Morris-Brandon branch. The Northwest Central has also again defaulted in its promises, and it is indeed time that Parliament should undertake to deal firmly with this corporation. The company receives a valuable land grant and in order to earn this it should be made to fulfill its obligations in the

future. The Winnipeg and Duluth is another important railway enterprise which has not progressed as rapidly as was thought possible a year ago. At that time it was thought that the road might be completed into Winnipeg by the close of 1890. This has not been accomplished; but good progress has been made with the road nevertheless.

So much for what has not been accomplished during 1890. With what has been done there is every reason to feel more than satisfied. The past year has certainly been a most eventful one in railway construction, and several enterprises have been carried out which will mark 1890 as one of the most important years in the railway history of western Canada. During the year the first railway west of the Red river valley and east of the Rocky mountains, to connect with the United States, was constructed. The first railway connecting British Columbia with the United States was also completed a few weeks ago. The first railway to reach the great North Saskatchewan river and open up that valuable region was completed during 1890, and another railway to the North Saskatchewan was commenced. The first railway construction in the interior of British Columbia, excepting the main line of the Canadian Pacific, was begun in 1890, two railways having been put under construction during the year. These are all important events, and with the other railway work done make up a good record for a single year.

In order to refer briefly to each of the various railway enterprises which have engaged attention during the year in western Canada, we will commence by referring to the Port Arthur, Duluth and Western. This is the only road under construction during the year in the territory between Winnipeg and Lake Superior. Some little work was done on this road in 1889, and last summer construction was resumed. About fifty miles have now been completed. Construction in this region cannot be made as rapidly as in a prairie country, as there is considerable heavy work. The road is intended to develop that rich mineral country lying south-west of Port Arthur. The main line of the Canadian Pacific through this region has been greatly improved during the year, by the filling in of trestles and other works on the line.

#### MANITOBA.

The principal railway work done in Manitoba the past year was by the Canadian Pacific. The Glenboro branch has been extended westward about twenty-five miles through the magnificent agricultural country of that district. The Canadian Pacific Souris branch has also been extended southwest a considerable distance, and the present terminus of this branch is at Hartney. This makes an extension of about twenty miles on this branch from the point where construction was stopped the previous year.

The Northern Pacific have completed their branch running westward from Morris, into Brandon, and that thrifty town has now its second railway outlet eastward. A good train service has been furnished on this road. This company has not done anything towards extending a railway south-westward towards the Souris coal district, as was expected of it last year.

The Northwest Central has completed the first one hundred miles of its road, but so far it has failed to operate the line. This has been a great disappointment to the settlers in the districts through which the road is now completed. It was thought that certainly the road would be put in operation last fall, in order to move out the crop, but such has not proved to be the case. Farmers quite close to the stations along the railway, have been obliged to haul their grain to the nearest points on the Manitoba Northwestern or the Canadian Pacific, between which two lines the Northwest Central is located. An unsettled legal dispute between the company and the contractors, is given as the reason for the failure to operate the road up to the present time.

#### IN THE TERRITORIES.

Some most important railway work has been done in the territories during 1890. The railway connecting the Saskatchewan town and district of Prince Albert with the main line of the Canadian Pacific at Regina, was completed and opened for traffic early in October. This road is especially important from the fact that it is the first to reach the great Saskatchewan country. This region has long been known as an excellent agricultural and stock country, but heretofore it has been isolated from the world through lack of railway communication. The earliest settlers who went into the territories, selected locations along the Saskatchewan river, on account of the superior advantages offered for settlement. Important settlements were formed years ago at Prince Albert, Battleford, and Edmonton, and all that has been wanting to increase the importance of these settlements was railway accommodation. Without this it was useless for the settlers to produce any larger quantities of produce than were required for local consumption. The opening of the railway to Prince Albert will add to the exports of the country, as it will afford a considerable number of people an opportunity of shipping out the products of their farms.

The construction of a railway to Prince Albert, under the control of the Canadian Pacific, was commenced in 1889, and the road was completed for a distance of about 120 miles that year. Work was resumed last spring, and pushed vigorously until Prince Albert was reached. The total length of the road is 247 miles. It crosses the south branch of the Saskatchewan river at Saskatoon, where an important settlement was formed in 1832, known as the temperance colony. About Prince Albert is one of the largest and best settlements anywhere in the territories, and the establishment of this large settlement, so far from a railway, speaks much for the value of the district as an agricultural country.

The opening of this railway marks a new era in the history of this great prairie region. It is an event of secondary importance only to the construction of the main line of the Canadian Pacific. As a colonization road it opens up a fine region along its entire length, and it can be extended for hundreds of miles further through as good a country as that now served. The great Saskatchewan can now be reached in a few hours from Winnipeg. In a short time the Prince Albert branch may be expect-

ed to become an important feeder to the main line, and the country along that road will no doubt add materially to the agricultural exports of the country.

No sooner is one road completed than another is commenced. A second railway to the North Saskatchewan, to be known as the Calgary and Edmonton was commenced during the year, and about 100 miles were completed, extending from Calgary northward. This road for its entire length, from Calgary to Edmonton, will run through and open up an exceptionally fine agricultural and stock region, and no doubt a stream of immigration will at once be turned in that direction. The end of the track is at present at the crossing of the Red Deer river, where a bridge is being built this winter, so that construction northward can be resumed in the spring. There is now an important settlement about Edmonton, which will welcome the completion of this road.

Another railway of which we have to speak is the road between Lethbridge, Alberta and Great Falls, Montana, which is now completed, and regularly operated. The construction of this road is of special importance from the fact that it is the first road to cross the boundary into the United States west of Winnipeg. It is not built as a colonization road, and there are no settlements along its line to be opened up on this side of the boundary. It passes through an open prairie country, in which is practically no agricultural settlement and devoted only to a limited extent to ranching. The primary object in building this railroad was to open a market in Montana for Lethbridge coal. The Lethbridge coal is of a superior quality to that found in Montana, and by the construction of a railway to Great Falls, a large market has been opened for Alberta coal. The length of the railway from Lethbridge to Great Falls is about 200 miles, of which about 80 miles is through Canadian territory. Preparations have been made during the past summer to increase the output of coal from the mines at Lethbridge, in expectation of a large demand on the completion of the railway. Three new shafts have been put down, and other preparations made for a large output, and already the demand for Lethbridge coal in Montana has fully met expectations. Thus an important Alberta industry has received a great impetus.

The Manitoba Northwestern has also extended its line about 20 miles from its former northwestern terminus at Saltecoats, to Yorkton. A colony was established here some years ago, known as the York colony, and the advent of the railway is a matter of general rejoicing to these people. The length of the Manitoba Northwestern, from Portage la Prairie to Yorkton, is 223 miles, in addition to which there are the Kussell and Rapid City branches, aggregating 26 miles. The mileage of the road is mostly in Manitoba, about fifty miles of the western portion of the main line being in the territory of Assiniboia. During the year this company made an arrangement for running over the Canadian Pacific between Portage la Prairie and Winnipeg, so that its trains now run right into Winnipeg instead of terminating at Portage la Prairie as formerly.

IN BRITISH COLUMBIA.

British Columbia, as stated, has made its

first connection by rail with the United States during 1890. On account of the fact that water communication exists at all times of the year, between British Columbia and the Pacific coast states, the matter of railway communication is not of as vast importance as it would be in an interior province like Manitoba. Still it is a very important epoch for the province. The first railway to give the province connection with the United States is the Westminister Southern. The northern terminus of this railway is on the Fraser river, just opposite the city of New Westminister. It is expected that the river will be bridged in time, so that the trains may run right into the city. In the meantime a railway ferry may be used. When the river is crossed, the road can be connected with the Canadian Pacific, a branch of which latter line reaches New Westminister. From New Westminister, or rather from the point on the Fraser river opposite that city, the road runs in a southerly direction to the United States boundary at Blain, in the state of Washington. At the boundary connection is made with the Fairhaven and Northern railway, and thence there is connection through to Pacific coast points south. An important feature in connection with this road is the fact that it will be controlled and operated by the Great Northern. This means that New Westminister is to become practically the northern terminus of the Great Northern on the Pacific coast.

Other important railway work has been done in British Columbia during the year. Work has been progressing on a branch extending from Mission, on the main line of the Canadian Pacific, in a southerly direction to the United States boundary, where connection will be made with a railway which is being built in a northerly direction in the state of Washington, known as the Seattle, Lake Shore and Eastern. The length of the connection in Canadian territory is only a few miles, and the most important portion of the work is the construction of a bridge over the Fraser river, near Mission station. The work is now nearing completion.

In the interior of British Columbia railway work was commenced during the year on a railway from the Columbia river to the new mining town of Nelson. This is a short line of railway, but it is likely to become a link in a more extensive system. It will open up a rich mineral region and give Nelson connection with the steamboat lines on the Columbia river. This railway also connects two extensive systems of navigation, namely, the Columbia and Kootenay rivers.

Work was also commenced on the Shuswap and Okanagan railway—another important interior road in the province. This road starts from the main line of the Canadian Pacific at Sicamous, and is being built in a southerly direction, having Vernon, on Okanagan lake, as its objective point. It will open up an excellent agricultural region, including the Enderby district, where there is already an important settlement. Considerable progress has been made with this road.

THE OUTLOOK FOR 1891.

Prospects for railway construction during 1891 are good. Continuation of work on the railways now under construction will alone

make a fairly active season, even if no new enterprises are undertaken. In the territory west of Lake Superior and east of Winnipeg there will be the continuation of work upon the Port Arthur, Duluth and Western. There is also a probability that another railway will be undertaken to open up the Atikokan iron deposits.

In Manitoba the Souris branch of the Canadian Pacific will be extended southwestward. A considerable quantity of material is being gathered at the end of the track, to resume work in the spring. The Glenboro branch of the Canadian Pacific will also be extended to Souris, to a junction with the Souris branch. The Northwest Central will no doubt be obliged to do something this year, though it would be rash to make any forecast as to what the road is likely to do. The Winnipeg and Hudson Bay railway is another enterprise about which it would be very unsafe to make any forecast. While it is desirable that the work should be continued, there is at present no reason to believe that anything important will transpire during 1891. There is a reasonable prospect that the Duluth and Winnipeg railway will reach Winnipeg during this year. This consummation alone would be sufficient to mark the season as an important one in railway construction, so far as Manitoba is concerned.

In the territories the most important railway work during 1891 will be the completion of the Calgary and Edmonton railway. About 100 miles of this road remain to be constructed, and definite assurance has been given that this will be accomplished. There is also good reason to believe that the southern extension of the Calgary and Edmonton, from Calgary to Macleod, will be built this year. No less a personage than Mr. Van Horne, of the Canadian Pacific, has stated that the road will be completed to Macleod during the year. The Calgary and Edmonton, including the southern extension to Macleod, it is understood will become a portion of the Canadian Pacific system. The Manitoba and Northwestern railway will no doubt be continued this year towards its objective point at Prince Albert. Though progressing slowly, it has extended more or less every year. A line from Saskatoon, on the Prince Albert branch, to Battleford, is considered as among the probabilities of the year, though no definite announcement has been made to this effect.

In British Columbia there is the line from Mission southward to the boundary, the Shuswap and Okanagan, and the Columbia and Kootenay railways, upon which work will be continued. The Westminister Southern may now be considered completed, though some important work remains to be done in arranging terminal facilities at New Westminister, which may include a bridge across the Fraser river. The latter alone would be a work of considerable magnitude.

In considering the outlook for this year, we have only mentioned such as may be called permanent railway enterprises. Besides these, there are any number of railway "schemes," as well as a large number of applications for charters from new roads, which have been passed over, some of which, however, may take more definite shape during the year.

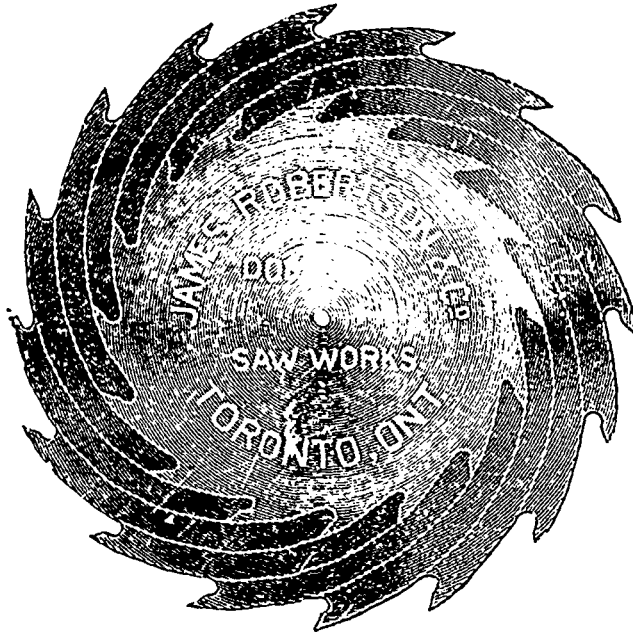
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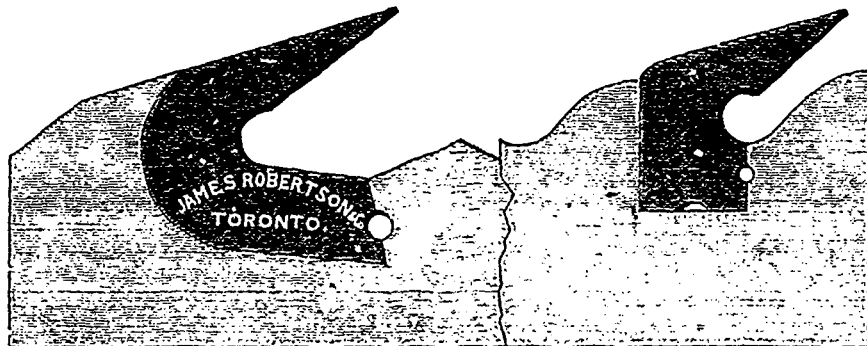
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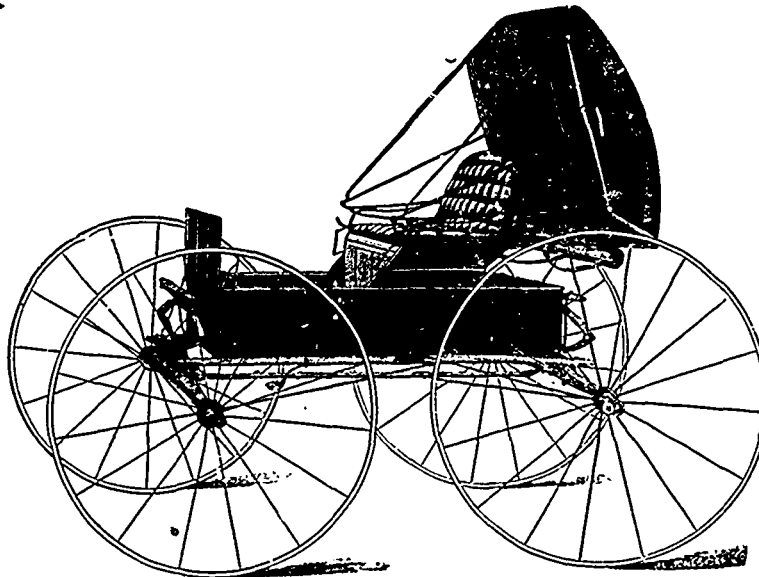
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## ONE THING OR EVERYTHING.

A MERCANTILE YARN OF THE NORTHWEST.

(Spun Specially for The Commercial)

CHAPTER I.  
THE OPENING.

Jake Millbank wiped the perspiration from his brow, laid down his felt hat, sat himself up on his counter and lighted a cheap domestic cigar. He required and was entitled to a little rest, for it was now noon, and for four hours he had been busy opening up, shelving and generally arranging a stock of general merchandise; and only those who have done such work are aware of how a few hours of it tires a man, especially on a spring morning in the Northwest, when, as is not uncommon there, the sun suddenly breaks forth in power and brightness, making havoc of the few remaining relics of winter, and jumping as it were from that season clean over the head of spring clear into summer heat, and catching many as it did Jake on this occasion with a heavy suit of underclothing still under his outer garments.

Jake Millbank was only a new arrival in the little Northwestern town in which he was located. He had lived from his birth until thirty years of age in an old fashioned town in an eastern province, where his father had been the leading dry goods merchant for nearly forty years, and until death terminated his long career of plodding industry and careful attention to business. Like most careful plodding men the father had gathered together a little wealth, which at his death was supplemented by some seven thousand dollars paid by life insurance companies on policies, issued over a quarter of a century previously, and kept in force by regular premium payments during that long interval. He left his widow and three sons in easy circumstances, and a valuable business to the two oldest boys, who were both married and family men, while Jake, the youngest, and as most observing people said, the smartest and most enterprising, received as his birthright a few thousand dollars of ready money, a division of the family estate, which was satisfactory to all, and especially to Jake, who for several years had lost interest greatly in the slow going conventional business his parent had built up, and was longing for some new and wider field in which to expend his energy and enterprise.

The Northwest fever has been more or less of an epidemic in Eastern Canada since the year 1872, rising and falling in violence as circumstances guided, and from this ailment Jake Millbank had suffered for two years before his father's death, but he could not leave his parent in the feeble state in which he had been for a long time before his end. His fever was lasting, however, and as soon as possible after the sad event he made his way to the prairie land, secured a business lot in a new and thriving town, built a frame store building, with a sleeping room for himself in the rear, and just as the first bright sun of May was warming all around, we find him as above described opening up and arranging a new general merchandise stock in his new and commodious store.

A fresh arrival in the Northwest is termed a tenderfoot, and it depends entirely upon how soon such arrival adapts himself to the circumstances of a new country, his retaining or getting clear of the title. Jake Millbank was not of the stuff to be long classed thus. He had come out in search of new ideas and a new mode of life and business, and during the three months he had spent in the country before he was able to get started in mercantile life, he had managed to steer clear of all the allurements of corner lots in embryo cities, had avoided all wildcat investments, keeping solid his resolution to get started in a staple business, and had even been acclimated to some extent, by having his nose frozen while taking a cross country sleigh ride some ten days after his arrival from the east. Of course his mind was made up that he could never succeed by sticking to the ideas of his eastern home. There a man had to stick to dry goods, groceries, hardware or some other branch of trade but in this new country Jake realized that he must take hold of anything that came his way, in which there was any clear prospect of profit, and in fact that a man to succeed must not bind himself strictly to one thing, but be ready to take a hand in everything that came within the range of a man in mercantile business. He had opened up store with quite a varied stock of merchandise, and if he could not secure all ready money purchases, he could truck and trade in every class of products brought in by his farmer customers, and in most instances make his profit both ways. He was not a conceited man, but he considered himself able to hold his own in almost any kind of honest mercantile business, and he felt gratified that the simple pioneer community

in which he had located would not require the sharp watching which was too often necessary in the eastern country he had left. His neighbors in village and country were a people down to primitive habits and mode of living and his dealings with them would be correspondingly simple, easy and satisfactory. He just failed to remember the old saying that, "necessity is the mother of invention," and to reason therefrom, that in a new country filling up with poor but industrious settlers, necessity often reached extreme limits, and was very likely to bring a corresponding strain upon inventive genius, and as he afterwards found, all the power of inventive genius is not put forth on machinery and other things, which are protected by patent rights. Of course his mistake was a trifling one, but one often made by arrivals in a new country.

Jake had barely finished his smoke and opened his store door for the first time to the public when he had a call from Dr. Sawbones, the only medical man in the village, who helped himself to a cigar and ordered some household supplies to be charged of course. Others followed, sampling the cigars left open to sell, and buying some trifling articles, and later in the afternoon, Mr. Ponsonby Neville, a young English gentleman, supposed to have considerable wealth in his native country, and located on a farm with three hired hands, a few miles from the village, was among the callers, and among those who were loudest in their praise of the tidy, well arranged appearance of Jake's new establishment. Before leaving Mr. Ponsonby Neville decided to open his account for farm supplies with Jake, and in the evening one of his wagons took away quite a liberal opening order, which was charged up of course. Thus the first day's business drew to a close, and after closing his store door for the night Jake footed up his day's business with the following results: Sales, \$77.50; cash, \$6.30; charged, \$71.50. The proportion charged was strikingly large, but then Mr. Ponsonby Neville's order made up a large share of the charges, and the balance was against good honest people located and interested in the neighborhood, all of whom would pay in time, and Mr. Neville's business was as good as cash, as he was known to be a man of large means, who preferred the unconventional and free life of a Northwestern agriculturalist with all its sacrifices to one of indolence and luxury in England. The figures satisfied Jake, and he felt convinced that he would soon work into popularity in his new sphere.

As the summer advanced Jake Millbank became more and more at ease in his new home. There was considerable scarcity of money in the country around, but as yet he had no business obligations to press him, and the outlook for harvest was fairly good, and once that was secured the financial situation would be completely changed. He had regular calls and orders from Mr. Neville and other less important customers in the country, while Dr. Sawbones kept adding to his score in the books, and like all others around making big calculations upon the financial freedom to be secured when the crop came to market. He had calls also from Joe Freejaw, the grocery drummer, who was sure to bring with him the latest thing in a humorous story, and Fred Melton, the dry goods drummer, who, although no political partizan, could talk for hours on the political system of the Dominion, and expose its evils sometimes in scathing language. Sam Slickmouth, the farm machinery agent, too was in two or three times every week, and brought glowing accounts of the state of growing crops, so that there was nothing approaching to monotony in Jake's daily life. The eastern man has an idea that a Northwestern winter must be a season of gloom and monotony, but in that he is mistaken. The winter is a time of rush and hustle in all towns and villages of the Northwest, while the summer, when farmers are kept busy on their farms, often proves trying in its monotony to the country merchant. In this respect Jake was fortunate. The village he was in kept growing all summer, and scores of new settlers were coming into the surrounding district, so that his first season was quite a lively one, so much so that there was talk of securing a charter and making the village an incorporated town, and not a few of the townspeople talked of Jake Millbank for the first Mayor.

In all his business affairs Jake kept steadily in view his first intention not to get in any business rut, but to tackle anything which promised a profit. He had been careful to put a good frost proof cellar under his place of business, and it kept gradually filling up with butter, salted lard and other truck from his farm customers. He was not an experienced man in handling such produce, dry goods being his original business, but he felt safe in buying butter and such products at a few cents below the price paid in the village by private parties to farmers, and butter thus bought in summer below retail price could not do otherwise than bring a good profit in winter and spring when such products would naturally be

scarcer and dearer. The fact that he only got such butter as could not be sold to consumers, he attributed to the eagerness to get cash instead of goods in which he invariably paid for such receipts. He was not averse either to trucking for a second hand plow, set of harrows or set of harness, some of which he sold again at a profit to other customers, but in almost every instance on credit. He did quite a heavy business for a country storekeeper, and although his bookkeeping business was abnormally heavy he had still on hand on the first day of August over \$1,000 cash of his original capital as a nest egg towards the payment of his heavy business obligations which fell due during the coming fall and winter. All that was wanted was a gathering in of the bountiful harvest now commenced to ripen and he would commence to rake in the cash returns. But there is many a slip 'twixt the cup and the lip.

CHAPTER II.  
FROM BOOM TO FROST.

The early history of every new western country records a period of boom succeeded by one of depression, and to such extremes does the latter sometimes descend, that it is a question, if a period of exciting progress, such as is generally termed a boom, is not an absolute curse to those who link their fortunes, and decide to expend their life's efforts for the development of the new land. A boom means inflation and a burdensome tax upon everything the pioneer has to purchase to aid him in his efforts, and it is a tax in which the genuine pioneer never has any share beyond that in its burdens. A boom is calculated to enrich only that class of speculative parasites, who have no use for industry, except when they can feed fat upon its progress, without entailing any of its burdens, or glut themselves upon its decay when a collapse of the inflation comes. In this respect the Canadian Northwest is no exception to other new countries. In fact it was during the first half of the past decade a marked illustration of the rule.

Most people in Canada have heard and read much about the crazy Manitoba boom of 1881-2; but only those who were in the province during these two years can comprehend the extreme to which the craze ran, and only those, who stayed by the country during the gloom and depression which followed, can comprehend the galling and bitter experience which their stay entailed. These years of depression were the years which tried a man, and tested if he had in him the elements of moral courage, and business pluck, for assuredly if he did not possess both, miserable failure in life was the alternative.

It is folly to imagine that after Manitoba had recovered from the depression, the evil relics of the boom were all gone. Men who had kept clear of all speculation during the excited period had shown symptoms of the craze in other respects. The small business man accustomed for a year or two to heavy cash sales at liberal profits, had cast aside the careful economy in all the details of business, which formerly characterized him, and the whole community, while they had not run into actual extravagance, had dropped into easy carelessness about their cost of living and other matters, which was much more dangerous and difficult to reform or check up, than actual extravagance, the evils connected therewith being much more subtle, and away below the surface appearance of things. Besides many who were once industrious business men, but got carried in the wild whirl of real estate speculation, when they came out of the crash were in a business sense utterly and permanently demoralized. To the present time there are scores of those who were once industrious citizens of the prairie province, who are eking out an existence upon the small revenue from some piece of property, which in the crash they managed to place beyond the reach of unpaid creditors under the shadow of a wife's skirts, a covering which baffles the most persistent sheriff or bailiff. Others by paying up interest on mortgages manage to prevent the foreclosure of the latter, and live in hopes of another boom coming. Others have sunk to be mere political hummers hanging around Dominion, Provincial or city politicians for a share of the official garbage, which is from time to time distributed among this idle and hungry horde. Yet these were all industrious useful citizens at one time, although industry is now entirely out of their calculations. To live by it they are not only unwilling but unable for they have put off the day of energy, which is indispensable in industry, until the power of energy is gone. Like Micawber they wait for something to turn up, and spend their time and thoughts dreaming, idly dreaming.

In the spring of 1883 there was a general waking up in Manitoba from the kind of stupor into which the collapse of the great boom had thrown people. The industrious and sensible set to work at what would tend to build up and develop the country, as such was the only course left open to them. Eastern capital avoided the prairie coun-



try as men would a plague stricken region, and even the speculative leader became convinced that his game was played out, & those of his class disappeared in hundreds much to the disappointment of hotel and boarding house keepers, and tradesmen in the city of Winnipeg and smaller cities and towns. The spring had been late of opening, but the average of crop sown was something wonderful compared with that of the previous year. The early summer was very favorable in weather, and early in August it looked as if Manitoba would export from the ripening grain crop, after supplying the demands of her own people, nearly four million bushels of wheat, besides other grain. But a cold moist weather set in about the middle of that month, and when September opened, the process of ripening had made very little headway. There was general anxiety for the season was late, and warm ripening weather did not come. On the evening of September 7th, anxiety reached nervousness, as thermometers were seen to drop rapidly. Yet the wind was from the south, which should bring higher temperature. Hundreds of men were sleepless that night, and when morning came a heavy hoar frost covered the country, ice formed on ponds, and water puddles, potatoes and other vine plants were blackened and cut to the ground, and three-fourths of the insignificant but still only partially ripened crop of wheat was either destroyed or materially injured by the frost. The morning was the blackest in the agricultural record of the northwest in one sense, and yet as if to tantalize those who beheld the work of ruin, the sun shone out brighter than it had for weeks previously, and developed into a day of warmth and brightness, such as had been earnestly wished for and by many earnestly prayed for during the three weeks preceding the killing frost.

#### CHAPTER III. THE SQUEEZE.

Residents of Manitoba were all waiting anxiously for the opening of the spring of 1884, and hoping almost against hope for something to turn up, which would relieve the depression which prevailed in the province, and which was generally attributed entirely to the heavy damage by frost to the crops of the preceding year, but which was due to some measure to the over hopeful lease, many if not all had built up in the results of that same crop. The truth was, few residents of the prairie province had ever got down to the close study of economy until a crop failure compelled them to do so. Up to that point credit had been free and easily obtained by all classes, and few gave the importance to preparation to meet future obligations which should be given. During the winter the country had gone through a time of exciting agitation, and struggling settlers were prepared to fasten the blame of their troubles on anything, every thing, anybody and everybody but themselves, who were most of all to blame. The Dominion and Provincial Governments were soundly abused, and for what it was often difficult to tell, except that the influence of neither was sufficient to bring the crop of 1883 out in safety or compel millers and grain dealers to pay a dollar a bushel for every grain of wheat in the province sound or damaged. Farmers were not the only agitators, for every worthless dead beat of a local politician chimed in with his oratory, enlarged on their grievances real and imaginary, and sought to make popularity out of the general discontent. Many good business men too, were equally fond in their denunciation of the Governments, and still more so of the millers and others engaged in the grain trade, all of whom were, accused of being bound up in a conspiracy to cheat, impoverish and ruin the poor farmers. One would imagine to hear the loud complaints, that none but farmers were suffering in any way, and that all in commercial pursuits were fast making wealth by the farmer's poverty.

How the merchants generally fared during these trying times may be guessed at from the fact, that of the twenty-seven hundred business institutions in the Canadian Northwest in existence in the summer of 1882, over eleven hundred were forced into insolvency or compelled to give up business as unprofitable before the close of the summer of 1884. Distant capitalists who had invested money in the Northwest were pressing to realize and get out of the country. Banks, as is customary in a time of depression, kept up a galling pressure of contraction, gauging the same so as to keep it as severe as possible without bringing actual panic. Eastern manufacturers and wholesale dealers by the dozen withdrew from the northwestern field, and quite a few cut and slashed in a financial sense at their customers here, with the object of realizing as highly as possible, and many a country merchant, who with a little nursing would have paid every creditor what he owed him, was forced into insolvency and his estate in a large measure squandered in the crash and eagerness to realize.

Jake Millbank was still on his feet in a business sense in the spring of 1884, but his props were by no means too solid under him. He had used up all his reserve capital and every dollar he could gather to meet obligations, but had only partially succeeded in that respect. He had frequently been forced to ask part renewals from his several creditors, but had taken care always to provide in some way for obligations maturing. He had followed his policy of taking a hand at everything, and had a cellar full of butter, hides, potatoes and such like, and a shed full of second hand wagons, plows, harrows and other truck, most of which he held as security for unpaid store bills, but was at liberty to sell for cash at fixed figures, and credit to the owners in his books. It is needless to say, however, that a cash sale of such truck was out of the question in such times. His books showed several thousand dollars due him, but to collect one little of his outstanding debts was a matter impossible. He felt the pressure heavy on him, and had joined freely in the general cry of discontent and agitation. In fact he had become a local leader in an organized agitation, and had shown signs of developing into a good political stump speaker.

"Sam Whitman has skipped, Jake," said Mr. Slickmouth the farm machinery agent one April morning as he entered Jake Millbank's store.

"Skipped where," gasped Jake, as he started at the calm agent.

"O! I suppose across the boundary. He'd get out of Canada anyhow," said the agent as he reached for a cigar.

"Then I'm out at least a hundred and twenty dollars," said Jake, then after a pause he added "I thought you considered him honest."

"So I did," replied Mr. Slickmouth. Then as he puffed the cigar he half muttered, "my house carried him over three hundred dollars and only got the half of it." But I got a mare and colt, which I got a mortgage on, and I guess we will get out even on them, once I get a buyer for them.

Jake Millbank paid up and down behind his counter in silence for several minutes. He was doing some hard thinking. Slickmouth had recommended quite a few farmer customers to him, and among the number the absconding Whitman. Of course he only recommended men he was prepared to trust himself, but some how or other when it came to collecting, Slickmouth always had some kind of a lien or mortgage which made him comparatively safe, whereas Jake had nothing except some of the truck securities now lying useless and unsaleable in the shed in his back yard. There was scope for thinking here, and he was likely to come to the conclusion that he was an ass in business matters, and should change his tactics in a hurry. But he began to think over the affairs of neighboring merchants, and consider, that they were in the same boat as himself. Fudge, it was a loss and he must bear it quietly. Such securities as Slickmouth managed to get hold of were necessary in the implement business, but general merchants, dependent upon the patronage of the farmers, could not expect to get security, when they gave credit.

This conclusion at which Jake Millbank arrived in his mind may seem strange in print, but it simply gives expression to the policy followed by retail merchants in other agricultural countries as well as the Northwest. The farm machinery man, who often sells to a farmer some machine, which is a matter of secondary consideration, if indeed not altogether unnecessary to him, seldom fails to take some security for payment, and never fails to have the obligation acknowledged in writing in an instrument which gives him quite a start of ordinary creditors. On the other hand the retail merchant, who supplies the farmer with food and clothing for himself and his family, has to give credit without any security and in most instances without any acknowledgement on the part of his customer, which would prove the debt in a law court. When the retail merchant meets a loss and the machine man comes out safe or nearly so, the latter gets abused as a sharper and rascal, whereas the whole matter lies in the fact, that the machine man's system of business makes full provision for the collecting of outstanding debts, whereas the merchants system, if he has any, makes no such provision, until it is as a rule too late to follow a safe or successful one.

Mr. Slickmouth had eyed Jake very cautiously during the latter's pacing and thinking, and as he saw his features relax, he touched him on the arm and said, "Jake you snap that farm of Whitman's, you can get it for the mortgage and interest." Then he explained to Jake how there was only four dollars an acre mortgage on Whitman's farm and the company wanted only the interest on their loan, while the farm was well worth ten dollars an acre of any man's money. The company for payment of the back interest about \$130, would give an

agreement to foreclose on Whitman and sell to Jake for the amount of the mortgage and costs. If Whitman ever came back to get his farm before the foreclosure was secured he would have to pay what he owed Jake and all costs and interest. Slickmouth concluded his persuasive argument with the declaration, that if he was in a position to swing it, he would own that farm himself.

There are few men who will not launch out money to recover a loss, and Jake was too quick sighted not to see the force of Slickmouth's argument. The latter was a little ahead in the way of making collections from the absconding Sam Whitman, but he no doubt wished to see a friend coming out whole also. And Mr. Slickmouth really did want Jake to come out ahead in this matter, while by getting him to take the farm, he himself made a small commission of thirty-five dollars out of the mortgage company on whose hands it was left. It is needless to add that in two weeks afterwards Jake Millbank controlled, with a hope of in a few months owning a farm of 320 acres.

Before the fall of 1884 came round Jake Millbank had passed through quite a few squeezes in business. He had managed to collect only a very small proportion of the debts due him from the previous year, while he could not for fear of losing both their money and their patronage refuse to give further credit to many who thus owed him. In spite of all he could do his book debts kept increasing, as did also the collection of truck in his shed and cellar. In the spring he had shipped to Winnipeg, several tons of butter, a large proportion of which had been stored for months in his cellar, and instead of making a profit, he made a heavy loss by handling it. Butter production had increased amazingly in the fall and winter of 1883, and prices went crash the following spring. A shipment of salted hides brought no profit, although not a heavy loss like the butter, and it slowly became apparent, that where ever he had calculated on making a double profit, a loss came on one side. He could not stand this a very long time, but he hoped for better times soon, and expected in the fall to get several hundred dollars from Mr. Poisonby Neville, whose account had grown to abnormally large proportions. Then there were several smaller farmers to whom Mr. Poisonby owed money, for work, hay, etc., and who in turn owed Jake, all of which would come right as soon as the administrator of the Neville estate in England got matter's arranged, and could send Mr. Poisonby a portion of the funds due him. The cash from these sources would be quite a help to him, and as he carried a stock much smaller than a year ago, he hoped to weather through all right, and the returns from the crop generally, would make him easy before spring. Then he had that farm, which he could not fail to sell soon at a good profit. He had little thought of these calculations proving mere empty hopes without fulfillment, before the coming winter had passed.

The harvest of 1884 came round in Manitoba, and its results varied much in different localities, around the locality in which Jake Millbank was, streaks of fine crops were sandwiched with streaks where frost had done heavy damage, so that some farmers were well satisfied and others badly disappointed. Jake found the work of raking in country collections very hard, and far from satisfactory. His own farm instead of being a source of profit was a load. The foreclosure and conveyance expenses amounted to quite a little sum, and the cost of breaking and summer-fallowing had been heavy, although paid mostly with old store bills due him. Christmas was close at hand, and he sent to his old mother and brother some curios of the prairie country as Christmas gifts, among others a fine buffalo head and horns, left with him for sale by Mr. Neville. He had been anxious for several days to see that gentleman to know the price he placed on the buffalo head, and had asked Mr. Slickmouth to see him and tell him to call. The train carrying off his presents had not left the town half an hour, when Slickmouth brought the news that Mr. Neville was off for parts unknown, and as to his estates in England, he, Slickmouth, believed they were more likely to be located in the moon. He had left nothing which could be attached, unless a bull terrier and a setter bitch, both of unquestioned breeding, and these he had brought to Jake in the wagon.

The blow was a heavy one on Jake Millbank. He had lost over six hundred dollars by this one man, and who knew how soon other losses would follow. He lost no time in enquiring as to the truth of Mr. Slickmouth's story, and found it to be too true. He took delivery of the canine assets, scarcely knowing what to do, and put them in his back shed, each chained up. That night he slept but little, and in his night tossings he mapped out a new policy for himself, which like all other policies not

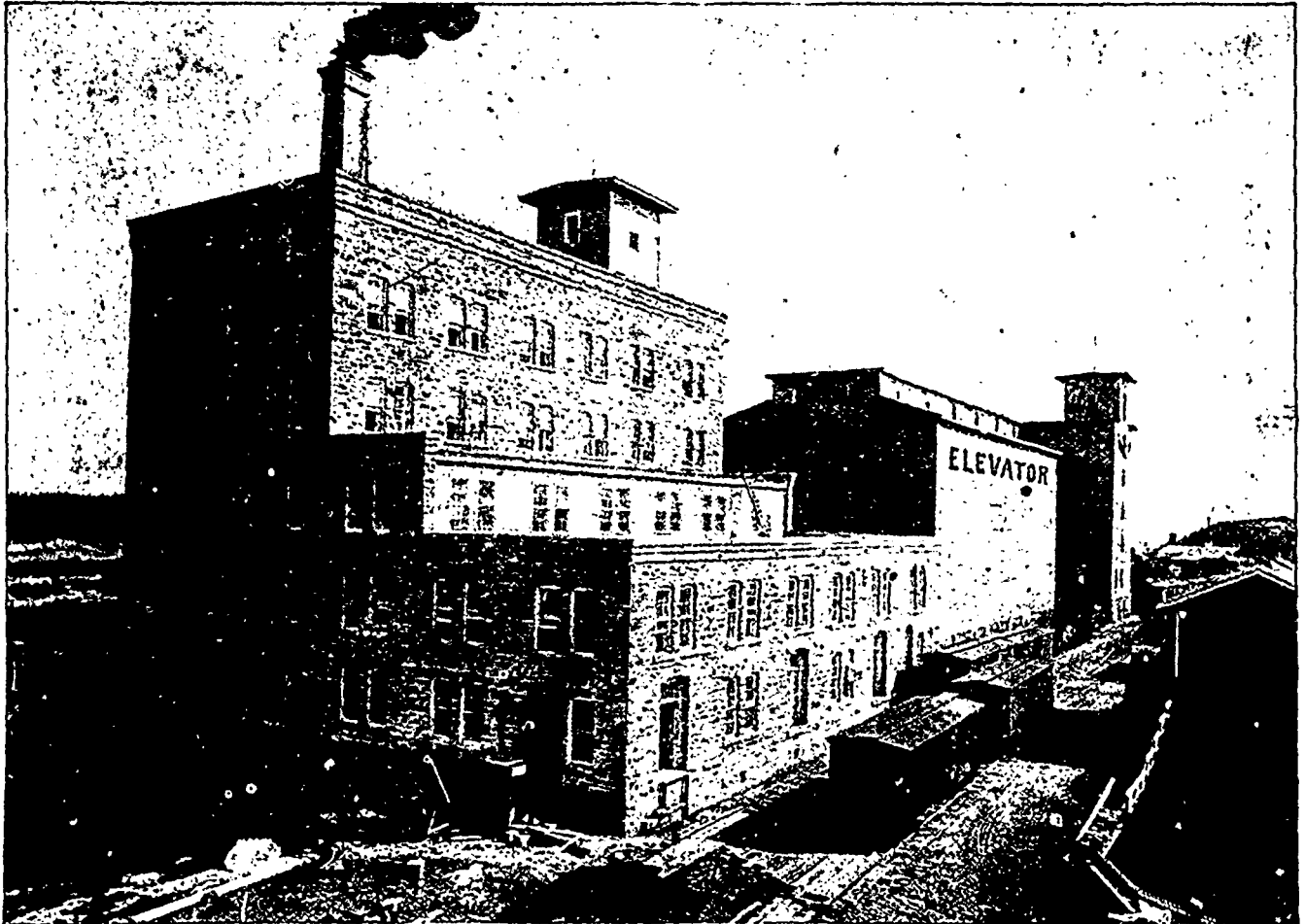
(Continued on Page 517)

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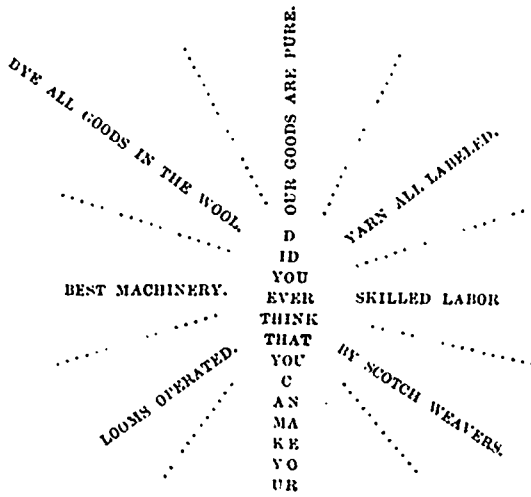
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DYE ALL GOODS IN THE WOOL.  
BEST MACHINERY.  
LOOMS OPERATED.  
MARGIN OF PROFIT EASIER ON GOOD GOODS THAN ON POOR ONES EVEN IF THEY DO COST YOU A TRIFLE HIGHER. OUR YARNS BLANKETS TWEEDS SHEETING ETC., ARE MADE FROM PURE WESTERN WOOL.

ENCOURAGE HOME INDUSTRY AND MAKE A HOME MARKET FOR THE WESTERN FARMER. WRITE FOR SAMPLES.

WESTERN WOOLEN MILLS,  
STEPHENSON, JOHNSTONE & Co.  
PROPRIETORS.  
ST. BONIFACE, OPPOSITE WINNIPEG.

YARNS

Our Travellers have commenced the campaign for 1891.

Their Sundry Samples are larger than ever, and prices better than ever.

Cigar Samples represent the largest stock and largest variety west of the Great Lakes.

Tobacconists' Sundries were never more complete.

In Drugs and Medicines, our representatives are able to quote with any house in Canada.

WAIT UNTIL THEY CALL.

*Dawson, Sole Secy.*

WINNIPEG, - MANITOBA.

decided upon coolly, but under pressure and excitement, was of course an extreme one involving a radical change. Before the next evening he had written out, and in the hands of a sheriff against over a dozen of his leading debtors, and he intended to make out other accounts as soon as he got time and commence the new year with a financial policy of unrelenting sternness. Like all other resolves made upon an impulse, this of Jake Millbank's was liable to be changed ere the new year was entered upon. Two days afterwards the Rev. Mr. Miltmay called in, and after drawing a touching picture of the trials, struggles and misfortunes of one of the men Jake had sued, he offered to personally guarantee the debt, if suit could be withdrawn, and some further extension of time allowed. Of course Jake could not resist such an appeal, and he had only shaken hands and parted with the reverend gentleman, when a little slender figured young girl entered the store, and after looking earnestly at him with a pair of lustrous but appealing blue eyes she said softly, "Mr. Millbank, I am a daughter of William Halton, and you have, I believe, taken legal proceedings against him for the recovery of what is your honest dues. Is there no way to stop these proceedings but by paying the money you ask, Mr. Millbank?"

"None I am afraid Miss Halton," said Jake, although his heart flatly denied what his lips uttered.

There were tears in the appealing blue eyes as the girl replied, "my father was always considered an honorable man, and my two brothers I believe are, but they cannot pay, when they do not have what to pay with. We have had many a struggle these past two years, but we hoped to pay you Mr. Millbank, and calculated upon payment of quite a sum from Mr. Ponsoyby Neville to do so. My father and brothers worked hard for what that man owed them, but they will never be paid for it now. Once more I ask you Mr. Millbank, can you not withdraw that suit, and prevent a judgment being given against a man, who never had one against him before. Time is all he wants to enable him to pay you."

In a quick sharp tone Jake replied to this entreaty, "I did not know your father, like myself, was a victim to that polished rascal Neville." He paused a moment then added, "I will withdraw the suit Miss Halton, and tell your father his account is open here yet."

The girl stood with her breast heaving and eyes filled with tears, and there was likely to have been a scene, had not Dr. Sawbones and another party entered, and upset all the sentiment of the occasion, and compelled the girl to leave with only muttered thanks.

Straight laced business men may say Jake Millbank was a fool to let a girl's tears upset his business calculations. But talk is cheap. The most rigid commercial martinet may remember when a pair of pretty appealing eyes have drawn forth a subscription for the conversion of Turks, Moors or heathens of the New Hebrides, when a sermon from a bishop would not have brought out a cent for a similar purpose. A pair of bright eyes are powerful magnets drawing towards generous acts, and when they are filled with an outfit of tears, the man is little short of a fiend, who can resist their influence.

Thus it was with Jake Millbank's suits against his debtors. A stern impulse dictated them, and generous impulses terminated them in some instances, and in others he realized the truth of the proverb. "Sue a beggar and catch a louse."

## CHAPTER IV.

## THE ASSIGNMENT

The man who works his way through life by physical labor has but little conception of how mental work wears a man out in a physical sense, and any one who could look at the haggard careworn face of Jake Millbank during the month of January 1835, would scarcely recognize the hearty rugged young man of the preceding spring. He felt that business was going against him, and he was almost led to think that fate had formed a conspiracy for his ruin. The fourth of February with heavy business obligations maturing was ever in his mind, even in sleep it was uppermost in his dreams. He could not see how he was to tide over that approaching test. Mr. Ponsoyby Neville had brought him not only a loss of that gentleman's account, but quite a little knot of Jake's other customers, poor but honest farmers lost heavily by the aristocratic fraud, and had to get their bills in his, Jake's, books carried over. He had taken horses in payment of some debts, and had half a dozen he was unable to sell, standing in his shed idle and eating their heads off. The mortgage company also presented a bill of some three hundred dollars, the cost of foreclosure and transfer of the Whitman farm, including one year of interest on mortgage, and three years insurance on buildings, a matter which had been overlooked, when the farm deed was made. In this respect mortgage companies deserve credit for the complete manner in which they do busi-

ness. They never risk money on uninsured property, and while they never look for a dollar their agreement does not call for, they are careful to make all agreements safe ones on their side, and as far as possible safe to their customer, although his payments may at times become very inconvenient as well as burdensome. Prompt payment had to be made or lose the farm, which with ninety odd acres ready for seed in spring was too valuable to let go. Jake paid the money and got his deed, but it was the proverbial last straw, and he was the camel financially. His heart sank within him as he laid away the deed of the farm.

How he was to succeed in pulling through the fourth of February was now beyond his comprehension. Besides among the creditors then to be appraised, were several new ones in the east. His first creditors had not pressed him to buy goods for the last fall trade, and irritated a little at their coldness, he had bought freely from several new houses. The bulk of his obligations on the fourth were to firms which had never handled a dollar of his money. He could not ask extension of time from such. What was he to do? Write to his brothers, who he knew could swing a few thousand dollars of ready funds at any moment. His pride would not let him follow that course. Well, he thought, I will consult Slickmouth, for I must acknowledge he is sharper witted than I am.

That afternoon he unbosomed himself to the machinery agent, who, after he had heard his state of affairs, and anxious state of mind, gave a guffaw of a laugh, and said, "Jake, you're the same kind of a sucker I was fifteen years ago. I busted them and lost all I had, but if I had to do it again, I'd manage it differently. Now Jake, you stop your sweating about the fourth of February, and let some of the fellows who hold the notes against you do some of it. You have had your share of it. Just you get what think you can in your mit and hang to it until you get things arranged, so that you can pull through. As to the notes, just pay no attention to them. Don't write about them, but let your creditors do the writing. If I had done that fifteen years ago, instead of working myself crazy about the good of creditors, who cleaned me out like a nest of rats, I could have forced a settlement, that would have put me solid on my feet again. That's my advice for the present, and if any of your creditors get ugly, tell me, and I'll give you another wrinkle or two, that will make them squint around before they try to hurt you very much"; and as the machinery agent concluded he grabbed a cigar and made for the front main door calling out as he emerged "Harry" "Harry" after a passing farmer, who was forced to stop and reply, although it was evident he would rather not have met Mr. Slickmouth.

Bad advice is too often followed in preference to good, and Jake Millbank with no good advice to counterbalance the evil council of Slickmouth, concluded, but with reluctance and grave doubts in his mind, to adopt it in some measure. He had no alternative that promised any relief, except write and give his state of affairs to his relations. He did write that night to his oldest brother Arthur, but he did not state plainly his business difficulties. He stated among other things, that his health was not as good as he would like, and that on the fourth of February he had obligations to meet, which would take his best efforts. This satisfied his misgivings somewhat, as it was a kind of compromise between an open manly course, and the crooked one advised by Slickmouth. Besides if the machinery man's scheme did not go right, the first step was made towards an appeal to his brothers.

The fourth of February came around, but Jake Millbank had not escaped the worry or sweating as Slickmouth called it. His notes he allowed to go unhonored and unnoticed, but it had a terrible effect upon him. He had never disregarded a business obligation before, and all that day and for several afterwards he was nervous and restless. Then a letter came from his brother Arthur. It contained advice to take better care of his health, and not fail to apply at home for financial aid, rather than let any dishonor be attributed to his business reputation. "Remember" said the letter, "Our father never had a dishonored business obligation, and we must not allow a shade to go on his record, now he is gone."

This last sentence brought the tears to Jake's eyes, while it penetrated his heart like a barbed weapon. He was dazed and unable to form a resolution of any kind, and was in this state for four days, when he was suddenly awakened from his stupor, by the delivery of a writ the perusal of which showed, that one creditor meant no trifling. It was useless longer to hide matters. That day he wrote his brother telling him he failed to meet his payments of February fourth, and was sued for \$300, by one creditor. He must he said have prompt relief. He also wrote to another creditor in Winnipeg, one he had done business with from the start, and who had been not

only lenient, but kind to him, and informed that party of his being sued. Two days afterwards that creditor was in Jake's store, and after looking hurriedly into his affairs advised him to assign in trust, making the creditor himself assignee. Jake took the advice. The papers were made out and he signed them. The Winnipeg creditor left for home the same day leaving Jake in charge of the store to carry it on for the benefit of the creditors, and promised to send up an experienced clerk, to aid in taking stock and preparing a statement for a meeting of creditors. He was not two hours gone, before Slickmouth called in, and on hearing the news from Jake gave him a scathing lecture for being such a sucker. He expounded a far wiser course to his listener, but as an assignment was actually made at that time, it would not be of any value here to give the readers its details.

That evening Jake felt better than he had for two weeks. He had veered round to something of an honest course once more, and that gave some satisfaction. The worst had come and the dreaded crash was reached. Still he felt nervous and restless. He had no appetite for food, and had eaten scarcely anything for several days. A dizziness came over him at times, and he had a wild throbbing at the temples. He went into a neighboring drug and stationery store and looked at the books. Some light reading might divert his mind from unpleasant thoughts. He picked up a book from the counter. It was a book of poems. A prose romance would suit him better, but before laying the first volume down some lines in the opening pages caught his eye, and for a few moments he gazed intently at them. There was surely something peculiarly attractive in them. He looked at them again and read in an undertone:--

"The man who seeks one thing and one thing alone,

May hope to attain that, before life is done:

But he who seeks all things, wherever he goes,

Only reaps from the hopes, which around him he sows

A harvest of barren regrets."

Jake walked moodily to his own store and entered it. He wanted some quietness, but did not long enjoy such, as Dr. Sawbones entered hurriedly followed by Sam Slickmouth, and informed him that he had just set in splints the broken arm of a little boy, the result of a knock down the urchin had received by Jake's setter bitch playfully jumping on him. A gun and ammunition belt hung in the store, and the poor dog would soon have been out of trouble, had not Slickmouth begged a reprieve, and the possession of the canine, both of which were fully granted. A month before that the bull terrier had met a sudden death for attempting to tear the udder off a passing cow, so that now Jake was free from possessing anything likely to bring to his remembrance Mr. Ponsoyby Neville.

His visitors left him and with lights blown out, he sat in the dark and pondered over the strange lines read in the poem. "One thing and one thing alone" he muttered. "Aye there's where I've missed it. I have dabbled in everything. Over a thousand dollars sunk in a farm, another thousand more in horses now eating their heads off, and over another thousand in other useless and unsaleable truck. With these resources in hand now, I need not have assigned, although I have been a fool in giving credit. There is the key note of all my blunders and misfortunes." Such was the tenor of his soliloquy, and such was the theme of his nervous dreams during the few short periods of sleep, he managed to get that night.

For a few days Jake Millbank had plenty of sympathizers in his business troubles, and probably more pretended ones. The Rev. Mr. Miltmay wasted some pious council on him, for which he possibly was not sufficiently grateful, and the blue eyed daughter of William Halton slipped into the store, and with a warm nervous grasp of his hand and a face full of sympathetic truth, told her sorrow for his misfortunes. Mr. Smith the experienced clerk who was to help him to take stock arrived, and got to work at once. Two days later his brother came also, and to him Jake made a full statement of how matters stood, which he concluded with the statement, that he could see clearly where his mistakes commenced and what was the foundation of all his blunders. His haggard look and nervous manner frightened Arthur, and at the same time checked any word of chiding he might have for his foolish young brother. Promptly he instructed Mr. Smith to cease stock taking, as all he wanted was a list of liabilities, that each creditor might be paid one hundred cents on the dollar. Two days later he left with this list in his possession to see the assignee in Winnipeg, with whom after his arrival there, he arranged the payment of his brother's creditors in full, one third cash down, one third in six, and one third in nine months from that date, he to be security for the two last payments.

With the return of Arthur Millbank from Winnipeg, came the news of a half-breed and Indian rebellion in the

far North Saskatchewan valley. The news startled settlers generally. Troops from Manitoba and Eastern Provinces were ordered to the Northwest to quell the same. Arthur Millbank was deeply interested in the state of affairs, but he was much more deeply interested in his brother Jake, when he got back and found him down in bed delirious with a fever, and Mr. Slickmouth, the machinery agent anxiously watching at his bed side.

#### CHAPTER V. RECOVERY.

Jake Millbank's fever was as long as well as a violent one, and the skill of Dr. Sawbones was taxed to its limits to bring his patient safely through. His mind seemed to keep wandering over his business troubles in the delirium, and often he was heard to mutter between nervous sighing spasms, the incomprehensible words, "One thing and one thing alone." Arthur was unceasing in his watchfulness of his brother, leaving the store in charge of Mr. Smith, who had agreed to stay during Jake's illness. Slickmouth, some of whose evil traits the reader has observed, showed how above the dark mantle of crookedness woven by a misguided experience, his naturally good heart would rise; for no brother could watch and nurse more kindly than he did Jake through the long weeks of burning fever. Poor Mr. Slickmouth, like many another man with a kind big heart, he had misinterpreted the first hard lesson of early life, and never afterwards could he see out of financial difficulty any way but a crooked one. Thus the true usefulness of many a good man is lost. At times the patient would look somewhat calmer, and reason would struggle to master delirium, then he would look up into the face of either of his nurses, and gasp Arthur or Sam, then gradually sink back into the delirium.

The fever had about spent its force and a lucid term of a few moments came. Jake looked up for the face of his brother or the machinery man, but another form was bending over him, and a pair of deep blue eyes full of tenderness and moist with tears gazed into his, a hand lighter and softer than that of either his brother or his friend stroked back his hair, and a pair of soft lips were pressed against his brow. He was too weak to ask who bent over him, although those eyes seemed to carry a sense of soothing relief to his fever tangled brain. That hand and the kiss of those lips brought a feeling of relief from pain, and as he gazed upward vacantly into the deep blue eyes, he gradually sank into a calm and almost feverless sleep, from which when he awoke four hours later, Dr. Sawbones pronounced the fever broken up.

When Jake Millbank recovered enough to move out of his room into his store he was astonished to learn the great changes which had taken place. His idle hours had been sold at good prices to a Government purchasing agent, as had several second-hand wagons he used to have in his shed. All had been wanted for military transport purposes. Arthur had sold his farm too, and made a profitable sale of it and the first act of business Jake did was to sign the deed. Six weeks after his recovery the rebellion was crushed and troops and transports were on their way home. Among the latter were many of his former customers, who with their teams had been in the service of the Government, and were returning with plenty of ready money in their possession. That fall Jake received payment of old bills he never expected to receive, and before the close of the year he was able to pay back to his brother all the cash he had advanced to secure a settlement with his creditors. The following fourth of February did not bring him any financial annoyance, and as he gave up all idea of making a success by dabbling in everything, he found he was able to make it by sticking close to one thing, namely, the business of a country general merchant.

Arthur Millbank made another visit to the Northwest in the early fall of 1887, that year of great prosperity in that country, when he was present to see a fastening made between Mr. Jacob Millbank and Miss Minnie Halton by the Rev. Mr. Wildman. That same winter the little town was incorporated and Jacob Millbank was the charter mayor. His worship stood at the door of his store on the fourth of February, 1888, and soliloquized as he looked around: "Yes, I cannot see a trace of my follies and misfortunes of three years ago." Here he stopped short, then muttered a little more audibly "Blast it there's Sam Slickmouth and that set of bitches, the only relic of that aristocratic scoundrel, Ponsonby Neville."

### The North Country.

But little definite knowledge has yet been gathered about the country north of the Saskatchewan river, but enough has been made known during the last few years to dispel many of the

false ideas held about this great region. The popular idea throughout Canada regarding the north country is certainly far astray. It is not many years ago that Manitoba and the adjoining territory to the west was considered almost uninhabitable. When the true nature of the country, its soil, climate and resources became known, the Dominion of Canada assumed an importance in the minds of the people which they had never dreamed of before. We believe there is even a greater surprise in store for the people when a fuller knowledge has been gained about the country north of the Saskatchewan. Explorations made of late have already had the effect of dispelling much ignorance concerning this vast region, but we are only beginning to get our eyes open as to the great heritage which the Dominion has in the north. Lieutenant Colonel Butler, C.B., F.R.G.S. says:—

"Standing at the junction of the two Saskatchewan (the centre point of the Prince Albert district) the traveller sees to the north and east the dark ranks of a great forest, while to the south and west begin the endless prairies of the middle continent. Now, if we take a line from here and continue it on through the very rich and fertile country lying twenty to thirty miles north of Carleton, we will be passing through about the centre of the true fertile belt. The fertile belt has been defined as being bounded on the north by the North Saskatchewan river. It will yet be found that there are ten acres of fertile land lying north of the North Saskatchewan for every one acre lying south of it."

The opinion of this great explorer is valuable and must not be taken as a random assertion. Just think of it! ten acres of good land north to one south of the North Saskatchewan! If the country were equally valuable north and south of the great river we would have a vast heritage to the north, but this explorer estimates that the country to the north has ten times the value of that to the south. This is certainly wonderful, and almost beyond the comprehension of many Canadians who are steeped in the popular ignorance about our great north land. This ignorance has been dispelled concerning the country south of the Saskatchewan and it will soon be dispelled as regards the country to the north.

The vastness of the territory north of the North Saskatchewan river is a matter about which many are ignorant. It contains lakes of 10,000 to 12,000 square miles in size. Rivers which are measured in length by thousands of miles, the MacKenzie river being 2,500 miles in length, and vast areas of agricultural, grazing, timber and mineral lands. The greatest petroleum beds in the world are probably those north of the Saskatchewan. There are great areas of coal lands, while gold, iron and many other minerals are known to exist. All the northern lakes and rivers swarm with valuable food fishes, the whitefish being specially abundant and of fine quality. The total area of the country north of the North Saskatchewan is over 2,000,000 square miles. The area of the Austrian empire is 240,000; France is 204,000; German empire, 211,000; Spain, 197,000; United Kingdom, 121,000 square miles. These five great empires combined make up less than one half of the area of the country north of the North Saskatchewan. If therefore, only a small portion of the total is adapted to settlement, there will be room for many millions of inhabitants in such portion.

The country immediately to the north and east of Prince Albert is a great forest region of valuable timber land, interspersed with rich hay meadows. This must become the centre of a great lumbering industry in time. The soil is good, and when cleared of timber, will be valuable for farming and stock raising. The Shell river country north and east of Prince Albert is a large prairie region, having very rich soil, and is well adapted to general agriculture. Some settlers are already crossing to the north side of the river, both for farming and ranching—stock raising—and in time Prince Albert will probably have as large a population to the north as to the south. A road has been cut from Prince Albert northward a distance of about 125 miles, to Montreal lake, for freighting purposes. From the latter lake there is a water route via Churchill river by open boat to Hudson bay. Some fine whitefish and trout are brought to Prince Albert from the lakes. There are no civilized settlements in the district referred to, but there are a number of Indian settlements and trading posts at points between Prince Albert and Churchill, on Hudson bay. Some missions have also been established among the Indians. At Stanley mission a fine church of the Episcopal denomination has been established, and it has a large congregation of Indian adherents. Part of the material for the church, such as the stained glass windows, etc., was brought from England, via Hudson bay. The lumber was sawn by hand on the spot. The country through to Hudson bay becomes rocky some distance beyond Montreal lake, and is supposed to be valuable in minerals.

### New Manitoba Flour Mills.

Manitoba has made progress the past year in the milling industry, a number of new mills having been established. Along the Manitoba and North-Western railway three new roller mills having been built, one each at Arden, Neepawa and Russell. On the Canadian Pacific main line and branches new mills have been built, one each at McGregor, Austin, Manitou and Pilot Mound; also an oatmeal mill at Portage la Prairie to replace the one burned last fall. At Brandon the mill has been rebuilt, and increased in capacity from 150 to 250 bbls per day. At Regina the mill was burned last fall. The latter was located the farthest west of any mill east of the mountains in Canadian territory. The new mills mentioned are mostly small, having an average capacity of about 100 bbls each per day. Last fall the first roller mill on the Canadian Pacific coast was completed. This mill is located at Victoria and has a capacity of about 200 bbls. The firm also operates a rice mill at Victoria. A train load of wheat was shipped from Manitoba for the Victoria mill recently, the supply of wheat on our Pacific coast being limited in quantity and soft in quality. A large number of elevators have been put up at Manitoba points during the past year, and the grain storage capacity of Manitoba, including Lake Superior ports, is now estimated at 3,000,000 bushels. Ten years ago Manitoba had no grain storage accommodation.

# G. F. STEPHENS & Co.

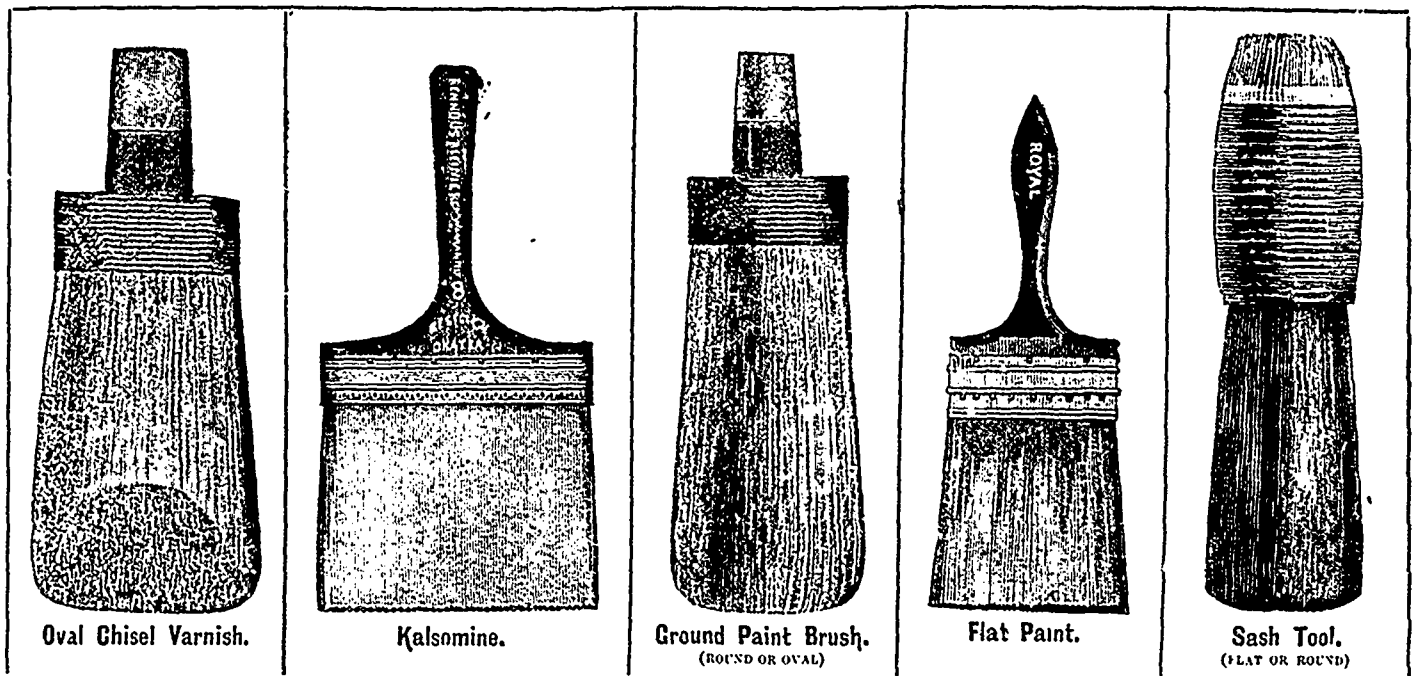
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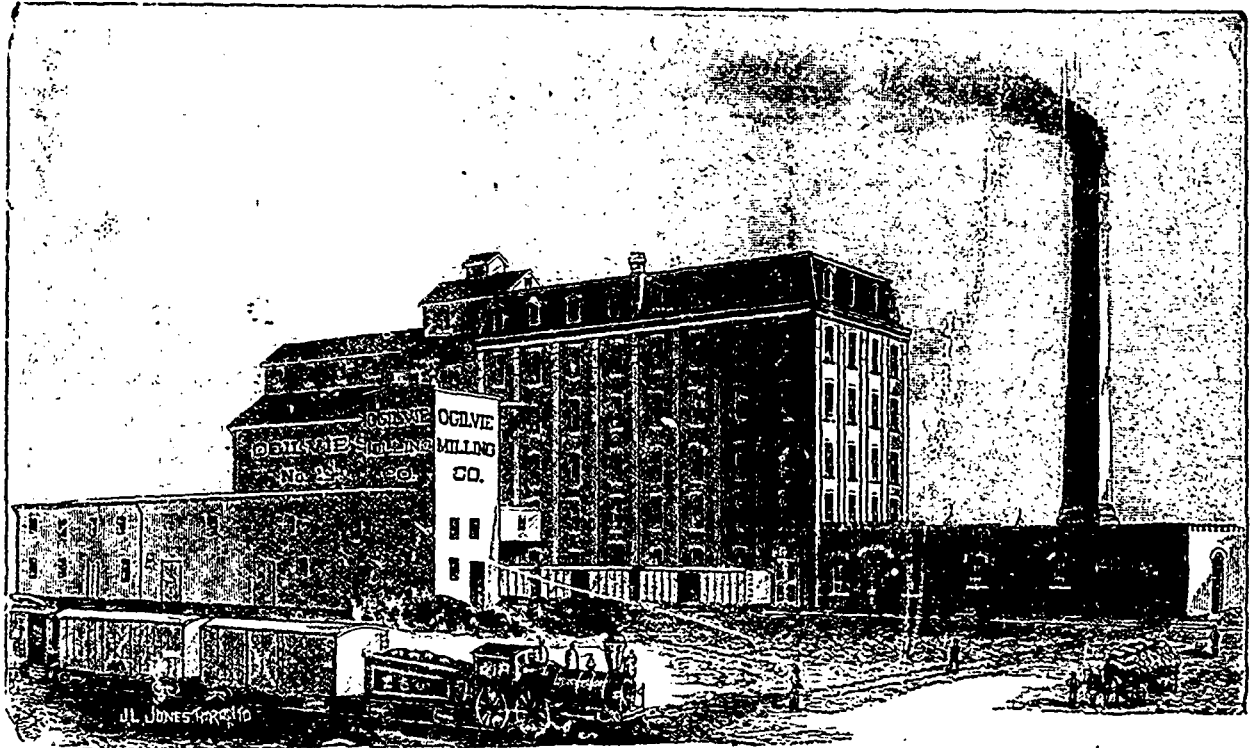
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AND

W I N N I P E G.



## WINNIPEG BOARD OF TRADE.

ANNUAL MEETING AND REPORT OF COUNCIL FOR 1890.

AN INTERESTING ADDRESS FROM THE RETIRING PRESIDENT.

The annual meeting of the Winnipeg board of trade was held on Tuesday afternoon, February 3. The first proceeding was the delivery of an address by retiring President R. J. Whittle, as follows:—

GENTLEMEN,—In accordance with what has become an established custom with the retiring president of the board, I take advantage of the opportunity afforded me to address you on the acts of the board during the past year and the general business situation of this city and province.

First, let me congratulate the board on the extreme success which has followed the organization of the association to prepare for and hold an annual Industrial Exhibition in this city. The appointment of a committee at the last annual meeting of the board led to the practical steps which have followed. The active interest manifested by citizens in all departments of trade and industries is a proof that a strong public spirit is as alive as ever in this prairie capital. The management of the exhibition is in the hands of experienced business men who will make a success of the undertaking.

The local legislature recognizing the value of the province of such an exhibition voted a liberal sum for the prize list. I have no doubt the exhibition will prove to be such a success as to warrant the government in granting it annually a liberal measure of support. It is satisfactory to learn from the provincial press that, throughout the country the people are anxious and willing to join in sharing the responsibility assumed of making this exhibition worthy of the chief agricultural province of the Dominion. The holding of such an exhibition in Winnipeg will certainly prove of great benefit to the province by concentrating for the inspection of visitors from abroad (who will be drawn here by such an attraction) proofs of the great fertility of our soils and the great stores of wealth that nature has bestowed in many forms, ready for our industry to develop and make use of. The generous treatment of the city by the Dominion government in the matter of handing over the lands for exhibition purposes, at a nominal charge, will be duly appreciated and acknowledged.

Slow progress is made by the Dominion government in improving the navigation of the Red river, but present indications point to more active interest in this undertaking, which will increase largely the business of this city and points along the Red river, and on Lake Winnipeg, besides, providing cheaper fuel, lumber and building material to a large section of the province.

The city engineer estimates that \$500,000 worth of firewood per annum is consumed along the Red river, from the lake to the international line, including of course, this city, and that the saving in cost on this article alone, if uninterrupted navigation was established, would approximate \$200,000 yearly. The

saving on transshipment on lumber at Selkirk and the high local railway freights, to points along the Red river, would be almost entirely saved. The government of the United States have expended large sums of money, in improving navigation of the Red river, south of the boundary line, and have provided clear water for vessels of five feet draught, over a distance of 200 miles. Improved navigation on the Red river will ensure a larger and finer class of steam crafts on the lake than can now be utilized. The lumber industries of the lakes will be stimulated and the mineral deposits there, will be placed within the reach of the city.

It is to be regretted that for the time being the Assiniboine water power project is at a standstill. There can be but one opinion as to the extreme desirability of having the latent power in the river developed and the city council will have the support of the people of this city in concluding arrangements that are fair and just, to both the city and any company undertaking to construct the necessary works.

It is very gratifying to note the progress made in enlarging the cultivated area of the province, and while it is generally conceded that the farmers of Manitoba would be better off in the long run if they paid greater attention to mixed farming, yet the continued advance by great strides of the area under grain speaks loudly for the faith of agriculturalists in this part of Canada. Over 1,000,000 of acres was sown with grain in 1890, an advance of nearly a hundred per cent in five years.

Ten years ago Manitoba had but 2,250 actual farmers with an area under crop of less than a quarter of a million acres. This spring will witness 20,000 farms cultivating nearly a million and a quarter acres of grain land.

The Provincial government returns estimate that about 30,000,000 bushels of grain of all kinds was raised in Manitoba in 1890, of which 15,000,000 bushels was wheat.

Reliable authorities say that fully 8,000,000 bushels of wheat have already left the hands of farmers, and there is every indication that the government estimate will be fully confirmed, or in other words there will be some 13,000,000 bushels of wheat for exportation from the province.

There has been a good steady demand from Eastern Canada for Manitoba oats and barley, and heavy shipments have been and are yet being made. Potatoes by the train-load left Manitoba last autumn for the United States, where their excellence of quality is generally acknowledged.

The statement has been made, and I understand on the highest authority, that a larger number of cattle were shipped during this year to Eastern Canada and Great Britain from Manitoba than from the whole of the ranches of the Northwest Territories, which shows that the cattle raising industry of Manitoba is rapidly assuming large proportions. There has been another increase in the elevator carrying capacity west of Lake Superior during the year just passed, the storage space now providing for 8 million bushels against 7 million bushels in the previous year.

The possible daily milling output in Manitoba is now 6,740 barrels (against 5,850 last

year) and it is to be hoped that this capacity will rapidly increase in the near future, so that the province will receive all the benefits that should accrue to it as a grain raising country.

The quality of flour now manufactured in the mills at Keewatin, Winnipeg and other points in this western part of Canada is equal to anything to be found in the markets of the world.

The most improved machinery, with skilled labor, is applied to the production of the highest grades of flour, from the hard wheat grown here, and it is of great interest to the people that as much as possible of the wheat produced should leave the province in a manufactured state, and the profits of manufacture retained here.

One of the marked features of this season's business has been the opening of a steady market on the continent of Europe for Manitoba wheat. While statistics of this export trade are not yet available it is well known that a large business in this direction has been transacted, and that Holland, Belgium and other continental countries will in future turn to Manitoba for at least a portion of the wheat and flour they require for consumption.

Manitoba's exports are this year but an indication of what is open to us in the European breadstuffs markets.

It is a matter of congratulation to find that the importance of the grain trade of Manitoba has been recognized by the Dominion Government in the matter of conferring on representatives of western boards of trade, the power to select the standards of grain grown west of Port Arthur and to arbitrate on and settle differences in grading between inspectors.

The removal of the seat of the Court of Appeal in the latter case, from Toronto to Winnipeg, when disputes regarding the grading of Manitoba grain are concerned, has cleared away an awkward and unjust impediment from the path of trade.

Owing to the fact that the inspection of hides is not taken advantage of to the extent that it should be, nor what this board was led to expect when they were pressed to ask the Government to appoint an inspector for this division, the fees collected are not of an amount to adequately pay the efficient official who now holds the position.

Two years ago the Minister of Finance in his budget speech drew attention to the fact that the most valuable class of hides produced in Canada, came from Manitoba. If the custom of inspecting and branding hides for export were more generally carried out, the dealer in this product would reap a great advantage for himself and secure a reputation for his province.

Two years ago the retiring president, Mr. Galt, suggested to the board the advisability of its members in at least some lines of trade, forming themselves into trade sections, with power to hold meetings as such, and report direct to the general board on such matters as they thought proper.

I consider it would add to the usefulness of the board if sections were formed, say, of the wholesalers, bankers, loan companies' managers, agricultural implement dealers, etc.

The grain dealers and millers, three years ago, formed what was practically a section, and their experience rapidly led to the formation of what is now a powerful institution—"The Winnipeg Grain and Produce Exchange."

Members at present hesitate to have the whole board called for the consideration of some matter affecting directly only particular business interests, whereas a section, including within itself all the business men affected, could be easily convened and, if necessary afterwards, the general board could be called together to endorse the action of the section.

The lamentable lack of postal facilities along the lines of the Northern Pacific and Manitoba railways is a disgrace to the post office department at Ottawa.

With a first class tram service in existence, the mails to the towns rapidly springing up or growing along the line, are carried by country stages in winter and summer from points on the Canadian Pacific twelve, fifteen and twenty miles distant and at long intervals of time. There can be no possible excuse for this miserable and inefficient mail service, the facts regarding which have been pressed on the notice of the Postmaster-general by this board and many other bodies and municipal councils of the province, and so far without any manifest result.

So much dissatisfaction was expressed by people in all parts of Manitoba last year when it was reported that the Dominion Lands board, established in this city, was to be removed to Ottawa or abolished, that it is very satisfactory to say from interviews with members of the government, it is understood that no change will be made in the existing regulations.

The presence of the Land board in Winnipeg under the able management of the present commissioner is of the greatest possible convenience to all persons in this province having business to transact with the department, relative to their homestead or pre-emption lands.

Not since the great Centennial exhibition has there been such an opportunity afforded for Canada to present to the world her resources in agriculture, stock, minerals, forest treasures, fisheries and manufactures, as will be afforded at the proposed Columbian exhibition in Chicago in 1892.

This board should be alive to the occasion and proceed at once to take every possible step that will secure to Manitoba any benefit to be derived from placing her attractions prominently before the eyes of the world, which will be universally represented at this gigantic exhibition.

I strongly recommended that the board at once appoint a committee of energetic members representing the various interests aggregated here to watch for and seize any and every opportunity that shows itself of placing Manitoba's natural resources and advantages well in the front line at the exhibition.

Delay will mean a rare opportunity neglected.

It is understood that a large party of business men from cities in the Western States will visit Winnipeg during the coming summer

with a view of inquiring into the resources of this part of Canada. I am sure, on behalf of the board, your president in office will extend a hearty greeting to the visitors. This country can well stand inspection and the more that is published regarding it the better it will be appreciated abroad.

The movement towards equalizing taxation is a very important one, and it is in my opinion, most desirable that our new president and this board should exercise their influence in securing the abolishment of a discrimination which exists in no other part of the Dominion. It certainly is an injustice that a heavy tax should be levied on the stocks carried by merchants (in order that they may derive an annual income therefrom) when large financial corporations, chartered banks, extensive companies, high salaried officials and professional men in the receipt of large incomes are untaxed. The latter classes live in full enjoyment of all the privileges paid for by the taxes collected from the already overburdened merchant.

Again we have to record a considerable expansion of the railroad mileage in Manitoba and the Northwest Territories.

The Souris branch of the C.P.R. is being operated to Hartney and affords relief to an old settled district in transporting the products of a fertile section of the province.

The Glenboro branch of the C.P.R. has been extended west and is already operated to a point but a few miles distant from the Souris branch junction.

The Regina & Long Lake railway is operated by the C.P.R. from its main line to Prince Albert on the bank of the North Saskatchewan.

The Calgary & Edmonton railway has been constructed north from Calgary to the Red Deer River and will be pushed on to Edmonton with the opening of summer.

The Galt Coal Coy's road has been extended from Lethbridge to Great Falls in Montana, U.S., and heavy shipments of coal are being exported.

The Manitoba & Northwestern railway's main line has been extended some distance, reaching hitherto remote points of settlement, whose inhabitants have hailed with great satisfaction the arrival of a train service.

Settlers along the line of the Great Northwest Central are greatly disappointed at the delay in operating that portion of the road already constructed.

A very large number of new applications for railroad charters are published in the Official Gazette of Canada. It is to be hoped that in the case of charters granted for roads in Manitoba, the Dominion House will see that they are bona fide, and not for hawking about in the hands of brokers for sale to the highest bidder as has been the case in some instances heretofore.

It is encouraging to find that we have passed through two successive seasons not altogether favorable to our agricultural interests, yet our country has steadily advanced to a higher state of financial ability, than she has yet possessed.

That this is fully recognized by our banking institutions is shown by their liberal policy in meeting all the legitimate requirements of their customers, and this too at a time when

the well known financial stringency has caused a tightening of the lines in important centres.

As a city we have reason to be proud of our monetary establishments, and the advent of another bank—the Molson's—into our midst is further evidence of increasing prosperity.

In comparing Manitoba and the Territories with other portions of the Dominion, the outlook for the future can well be considered bright and encouraging. With our rich and fertile tracts of prairie, grain and grazing lands, our inexhaustible supply of fuel to be found so near the earth's surface, our rich mineral deposits, our noble army of agricultural pioneers, who are steadily building up for themselves homes, soon to be celebrated for their peace and plenty, we may with confidence face the future feeling satisfied that our brightest anticipations will be realized, and say like one of old, "The lines are fallen unto me in pleasant places; Yea, I have a goodly heritage."

#### REPORT OF COUNCIL.

*To the Members of the Winnipeg Board of Trade:*

GENTLEMEN:—The Council beg to present to you their twelfth annual report on matters receiving the attention of the board during the past year:—

#### PROVINCIAL EXHIBITION.

At the annual meeting a committee was appointed to confer with the city council on the subject of arranging for the holding of a provincial exhibition in this city. Great interest was afterwards taken in forming an association for the purpose of carrying out the proposed scheme to a successful issue. A by-law was submitted to the ratepayers of this city to enable the city council to raise the sum of \$30,000 for investment in land and exhibition buildings. The by-law was defeated owing to the law requiring that one-half of all the resident property holders should register their votes. Notwithstanding the fact that the poll stood 638 for and 38 against, the by-law was not carried. The members of the association, who had already done an immense amount of work in organizing and preparing for the holding of an exhibition in 1890, with commendable enterprise again moved in the matter and at the regular annual civic elections the by-law was again submitted and received the number of votes necessary to legalize its third reading by the city council. The remaining steps have been taken by the city council and some 80 acres of land in the city secured from the Dominion Government at the nominal price of \$20 per acre. The Winnipeg Industrial Exhibition Association is applying to the Manitoba legislature for an Act of incorporation and the prospects for an exhibition being held this autumn are exceedingly bright. It is a matter of congratulation to find that from all parts of the province assurances of support are being received by the projectors. It may be mentioned that the exhibition association provide that the shares shall be limited to \$10 each, that no dividends shall be declared on stock, and no salaries or emoluments shall be paid to any director for his services; but any profits that may arise from carrying on the exhibitions shall be devoted to improving the grounds and buildings which remain the property of the city of Winnipeg.

(Continued on Page 525)

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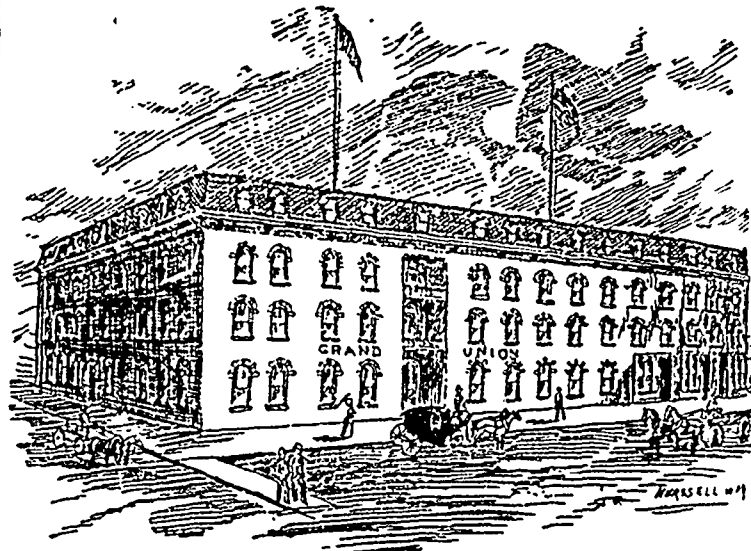
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## CHANGES IN THE CONSTITUTION.

The advisability of holding more frequent meetings of the full board was discussed at the last annual meeting, and after due notice of motion had been given, the constitution was amended at a general meeting held on the 28th February, 1890, as follows:

Sec. 4, Sub-Sec. 2 was made to read as follows,—

"Monthly general meetings shall be held on the second Tuesday in each month, and if any of these days shall happen to be a legal holiday, then the meeting may be held upon the third Tuesday. Notification by circular, or otherwise, shall be sufficient for ordinary meetings."

After a year's experience under the amended constitution, the council can only report that the change has not met the expectations of its supporters. The monthly meetings have, as a rule, not been as well attended as were the quarterly meetings under the old regulations.

The council recommends that the former system of quarterly meetings of the board, with monthly meetings of the council, be again adopted.

If any change is required to have the general business of the board transacted by a larger number of members it might be advisable to increase the number of members composing the council. It is understood by the council that notice of motion to that effect will be made at the annual meeting.

## RED RIVER NAVIGATION.

On several occasions during the year the board has urged the Dominion Government to proceed with the improvements to the navigation of the Red river. In February, the secretary, with the Manitoba members and senators, waited, as a deputation, on the minister of public works, and on his return from Ottawa, the council appointed a deputation to wait on the city council to urge that body to send Major Ruttan, the city engineer, to Ottawa to further press the matter strongly on the attention of the department. Major Ruttan was sent and presented the case to Sir Hector Langevin, and secured the insertion in the estimates of a sum for the securing of information still required by the engineers of the public works department. In September last, Sir Hector Langevin met the members of this board in their board room and the whole matter was gone over again with him. He asked that a full statement be again prepared for him that would show the value, present and prospective, of the trade and traffic to be secured by improved navigation of the Red river between this city and Lake Winnipeg. This statement has been forwarded and your council trust that active operations will no longer be delayed.

The council are satisfied that they represent the board when expressing their very great dissatisfaction with the procrastinating and dilatory cause of the Government in connection with these required improvements. For years promises have been given and feints at active work have been exhibited but nothing of material advancement has yet been shown.

## HUDSON'S BAY RAILWAY.

In March last the board forwarded to Ottawa the following petition:

"The memorial of the Winnipeg board of trade most respectfully sheweth:

That situated as Manitoba is, in the centre of the North American continent, its inhabitants very severely feel the want of a shorter and cheaper route to the markets of the world.

It has been demonstrated by the experience of the Hudson's Bay Company for over two centuries, that a safe and practicable route exists, via Hudson's Bay and Strait, a route by which the early settlers of the colony entered the country and the produce of the chase of the entire Northwest was conveyed to the commercial centres of the old world, by means of very ordinary sailing ships, which in return brought out the necessary supplies of manufactured goods, live stock and implements. The construction of a railway to connect the existing and future lines of railway in the province with Hudson's Bay would be of immense benefit to this country by affording a cheap and ready means of access to tide water; by reducing the cost of transportation of our cereals, live stock and dairy products to the markets of Europe, and by offering to immigrants a shorter and more direct route to the very heart of the Dominion, would tend very materially to promote and encourage the rapid development of Manitoba and of the whole Northwest.

In view therefore of the great importance the Winnipeg & Hudson's Bay railway would be to this country, to the Northwest Territories and the Dominion at large, your memorialists would most respectfully pray:—

That your Honorable House will be pleased to grant such substantial aid as will enable the Winnipeg & Hudson's Bay Railway Company to undertake the immediate construction of this great enterprise and carry it out to completion.

And your memorialists as in duty bound will ever pray."

## PROPOSED REMOVAL OF DOMINION LANDS OFFICE.

In March last, in consequence of a speech made by the Minister of the Interior in the House at Ottawa it was understood that the Dominion Government had in contemplation the removal of the Dominion Lands Board from Winnipeg to Ottawa. Very strong feeling was excited regarding the proposed change in the system of administering the Dominion Lands business in this country, and at a meeting of the board on the 8th of April, the following resolution was unanimously passed and forwarded to Sir John A. Macdonald.

"Whereas, it is currently reported to be the intention of the Dominion Government to disturb the existing arrangements for the administration of Dominion Lands in Manitoba and the Northwest Territories by doing away with the Lands Board at Winnipeg, and returning to the former system of transacting the business relating to Government Lands direct with the Department of the Interior at Ottawa.

"And whereas, such removal would cause great inconvenience, irritation and loss to the people of this province and the Territories.

"And whereas, for the encouragement of immigration and the more rapid development of the resources of the country, it is, in the opinion of this board, most desirable that every facility should be here afforded settlers in obtaining titles to their lands, and the transaction of such business as they may have with the

Department without the delays consequent on a reference to Ottawa.

"Therefore be it resolved, that this board does hereby protest against such proposed action, and in the interests of the settlers would respectfully urge upon the Government the enlargement of the powers of the Commissioner sufficient to enable him to fully and finally dispose of all matters properly coming before him."

A deputation of members of the board also waited on the Hon. Mr. Dawdney at the time of his visit here last summer and urged the views of the board on this subject.

So far as the council is aware no action has since been taken by the Dominion Government to disturb the existing arrangements.

## TRANSFER RAILWAY.

On the 26th of June last the board at a special general meeting passed the following resolutions:

"Whereas it is of the greatest importance that every facility for the interchange of merchandise from one part of the country to another should exist;

"And whereas the principle has been recognized by the general railway act of the Dominion, providing for connections between railroads which intersect;

"And whereas the Northern Pacific & Manitoba Ry. has now a railway system within the province of 265 miles, and, with their connections from a competing line, and portions of this line have been in operation for more than one year, but up to the present time no connection with the Canadian Pacific Ry. has been made;

"And whereas, the Winnipeg transfer railway was built at very considerable expense, largely for the purpose of providing such connection;

"And whereas, this board recognises the fact that the advantages derived from such competition are minimized for the lack of such connection and that the public convenience requires such means of transfer, and the want of it has been occasioned and will continue to occasion much loss and delay by necessitating the teaming of goods from the one road to another;

"And whereas, the Winnipeg transfer railway did, on or about the beginning of August last make application to the railway committee of the privy council to approve the plans of connection with the Canadian Pacific railway, which was intended to enable the interchange of traffic between that road and the Northern Pacific and Manitoba railway, and since that time have renewed and have now pending before the committee an application for such connection;

"And to and whereas in the opinion of this board every effort should be made to secure such connection without further delay;

"Therefore be it resolved that this board again respectfully, and most urgently, request the railway committee of the privy council to provide for said connection, and that a copy of this resolution be forwarded to the Hon. the Minister of railways, with a request for immediate action in the premises."

Again, on the 9th of September a telegram was sent from a general meeting of the board urging on the railway committee the necessity

for providing for the proposed connection. Shortly after this date the railway committee approved of the plan submitted by the transfer railway as amended in some particulars, and the obstacles were removed. The transfer railway company have not yet, however, availed themselves of the opportunity, and have shown no great eagerness to complete the connection, the lack of which causes great loss and annoyance to shippers and consignees.

#### COMPLIMENTARY EXCURSION.

In the latter part of August last the board received an invitation from the General Manager of the Northern Pacific & Manitoba railway to join with invited guests from the Winnipeg grain and produce exchange, the boards of trade at Portage la Prairie and Brandon and the civic authorities of the same places, in an excursion to Duluth, St. Paul and Minneapolis. The party, comprising some sixty representatives, were most hospitably entertained while en route, palatial sleeping cars being placed at its disposal. At Duluth the delegates were met by representatives of the board of trade, chamber of commerce and city council and remaining there during the day were entertained with a drive about the city, banquetted at the Spaulding House, taken for a sail about the bay and over to the neighboring city of West Superior and afforded an opportunity of inspecting the elevators where the system of receiving, storing and shipping Manitoba grain "in bond" was fully exhibited and explained. Unbounded hospitality was shown towards the united party at every turn, speeches of welcome in the trading room of the board of trade being replied to by representative delegates. The fire brigade of the city was called out for the inspection of the visitors who left by special train for St. Paul at an early hour of the evening.

At St. Paul the delegates were received by the chamber of commerce and taken for a drive about the beautiful and well cared for avenues of the city ending at the city hall where some short addresses were made by the hosts and visitors, the latter then scattering to meet in the evening at Minneapolis. The electric street railway system in St. Paul was inspected, the management kindly placing cars at the disposal of the guests and sending experienced officials to explain the principal points of the mode of working, etc.

In Minneapolis the annual exhibition was in progress and many objects of interest were inspected by the delegates with advantage and profit to themselves. The following morning the electric street railway system of Minneapolis was thoroughly inspected by the party, the management kindly taking pains to place every convenience for the investigation of the working at the disposal of their guests. In the afternoon the Business Men's association of the city took charge of the delegates and escorted them in carriages for a long drive about the principal portions of the city. In the evening the special sleeping cars, placed at the disposal of the party, were boarded for home and the delegation returned after enjoying a very pleasant and profitable trip. Resolutions of thanks for the hospitalities received at the three cities and from General Manager Graham of the Northern Pacific & Manitoba Railway

Co. and his officials, were forwarded from the united delegation.

#### MAIL SERVICE.

On the 9th September, at the general meeting of the board, the following resolution was unanimously passed:

"That this board desires to draw the attention of the Hon. the Postmaster General to the fact that mail matter addressed to, and from points on the lines of the Northern Pacific & Manitoba Railway (other than where that road connects with the Canadian Pacific Railway) is carried by country stages from and to stations on other lines of rail, causing much unnecessary delay in delivering and very great inconvenience to the business community of Winnipeg and other places affected, and this board respectfully petitions that a change be made in the service mentioned, so that the mails will be carried by the regular first-class trains on the Northern Pacific railway for points on, and contiguous to, that line of railway.

No action has yet been taken to change the state of affairs as exhibited in the resolution, and the post offices along the 265 miles of line operated by the Northern Pacific & Manitoba railway are yet served by the antiquated country stages, a very strong reflection on the post office administration. No change either has taken place in the inadequate mail service on the Glenboro branch of the Canadian Pacific railway.

#### POST OFFICE DRAWERS.

The Department of Public Works at Ottawa was again petitioned to increase the number of locked drawers in the Winnipeg Post Office as to provide better facilities for the mailing of parcels. During the past summer these greatly needed improvements were completed.

#### GRAIN WEIGHERS.

The appointment of official grain weighmen has not received much attention since the last annual meeting. Unless amendments are made to the existing act governing the appointments of grain weighmen little benefit can be derived from the board putting into action the meagre power given it by law, of requiring weighers of grain in this board's district to present themselves for examination as to their fitness and ability to perform their duties.

A request was received from a gentleman in Port Arthur asking the board to recommend his appointment by the Dominion Government to the office of public weighmaster at that place, the board of trade at Port Arthur having already taken that step. As this board has no jurisdiction in the Port Arthur division it was not considered proper to accede to the request.

#### ASSINIBOINE WATER POWER.

The question of developing the water-power of the Assiniboine river has received a great deal of attention, during the past year, from the citizens of Winnipeg, and members of the board have taken an active interest in the project. The vice-president was appointed by the council to interview the board of works of the city council and obtain information from time to time on the progress of the negotiations with the Ross, Mann & Holt Company. The matter is still pending but it is to be hoped that an equitable arrangement will be concluded between the city and a contracting company so

that the work will be entered on and completed without delay. The advantage to the city in having a waterpower of from 6,000 to 10,000 horsepower developed in the Assiniboine, within the city limits, are too obvious to require extended comment.

#### GRAIN STANDARDS.

The board of examiners of grain, appointed by order-in-council to meet and fix standards, for grain grown west of Port Arthur assembled in this city on the 1st of October, 1890, there being present examiners from the boards of trade at Winnipeg, Port Arthur, Portage la Prairie, Brandon, Qu'Appelle and Moose Jaw, and the grain inspectors from Port Arthur and Winnipeg. One hundred and seventy-five two bushel samples of grain from nearly all points in the province and territories were on hand for inspection, and although great difficulty was experienced in striking standard samples, owing to the peculiar features of the crop, the following schedule grades were selected:—

Extra Manitoba hard wheat.

No. 1 " " "

" 2 " " "

" 3 " Northern "

and standards struck for the commercial grades denominated.

No. 3 Manitoba hard wheat.

" 1 Frosted " "

" 2 " " "

#### FLOUR STANDARDS.

The Winnipeg board of flour and meal examiners sent a delegate to the annual meeting of the Dominion board, held in Montreal in October last, when the usual standards were struck. Arrangements were made for the representation of Manitoba flour ground from wheat of the new crop, at these annual meetings; explanations having been made in Montreal by the convening body that difficulty had been met with in securing fresh Manitoba samples in Montreal so early in the season. The Annual report of the examiners is attached hereto.

#### GRAIN INSPECTION.

The annual report of the inspector of grain at Winnipeg, Mr. D. Horn, submitted in July last, shows that for the year ending 30th June, 1890, 3396 cars of wheat of the 1889 crop were inspected in this city. For the six months ending 31st December, 1890, 3830 cars of the 1890 crop had been inspected by Mr. Horn.

Only one appeal has been taken from Inspector Horn's grading during the year. In May last the board of grain examiners sat as a court of appeal under the terms of the inspection act, and after full investigation and inspection of the wheat in dispute, fully sustained the grading of the inspector.

#### HIDE AND LEATHER EXAMINERS.

The annual reports of the hide and leather inspector for the year ending 30th June, 1890, was laid before the board in July last. The number of hides inspected were, of No. 1, 8,372; No. 2, 6,079; No. 3, 569; or a total of 15,020 for all grades. The inspection fees collected amounted to 774.50. For the previous year the returns show 16,576 hides to have been inspected. The inspector accounts for the falling off in 1889-90 by stating that low

*Continued on Page 529*

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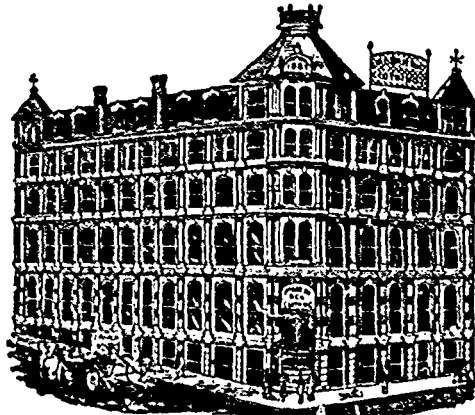
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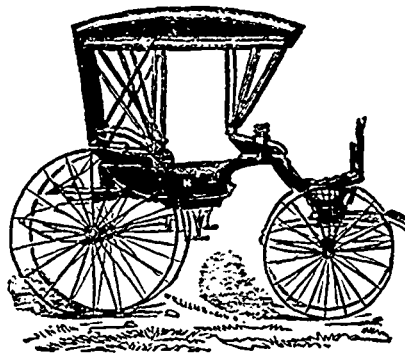
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FARMERS WHEN WANTING ANYTHING IN THIS LINE WILL DO WELL TO WRITE US FOR QUOTATIONS.

Correspondence Promptly Attended To.

# BOYCE'S CARRIAGE WORKS

Winnipeg, = Manitoba.

prices, scarcity of hay and shipments to the United States had affected the export to Eastern Canada, consignments to the latter point only being presented to him for inspection. Hides shipped to the American markets are not inspected here nor are those sent direct to the east from provincial points. There is yet great room for improvement in the preparation of hides for marketing in this province, a large percentage being mutilated in the taking off.

**BANQUET TO BRITISH FARMER DELEGATES.**

The British Farmer delegates, who were travelling in Manitoba and the Northwest Territories, were tendered a banquet at the Clarendon hotel by this board on the 29th October. The attendance at the banquet was large and replies to the toasts brought out the fact that delegates were very favorably impressed with this country, after a critical examination of its resources.

After paying all accounts in connection with the banquet, a balance of \$31 remained which the council forwarded to the Winnipeg general hospital.

**RETAILERS' CONVENTION.**

A convention of retail merchants from all parts of the Province was held in the city in the early part of March last, this board providing Trinity Hall for their meetings. Many matters of importance to the members of the association, then formed, were discussed at length and with beneficial results. On two occasions deputations from the board visited the convention during its continuance.

**METEOROLOGICAL REPORTS.**

In February last the secretary was in Ottawa, and accompanied by Messrs. Scarth and Ross, waited on the Hon. C. H. Tupper, in respect to the promise made in the previous year that the meteorological service would be extended to Manitoba and the Northwest Territories. The Minister assured the deputation that a sum would be placed in the estimates and as soon as the officials of the meteorological department could organize the service it would be carried into effect. The chief of the Bureau, Mr. Carpmael, visited the Northwest last summer to locate signal stations and it is to be hoped that weather forecasts for the country west of Lake Superior will soon be issued daily.

**FIRE INSURANCE.**

In February last a committee was appointed to inquire into the rates of fire insurance prevailing in this Province and the Territories as compared with rates current in Ontario and Quebec. A mass of information was obtained by correspondence which is filed in the office awaiting further action on the part of the board. Since the committee was appointed some reductions have been made in rates at certain points.

**FREIGHT RATES.**

In April and June last the board appointed committees to inquire into the reported discrimination in freight rates by the Manitoba & Northwestern railway on goods shipped from Winnipeg to points on the line of that railway and route 1 by the Canadian Pacific railway, and the Northern Pacific & Manitoba railway. The committees made full investigation and represented the facts to the railway committee

of the Privy Council at Ottawa. As a case went into the courts of Manitoba involving points raised by the committee with the railway company, further proceedings were stopped and the matter rests there.

As reported by the council at the last annual meeting, negotiations were being carried on with the authorities of the Canadian Pacific Railway Company with a view of securing for Winnipeg relief from the then prevailing discrimination in freight, to an extent that would place wholesale houses here on an equal footing with eastern Canadian houses to do business in this province and the Territories. The Canadian Pacific railway authorities met the board in a fair and responsive manner and the result of the negotiations was an admission of the board's contention and a satisfactory rearrangement of freight rates. The committee gave much time and attention to the matter and are entitled to the most hearty thanks of the board.

**LEGISLATION.**

The council recommended to the board that at the annual meeting, a standing committee for the year be appointed to watch legislation affecting trade matters.

**DISTRIBUTION OF LITERATURE.**

A large number of copies of the annual report were distributed last year both to general public institutions and sister corporations. Strangers visiting the city are frequently sent to our rooms for information and invariably ask for printed matter descriptive of the city and province. The secretary keeps on hand a varied assortment of advertising literature as can be secured. A large number of copies of the *Western World* containing a "write up" of Winnipeg (which had been endorsed by a committee of the board), have been mailed, or handed to visitors and citizens. Few members seem to be aware of the use made of the information supplied in the board rooms by the secretary, who is daily called on to furnish strangers and citizens with statistics and reliable information concerning the city and province with the business transacted and the progress and resources of this country.

**THE LIBRARY.**

Additions have been made to the board library, which is constantly being consulted for statistical and other information. A large number of Canadian and American government reports have been filed during the year and are available for reference.

**MEMBERSHIP.**

The number of members on the roll for this year is one hundred and thirty one, an increase of one over last year. The council is glad to report that no deaths occurred in the membership last year.

The council recommended that the annual subscriptions be paid immediately after the annual meeting so that the board will receive the benefit of the interest on the current balance.

**ARBITRATION BETWEEN GRAIN INSPECTORS.**

Prior to the 12th May, 1889, any point of difference that arose between grain inspectors in Canada as to the true quality or grade of grain inspected by one of them and re-inspected by another was to be settled by a board of arbitrators in Toronto. On the representation of

the Winnipeg board to the Dominion government, that where Manitoba wheat was concerned this mode of settlement was unfair and practically useless to the trade in the west, where the vast bulk of business with inspectors was transacted, the government passed an order-in-council limiting the power of the Toronto board of arbitrators to determine "differences between any two inspectors of grain within that portion of Canada lying east of the grain inspection district in Port Arthur.

In February this board urged the Dominion government to appoint the board of arbitrators for the western district and, at the request of the department of Inland Revenue, named five members on nomination.

On the 4th March, 1890, an order-in-council was passed constituting Messrs. S. Spiuk, chairman, S. Nairn, G. J. Mulsan, A. Atkinson, and F. W. Thompson as a board.

1st To examine and test the fitness of Candidates to become inspectors or deputy inspectors of wheat and other grain in respect to all grain inspection divisions or districts west of and including that of Port Arthur;

2nd. To determine all cases of differences between inspectors as to the true quality or grade of any grain inspected by any one of them, and re-inspected by another.

The said board shall be empowered under the 8th sub section of section 16 of the general inspection act, cap.: 99, revised statutes, to determine all differences between any two inspectors of grain in respect of grain grown west of Port Arthur.

Provided, that in case wherein the inspector with whom the difference arises may call upon the president of the board of trade within the district comprised by the grain inspection division for which such grain inspector has been appointed, to nominate two members of such board engaged in, or having a knowledge of the grain trade, and not being interested parties, and upon such parties presenting themselves at the usual place of meeting of the said board of arbitrators, such nominees shall, with the chairman and such two other members of the board hereinbefore established, as the chairman shall select, constitute a legal board for the determination of the matter in dispute.

In the absence of the chairman, the board shall select an acting chairman, and he shall have all the powers of the chairman, as herein stated.

The aforesaid board of arbitrators may, under authority of the 19th section of the aforesaid act, collect from such candidate coming before them for examination, before such examination is held, a fee not to exceed twenty dollars, to be distributed in such way as the board may direct."

It is satisfactory to say that the board as appointed have not yet been called on to settle any dispute.

**TREASURER'S STATEMENT.**

RECEIPTS.	
To Balance from last year .....	\$437 73
" Entrance Fees and Subscriptions during year .....	1,355 00
" Interest on Special deposit .....	4 90
	<hr/>
	\$1,797 63
To Balance Carried Forward .....	\$647 33
DISBURSEMENTS.	
By Secretary-Bonus for 1889 .....	\$100 00
" " Salary for 1890 .....	700 00
	<hr/>
	\$800 00

" Furnishing's Account .....	64 00	
" Rent, Telephone and Caretaking .	140 00	
" Less Proportion borne by Grain		
Exchange .....	70 00	70 00
" Stationery, Printing and Adv'g. .	62 40	
" Sundries .....	64 55	126 95
" Miscellaneous, Postage, etc. . . .		48 80
" Contribution to expenses of Retail		
ers Convention .....	40 00	
By Balance .....	647 33	
	\$1,797 68	

WM. J. AKIN,  
Hon. Treasurer.

Winnipeg, 28th Jan. 1891.  
Audited and found correct,

J. H. BROCK, }  
ANDREW STRANG, } Auditors.

The report of the council was adopted. The treasurer's report was also received and adopted. The following new members were elected: Robt. Muir, J. Y. Griffin and D. W. Bole.

#### ELECTIONS.

The annual election of officers resulted as follows:

President—S. Nairn, unanimously.  
Vice-president—J. E. Steen, unanimously.  
Treasurer—W. J. Akin, unanimously.  
Secretary—C. N. Bell, unanimously.  
Council—R. T. Riley, J. H. Ashdown, D. K. Elliott, D. Fraser, J. H. Howasser, A. Strang, S. Spink, G. F. Stephens, M. Bull, E. L. Drewry, G. F. Galt, D. W. Bole.  
Board of arbitrators—A. Macdonald, K. McKenzie, E. L. Drewry, G. F. Galt, G. J. Maulson, S. A. D. Bertrand, J. H. Brock, R. T. Riley, S. Spink, Jno. Galt, Wm. Hespeler, J. E. Steen.

A standing committee on legislation was appointed whose duties will be to watch legislation affecting trade.

The following motion was then passed:

"That the president be instructed to call the attention of the Dominion government to the often repeated promises regarding the improvement of the navigation of the Red river and to ask that the matter be now placed in some definite form."

The following resolution was then carried unanimously, with instructions that it be telegraphed to Ottawa:—

"That this board hereby expresses its unqualified condemnation of the tardiness of the post office department at Ottawa in not providing adequate mail service on the lines of the Northern Pacific & Manitoba Ry., and the Glenboro, Souris and Pembina branches of the Canadian Pacific Ry., the present service being simply an annoyance instead of a convenience to the business community along these lines and in the city of Winnipeg, and that this board appoint a committee to impress upon the post office authorities the necessity for a prompt remedy of the evils now justly complained of."

In accordance with the last resolution, a committee composed of Messrs. Ashdown, Whittle, Mackenzie, Steen and Mitchell was appointed to follow up the matter of inadequate mail facilities.

#### MEMBERS.

The following is a full list of the members of the Winnipeg Board of Trade to date of the annual meeting, arranged alphabetically: W. J. Akin, J. S. Aikins, A. Atkinson,

W. F. Alloway, Jas. Anderson, T. A. Anderson, J. H. Ashdown, Wm. Bathgate, D. Bawlf, N. Bawlf, C. N. Bell, A. B. Bethune, S. A. D. Bertrand, J. A. Body, D. W. Boie, H. M. Breedon, J. H. Brock, Wm. Brydon, F. H. Brydges, D. W. Buchanan, M. Bull, Jas. Burridge, R. J. Campbell, A. P. Campbell, G. F. Carruthers, J. S. Carveth, J. H. Chambers, H. T. Champion, S. P. Clark, Geo. Clements, A. Colquhoun, G. R. Crowe, S. S. Cummins, Jos. Davis, Jno. E. Dingman, E. L. Drewry, J. W. Driscoll, L. B. Dwight, D. K. Elliott, W. M. Fisher, Donald Fraser, P. Gallagher, G. F. Galt, Jno. Galt, Wm. Georgeson, Thos. Gilroy, G. W. Girdlestone, W. S. Grant, J. Y. Griffin, Wm. Grundy, J. W. Harris, W. A. Hastings, G. V. Hastings, W. F. Henderson, Wm. Hespeler, C. S. Hoare, Jas. Hogg, J. McL. Holliday, J. H. Housser, E. F. Hutchings, W. N. Johnson, Hon. L. M. Jones, John Leslie, Lansing Lewis, T. C. Livingstone, W. F. Luxton, D. MacArthur, Alex. Macdonald, K. Mackenzie, H. McDougall, A. G. McBean, D. G. McBean, A. McBean, T. J. McBride, N. D. McDonald, S. A. McGaw, D. H. McMillan, Wm. Martin, J. B. Mather, F. H. Mathewson, Geo. J. Maulson, H. Miller, W. J. Mitchell, J. A. Mitchell, Alex. Moffatt, Robt. Muir, S. Nairn, A. M. Nanton, W. G. Nicholls, W. W. Ogilvie, F. Osenbrugg, M. R. O'Loughlin, S. R. Parsons, F. L. Patton, W. D. Pettigrew, Jas. Porter, Ed. Powis, Jas. Redmond, J. A. Richard, R. D. Richardson, C. S. Richardson, R. T. Riley, Cap. W. Robinson, R. P. Roblin, S. A. Rowbotham, M. W. Rublee, John Russell, H. N. Ruttan, Thos. Ryan, W. B. Scarth, H. E. Sharpe, J. E. Steen, G. F. Stephens, F. W. Stobart, Andrew Strang, S. Spink, A. E. Spera, D. E. Sprague, W. J. Thompson, G. R. Thompson, F. W. Thompson, J. H. Turnbull, J. L. Turner, E. W. H. VanAllen, J. M. Walsh, W. W. Watson, H. S. Wesbrook, David West, R. J. Whittle, A. Wickson, H. N. Williams, John Williams, John Wilson, Geo. D. Wood.

### Lumbering in the West.

Lumbering in the great prairie country of Western Canada will hardly be considered a matter of great importance. Indeed, the subject of lumbering seems incompatible with the word "prairie." Is not this prairie country, as the word implies, a vast meadow? Such no doubt is the popular idea with many who are not intimately acquainted with the country. They will hardly be able to associate the words "lumbering" and "prairie" together, unless it be to wonder whence comes the supply of lumber, and timber, and wood fuel necessary for the use of the inhabitants of the region. True, there are many square miles of country in the west which are utterly destitute of trees, or anything in the nature of a tree, larger than a prairie rosebush. Even hundreds of miles of country, particularly in the southern and central portions of the territories, may be travelled over without seeing a single tree, but there are nevertheless important and valuable timber districts in other parts of the country. Over one half the area of the province of Manitoba is wooded. The northern and eastern portions of the province are covered with a

forest growth, whilst in the settled portions of the south there are timber areas of considerable extent, and from which considerable quantities of lumber for local use have been taken. Some of these wooded districts, however, furnish very little timber suitable for lumber, and the different varieties of timber are also limited. In Manitoba, spruce is by far the most important variety cut for lumber, but limited quantities of poplar, oak and tamarac have also been seen. The Lake Winnipeg timber region supplies the bulk of the spruce lumber, and around lakes Manitoba and Winnipegosis there are large areas of valuable spruce forests. Poplar grows in bluffs or patches, here and there in nearly all sections of the province, and is the principal timber in the settled portion of the province, or prairie section. Tamarac is found in considerable quantities in some sections. The oak is not of a large variety, a good deal being scrub oak. Along the Assiniboine river some has been obtained for sawing. Birch, elm, cherry, cedar, jack pine, basswood, balm of gilead, green ash, cottonwood, whitewood, white and red pine and a variety of maple, known as the Red River maple, are also among the varieties of forest trees found in Manitoba, but not in quantities. The latter is the tree most generally used for ornamental purposes.

The timber resources of the territory of Assiniboia, west of Manitoba, are not so great as in the province named. In the northeastern portion there are some timber areas. The Moose Mountain, Cypress Hills, Touchwood Hills and Wood Mountain districts afford some timber areas, and also along some of the streams some timber may be had. Saw mills are established at Moose Mountain and Cypress Hills, which supply lumber for local purposes.

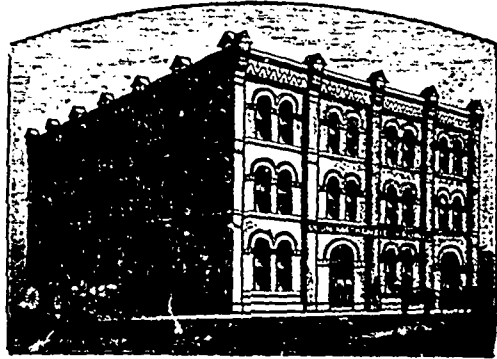
The territory of Alberta is well supplied with timber. All along the Rocky mountains, which bound the territory on the west and southwest, there is abundance of timber, and also on the rivers in the northwest part of the territory timber is found to a considerable extent. Calgary, in this territory, is the centre of quite a lumber industry. The Bow River Lumber Co., the Eau Clair Co., and the Calgary Lumber Co., all have their headquarters here, and have mills along the Bow River. The logs are floated down the river to the mills, from the timber limits in the mountains and foot hills. There is also one saw mill each at Macleod and Lethbridge, the logs being brought down the river from the foot hills. North of Calgary, in the Red Deer country, there is a valuable timber area, and a small saw mill has been located there for a few years, which supplies the settlement in the vicinity. Lumber is also sawn at Edmonton, on the North Saskatchewan river, in the northern part of the territory.

A large portion of the Territory of Saskatchewan is wooded. The Saskatchewan river runs through the centre of this vast territory from west to east, and along the river is more or less timber. The country north of the river is but imperfectly known, but is generally described as wooded. The eastern portion of the territory, south of the river, is also well supplied with timber. At Prince Albert and Battleford, the settlements of most impor-

(Continued on Page 533)

# MACKENZIE, POWIS & CO.

## Wholesale Grocers.



Corner McDermott and Albert Sts.

### WINNIPEG.

# Carscaden, Peck & Co.

\* MANUFACTURERS OF \*



## CLOTHING

Hats, Caps, Fur Goods and Men's Furnishings.

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VANCOUVER, B.C.

**PAINTS!**



**VARNISHES!**



**COLORS!**



# **WILLIAM JOHNSON COMPANY**



OUR SPECIALTIES ARE

Johnson's Decorators Pure White Lead.

“ Pure Liquid Paints.

“ Pure Colors in Oil.

“ Superfine Coach Colors in Japan.

“ Magnetic Iron Paint.

“ Sun Varnish for Universal Use.

“ Kalsomine.

“ Manhattan Coach Colors (ready for use).

“ Evergreen and French Permanent Green.

“ Floor Paints (Ready Mixed.)



These Goods can be had of Leading Wholesale Houses in  
the Northwest and British Columbia.



**WORKS: ~ ~ MONTREAL.**

tance in the territory, are located saw mills. The timber sawn is mostly spruce of excellent quality, with some tamarac, poplar and birch.

So much by the way of a general review of the situation. It may now be of interest to enter into more minute details of the growth of lumbering in Manitoba. Settlement had existed in the Red River country many years previous to the introduction of sawing machinery into the country. The houses of the early settlers were built of logs with thatched roofs, and any lumber and timber used was sawn by hand, certainly a very tedious operation, but nevertheless considerable quantities of timber and lumber were prepared in this way by the Hudsons' Bay company and others.

As the early history of the country centres around Fort Garry, (Winnipeg), so also does the early history of lumbering industry in the province. The first account we have of the introduction of saw mill machinery was in the year 1856. Machinery for a combined saw and grist mill was purchased in Chicago, and brought into the country in the year named. The motive power for the mill consisted of a 25 horse power engine. The machinery was transported across the country from Chicago to the Mississippi river, where it was loaded upon steamers and taken up the river to St. Paul, the head of navigation on the river. At St. Paul the machinery was loaded upon wagons and drawn by oxen across to the head water of the Red river, where it was placed upon flat boats built for the purpose, and floated down to Winnipeg. On arriving at Winnipeg the flat boats were broken up and the lumber of which they were composed, sold in the settlement. This was the first lumber imported into the settlement, and was the commencement of what afterwards grew to be a very important trade. On the arrival of the machinery at Winnipeg the work of setting up the pioneer mill was commenced, but owing to the lack of knowledge on the part of the operators, considerable difficulty was experienced in making the machinery work. Finally, however, the mill was got into working order, and for a time did good service in supplying the settlement with both flour and lumber. The mill occupied a site within the corporation limits of the present city of Winnipeg, in the vicinity of Drowry's brewery, and was operated by a company of settlers. The investment, it is said, did not prove profitable to the proprietors, though there was always plenty of work to be done, and the mill was frequently kept in operation night and day. The logs sawn were the native timbers of the country, growing in the Winnipeg district, and consisting of poplar, oak, tamarac and spruce. The mill was burned in 1862, and so ended the first milling enterprise in the settlement.

About the time of the destruction of the pioneer mill another mill was established by Andrew McDermot. This was also a combined saw and grist mill and was located in the vicinity of the Dick & Banning and Jarvis & Berridge mills on the Red River. Like its predecessor this mill was also burned down, after serving the settlement for about ten years.

About this time the flat boat trade was commencing to assume some importance, and lumber was coming in from Minnesota in this way.

It was also always customary to sell the material of which the flat boats were composed for lumber, as the boats could not be taken back up stream to advantage. Lumbering on the upper Mississippi had by this time developed to a considerable extent, and lumber was coming into Manitoba from that quarter from mills located at Minneapolis, Brainard and other points on the Mississippi river. With the construction of the Northern Pacific railway the lumber was carried to Moorehead, and thence brought down the river to Winnipeg. W. J. McAuley, of St. Paul, was the first to go into this business extensively. In 1873 he brought the first stock of lumber of importance into the settlement, which was rafted down the river as described. During the following summer McAuley & Co. commenced the erection of a saw mill at Winnipeg. This mill was sold to Jarvis & Berridge in 1879 but shortly afterwards was blown up and destroyed. It had a capacity of 30,000 to 35,000 feet per day. A new mill was built and a company formed, called the Winnipeg Lumber Co., which succeeded Jarvis & Berridge. The new company came into business at a critical time, when the lumber business was going down with the collapse of the "boom." The company did not prove a success, and the property soon passed into the hands of the banks which had advanced money to the projectors. The machinery of this mill has been sold and moved to other points, some to Rat Portage. It was the best mill ever established in Winnipeg, and had a capacity of about 100,000 feet daily, with battery of five boilers, and 250 to 300 horse-power.

The present lumber firm of Dick, Banning & Co., also date their commencement of operations here from the year 1872. Mr. Dick, who had visited the country during the previous year to look over the situation, returned from Ontario in 1872, with machinery for a portable mill. The machinery arrived by flat boat from Moorehead, and the cost of transportation from St. Paul was \$1,410.70. The mill was established at Winnipeg, near the Jarvis & Berridge mill. The building was burned last summer. Mr. Dick formed a partnership with the late W. W. Banning, (who died in 1885), about the time the mill was completed. The mill was operated up to 1882, when the firm bought out a mill which had been established at Keewatin, Lake of the Woods, by W. J. McAuley. The Winnipeg mill was then closed and the machinery moved to Keewatin, and a portion was sold to establish a mill in the Rocky Mountains. The timber sawn at the Winnipeg mills was such as the district afforded. The firm also operated a mill on Lake Winnipeg for a while, where they built a mill in 1878, but sold out a few years later. This firm brought the first lumber from eastern Canada to Manitoba, early in the seventies. It came in bond via Duluth and the Red river. This firm imported lumber and building materials from Minneapolis and other points largely, especially during the "boom" days, during which time it was almost impossible to keep up with the demand. In 1892 the firm brought in 10,000,000 feet, and paid nearly \$150,000 in freight that year. These were the halcyon days for the lumber trade in Winnipeg, when pur-

chasers stood on guard waiting for a car of lumber to arrive, when it would be gobbled up, regardless of price, and always for cash down. The trade, however, made up for it during the following years, when stocks were greatly in excess of demands and prices were cut down to unprofitable figures. Before the "boom" period prices of common lumber ranged about \$25 per M. During the "boom" period prices went up to \$30 per M. for common lumber, but after that period declined to \$15 to \$18 per M.

In the year 1882, J. R. Sutherland built a mill at St. Boniface, across the river from Winnipeg. The mill was a very good one, and had a capacity of 70,000 feet. It was a double circular mill. The mill was destroyed by fire in 1884. In 1882, D. E. Sprague built a mill in Winnipeg, single circular, with a capacity of 40,000 feet in ten hours. This mill is the only one which has been in operation here of late years, and it has been operated every year since established, except during one season. The logs sawn at this mill come from the Red Lake district, of Minnesota, down the Red River and some good logs are also secured on the Rosseau river in Manitoba. The timber is pine and is the only timber now procurable. There is little timber in Manitoba tributary to Winnipeg now. On the Rosseau river, a tributary of the Red River, there formerly was a pine country, but this is now nearly exhausted.

This sketch covers briefly the main points connected with lumbering at Winnipeg. With the construction of the Canadian Pacific railway eastward from Winnipeg to the Lake of the Woods, the establishment of mills commenced on the lake. John Mather was the first to establish a mill there, followed by W. J. McAuley. There are now seven mills at the lake. The Lake of the Woods mills now supply Manitoba and the prairie country as far west as Regina with pine lumber. The country west of Regina is supplied with lumber from the mills at Calgary and in the Mountains and coast points of British Columbia. The following are the mills now established at the Lake of the Woods: Keewatin Lumber Co. and Dick, Banning & Co., at Keewatin; Cameron & Kennedy, H. Bulmer and the Ontario and Minnesota Lumber Co., at Norman; Western Lumber Co. and Reas, Hall & Brown at Rat Portage. In Manitoba quite a lumbering industry has sprung up on Lake Winnipeg, where the timber is mostly spruce, with some tamarac. The largest operators on Lake Winnipeg are Robinson & Co., Brown & Rutherford and Johannason & Co. About five mills are operating on this lake, but several are small affairs, and the total cut for last season was about 7,000,000 feet. The Lake Winnipeg mills supply the country with the rougher lumber used. The lumber is brought to Selkirk by water, in steamers and barges, and thence distributed by the Canadian Pacific railway throughout the province. Brown & Rutherford operate a factory at Winnipeg, where they saw a few logs, principally oak, for use in the factory. The cut of the Lake of the Woods mills last season was about 50,000,000 feet.

In addition to these two main sources of lumber supply—the Lake of the Woods and

Lake Winnipeg—there are local mills at a number of points throughout Manitoba. In Southern Manitoba there are several mills operating on local timber areas. In Northern Manitoba there are also mills on nearly all the streams running southward and westward from the Riding Mountains, where an extensive spruce timber country exists. Mills at Brandon, Birtle, Millwood, Minnedosa, Rapid City, etc., are all supplied from the Riding Mountain region. The Riding Mountain forest is a continuation of the Lake Winnipeg spruce country. The forest stretches across the northern portion of the province. A large portion of this vast spruce forest is tributary to Lake Manitoba and Winnipegoosis, and in time a large lumbering industry will be done on these lakes. At Whitemouth, on the Canadian Pacific, east of Winnipeg, David Ross owns and operates a mill.

### Exporting Cauliflower.

After noting for several years the unpardonable waste which each fall took place in Manitoba in connection with the valuable cauliflower, hundreds if not thousands of them being allowed to freeze and rot for want of a market for them. THE COMMERCIAL determined to put to a practical test the project of shipping them in a semi-preserved state to the east for the use of manufacturers there. Accordingly a representative of this journal called last September upon Messrs. Michel Lefebvre & Co., of Montreal, the leading pickle and vinegar manufacturers of Canada, and consulted with them as to the best way of preparing for export. Their willingness to furnish every information required aided greatly in making a successful test, and a sample barrel weighing over 400 pounds was packed and shipped to their works in Montreal from the office of THE COMMERCIAL. The barrel reached its destination all right, and under date of October 21st the following report on the same was received at the office of this journal.

"As regards cauliflowers, the sample that you so kindly sent us has arrived in splendid condition, nice and fresh. They are the best cauliflowers for pickling that we have ever seen and there is no loss whatever in their use. We would like to use stock like this in our works and we think that your influential paper will be a good medium to promote their culture for export.

We must thank you heartily for your trouble, but must ask you to send your bill for the cask and the freight which you have prepaid, against arrangement in our office, as we were to incur this expense and you were to pay for the cauliflower.

You would favor us in placing us in communication with proper parties who would be willing to contract to supply our wants. Yours resp'y,

MICHEL LEFEBVRE & Co."

Early in November Messrs. Michel Lefebvre & Co. wired this office to see if twenty-five barrels could be secured from the 1890 crop, but it was too late in the season to secure the quantity in good condition.

In compliance with subsequent inquiries about preparing and shipping, Mr. J. J. Ryan, representing the firm above named, called a

week ago at this office, and furnished instructions and facts, which we digest as follows:—

Cauliflower can be shipped in old syrup, vinegar, cider, ale, wine, liquor, or pork barrels, but cannot be shipped in fish, tar or chemical compound barrels, and all barrels used must be well steamed or washed out with boiling water before being used. The cauliflower must be divested of every particle of green matter, and stalk, except the stalk inside the flower. Cut them in four or six pieces and pack them as close in the barrel as possible without crushing the flower to a pulp. Then fill your barrel with a pure salt and water brine, made as follows: Boil your water and dissolve salt water into it until it will float a raw potato. Then add one-half as much water as you have brine, and stir all together. This gives a proper strength, and when it is cool pour it over your flower in the barrel, adding as it sinks, until the whole is thoroughly saturated. In a barrel weighing 450 pounds 300 pounds of flower can be packed, leaving 150 pounds for barrel and brine. When you put in your brine head up your barrel, and ship as soon as possible. While in transit cast the work of fermentation will go on, so that on its arrival the brine can at once be drained off, and the exact weight of cauliflower in the barrel ascertained, which will of course be a little in excess of the weight of fresh flowers packed in at first.

Mr. Ryan estimated that our fine large cauliflower will average ten pounds each in weight, so that thirty head will fill the 450 pound barrel. Thus at 40c a dozen the barrelful would cost exactly \$1. Allow 50c for cost of brine, and 75c cost of barrel, and freight to the east at say 60c per hundred pounds, and the barrel laid down in Montreal would cost for material, barrel and freight just \$4.95, or say in round figures \$5. Now Messrs. Michel Lefebvre & Co. are prepared to contract with any responsible party for three hundred such barrels to be delivered to them in Montreal next fall, at the price of two and a half cents a pound or about \$7.50 a barrel. Of course they will contract only for first-class flower, and with the quality which can be raised in this country, there is no necessity for any man hauling anything but first-class goods.

It must be kept in mind that the firm of Michel Lefebvre & Co., while it is the leading one in Canada in this trade, it is after all only one, and there are quite a number of others, and among them the local pickle factory of Mrs. Tinning, which is steadily if slowly making its way to a place among the valuable industries of the city. If one firm can take six car loads at nearly \$1,500 free on board cars, then five times that quantity can be sold to the different Canadian picklers, or an export of some \$7,500 worth every year, or that much clear gain to the province of Manitoba, for assuredly no other portion of the Dominion can compete with the prairie province in the production of this fine vegetable. While there are several varieties of good cauliflower, which can be produced with profit and satisfaction to both producer and pickler, the variety known as the "Erfurt" is considered the best by parties using them for pickling purposes.

Hitherto the great pickle houses of Great Britain have secured their supply of cauliflower

principally from Holland, and even Canadian houses have been compelled to import from there. The testimony of the above named firm and others in the trade goes to show that the imports from Holland do not begin to compare with what can be produced and exported from Manitoba. Even the protective duties of the United States do not exclude imports from Holland, and should not from Manitoba. The field of the whole world is therefore open as a market for Manitoba cauliflower, and producers and exporters here can start into the export business with great advantages over competitors in any other portion of the universe.

It is to be hoped that before the close of 1891 cauliflower will take quite an important place among the exports from this fertile province.

### Manitoba's Progress.

Manitobans, especially those who came to the province previous to the "boom" years, are sometimes inclined to complain that the progress of the country has not been as rapid as they had expected. If these statements are carefully analyzed in a calm and reasonable manner, it will be found that there is much less room for this complaint than those who make it have imagined. The trouble is that we have expected altogether too much. Boom ideas have blinded many to the great advancement which the country really has made. Prophecies made during the "boom" days as to the future prospects of the country, in the light of common sense gained by experience since those days, make these forecasts appear simply as extravaganzas of the most absurd nature. People simply talked and indulged in wild ideas as to the future prospects, such as now appear actually beyond reason.

These boom ideas linger still to some extent in the minds of many, and render them impatient of the progress being made in the development of the country. If we glance for a moment at what has been accomplished during the past ten years, much room will be found for wonder. There is nothing which shows advancement and development as much as the construction of railways. Ten years ago there was no railway construction in Manitoba west of the Red River. The Emerson branch east of the Red River—the first railway in the country—was opened in 1880. Now, there are a dozen railway lines centering at Winnipeg, including three great transcontinental lines. The railway mileage in Canada, west of Lake Superior, has increased from nothing to about 3,500 miles during the past ten or eleven years. More railways are coming, and it is not too much to say that Winnipeg will soon become one of the great railway centres of America.

Progress may be shown by another example. Ten years ago there were no modern process flour mills in the country. Flour milling was confined to a few stone process mills, which did custom grinding. Roller flour mills were not introduced until 1882. Now there are between thirty-five and forty such mills in the country, including several of large capacity, capable of turning out the choicest grades of flour, and doing a large business.

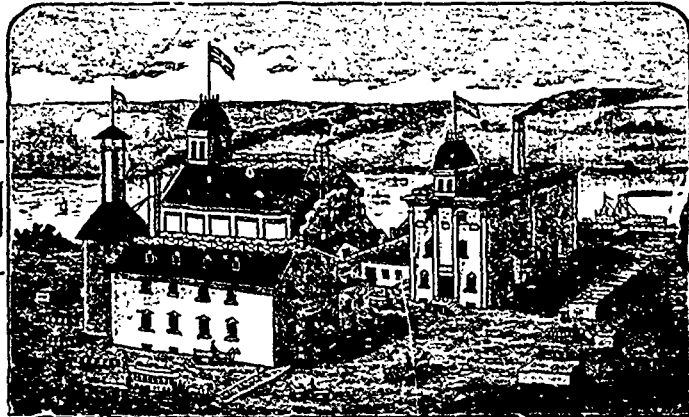
Ten years ago Manitoba had practically no grain storage capacity. The storage capacity

*Continued on Page 537)*



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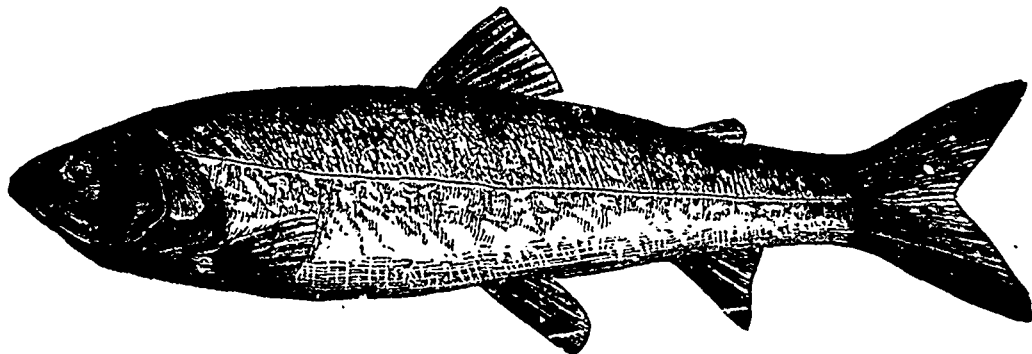
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WE CARRY A FULL LINE OF

WATCHES, CLOCKS, JEWELLERY,  
PLATEDWARE AND SPECTACLES.

*Our Travellers will call on you regularly. Kindly  
reserve Orders until you see our Stock.*

P.O. BOX 1263.

494 Main Street, - WINNIPEG.

Midway Between N.P. & M. and C.P.R. Depots.

## NEW DOUGLASS HOUSE

Main Street, Winnipeg.



JAMES DENTON,  
PROPRIETOR.

JAS. H. MACKIE,  
MANAGER.

This popular Hotel is in the Best Business portion of the City; has  
been recently refurnished, and is one of the Most Comfortable  
in Winnipeg. Baths and Closets on each floor.  
Heated by Steam. Electric Bells.

Free Buss to and from all Trains.

Charges Moderate.

of the country, including Lake Superior elevators, is now placed at equal to 8,000,000 bushels. This certainly shows wonderful progress. The grain storage of the country is increasing rapidly every year, and a great deal of capital is now invested in elevators and flour mills throughout the country.

In the matter of wheat exports great progress has been shown, though it is in this direction that complaints are sometimes heard of slow progress. Ten years ago our exports of wheat were less than 200,000 bushels. Shipments from the crop of 1890 will amount to 75 or 100 times as much as was shipped out of the province in 1880. This is a wonderful increase if we will only stop to consider it a moment. Because the surplus wheat crop of Manitoba was very small ten years ago, the enormous rate of increase is not so apparent. The enormity of the increase can best be shown by stating what the wheat surplus would be were the same rate of increase kept up for the next ten years. At the end of the present decade, should the wheat crop show as great an increase as it does now compared with ten years ago, Manitoba would have the enormous surplus of one billion to one and a quarter billion bushels. This would be three times greater than the total wheat crop of the United States for 1890, or equal to one half the entire wheat crop of the world for last year. Of course it would be out of the question to expect anything like such an increase in the wheat crop for the next ten years. The figures are only given to show the astonishing increase in the crop during the last ten years. But if we make one-tenth of the percentage of increase in the next ten years, that we have in the past decade, the figures will still be enormous. At the latter rate of increase we would have 100,000,000 to 140,000,000 bushels surplus in the year 1900, or well up to the total spring wheat crop of the United States.

There are certainly great prospects ahead for this prairie country as a wheat exporting region, even at a moderate increase in the crop as compared with the past. The crop has now reached such proportions that a moderate increase each year will make it count up fast. The figures show that at a very reasonable rate of increase, Manitoba will become in a few years the principal wheat region of the continent. And this is not taking into account the quality of the wheat. Minnesota and Dakota wheat is already deteriorating in quality and the supply of hard wheat will soon have to be sought north of the forty ninth parallel. It may make some smile to speak of Manitoba and the tributary country to the west and northwest as the future wheat granary of the continent, but the figures given show that this remark is by no means far fetched. We have a sufficient extent of country here adapted to wheat growing, to supply the import requirements of the world.

During the year 1890, which was by no means a favorable season for wheat, our handful of farmers produced over one third of the total wheat crop of Canada. When our present very small population has accomplished such great things, we can certainly count upon producing a vast quantity of wheat when the country receives a few more thousands of farmers. At the rate of wheat production in

1890, we would only require to have less than 350,000 farmers to produce a surplus of wheat large enough to supply all the wheat importing countries of the world. Now 350,000 farmers would represent a total population of men, women and children, including men in other pursuits, of less than 3,000,000. Manitoba alone could support this population, to say nothing of the vast territory west and north-west of the province.

### Manitoba Lands.

Though Manitoba contains the bulk of the population of western Canada between Lake Superior and the Rocky mountains, yet in proportion to extent, the population of the province is very small. Large districts are yet practically unexplored. Seven-eighths of the total population is located in a small portion of the province, comprising the southern and south western sections. About two-thirds of the province is yet practically without any settlement to speak of. It must not be considered that this unsettled portion is unfit for settlement. It comprises a great deal of land as good as any in the province for agriculture, and a great deal more is of the very choicest pastoral country, while a considerable portion is timber land. There is more or less timber country all over northern Manitoba, while in some parts there are large areas of heavy, unbroken forest, principally spruce, suitable for sawing into lumber. These timber lands are mostly good soil, but will settle up more slowly, as prairie lands, which can at once be put under cultivation, are preferred. The advantages of northern Manitoba are: abundance of wood, water and hay. In these respects the northern districts are ahead of the south.

Even in the most thickly settled portions of the province there is yet a great deal of vacant land of the choicest quality. Individual holdings are very large, farms ranging in size from 320 to 1000 or more acres. There are some farms of 160 and 240 acres, but they are mostly half a section (320 acres) in extent. Even with these large holdings, there is a great deal of land in the comparatively closely settled portions, yet unoccupied. The Canadian Pacific railway company, the Manitoba Northwestern railway company, the Hudson's Bay company, and others, which have received land grants, hold large amounts of land, which they are willing to sell at reasonable rates. In the case of the railways these companies recognize that it is to their advantage to sell the lands at reasonable prices, and get the country settled up, as in this way their traffic will be increased, which will be worth more to them than holding the lands at high prices. There is also yet plenty of land in Manitoba held by the government which can be taken up on the regular government terms to settlers.

The area of Manitoba is 66,000 square miles. The population of Manitoba is estimated to be about 150,000. With the exception of British Columbia Manitoba has the smallest population of any of the organized provinces of Canada. If Manitoba were as closely settled as the province of Prince Edward Island she would have a population of about 3,365,000. The comparison is made with Prince Edward Island because the latter is almost purely an agri-

cultural country. Settled as closely as England and Wales, Manitoba would contain a population of over 32,000,000. The present population therefore seems trifling in comparison with what it might be. Though we may not expect to reach a density of population such as exists in the crowded manufacturing countries of the old world, yet we can expect a population of one to three million at least before we can consider the province anything like well settled. We have therefore abundance of room for many thousands of settlers yet, and can offer them free or very cheap lands, rich soil, healthy climate, and free institutions. Here they can make a home for themselves, and with ordinary intelligence and industry can become independent and prosperous in a very short time.

### A Paint Factory.

During a recent visit to the city of Montreal a COMMERCIAL representative made a hurried inspection of the paint factory of the Wm. Johnson Company located near the St. Gabriel Locks, and took a passing view of the workings of this leading Canadian industry.

This huge factory covers over one and a half acres of ground, and the buildings are of solid stone and brick, built in the most substantial fashion, as is necessary to carry on such a business. The main building with its five floors is well worthy of a more close study than our representative had time to make, but he saw enough to convince him of the great skill and ingenuity required in the manufacture of different paints and varnishes, as well as of the great value such an industry must be to a city and country.

In some of the factory floors, where grinding was going on, the visitor was reminded of flour milling by the roller process, and the spouts and shoots leading from one place to another had the effect of making him imagine he was actually within the realm where the historic "dusty" presided, but a little more travelling up and down through other floors by means of automatic elevators revealed several interesting processes not heard of in the flour mill. Some paint materials for instance require thorough soaking and sifting after grinding, and others after soaking and drying require grinding again before being mixed and prepared for the barrel or the can. Each class of paint evidently requires its own special treatment by milling as well as mixing to prepare it for the market. Mills, vats, kilns for drying and other arrangements are used before the colors are taken to the mixing rooms, and the intricacies of the latter the visitor did not attempt during his short stay to unravel. The ground floor, utilized for the grinding of pure white lead, with all the ponderous machinery at work therein, is a sight of itself, well worthy of a visit. Here the brands of goods known to the trade as "Charter Oak," "Buffalo," "Victoria," and "Chemically Pure" are manufactured, and here during 1890 over two million pounds of putty were made and sent out.

In a visit to the chemical laboratory of the works some insight into the original elements used in paint manufacture was given to the visitor. Most of the colors are secured from metallic oxides mined at different places, and

prepared according to the methods of the factory. The color matter of one paint for instance known all over as "Johnson's Magnetic Iron Paint" is a natural oxide of iron containing as it is taken out of the mine only eight per cent. of other matter, and is so free from gritty matter that it pulverizes like flour. The company control this mine, which is one of the finest of its class in the world.

The process of canning and packing paints at this factory is quite an interesting study, and when the cans are made closed and labeled they present quite a compact and handy parcel.

The manufactures of the Johnson Company are in demand all over Canada, and the industry they carry on is not one of the hot house plants which can only live on a home protected market. Their goods are shipped to different countries of South America, and to Great Britain itself, where some of their goods have quite a hold upon the market.

### Traffic Through the Sault Ste Marie.

The Sault Ste Marie Canal closed last year with 223 days of navigation from April 20, as against 234 days the previous year, yet shows an increase in business of 20 per cent. over that of 1889; last year it showed a like advance on the business of 1888. The principal items of the last two years business are as follows:

	1890.	1889.
Vessels, number .....	10,597	9,679
Lockages, number .....	4,970	4,684
Registered tonnage, net .....	8,464,435	7,221,935
Freight towage, net tons .....	9,041,213	7,516,022
Passengers, number .....	24,356	25,112
Coal, net tons .....	2,078,925	1,629,197
Flour, barrels .....	3,239,104	2,228,707
Wheat, bushels .....	16,217,370	16,231,854
Other grain, bushels .....	2,133,245	2,044,384
Iron ore, net tons .....	4,774,763	4,095,857
Manufactured and pig iron, net tons .....	116,327	57,560
Salt, barrels .....	179,431	169,250
Copper, net tons .....	43,729	33,456
Silver ore, net tons .....	3,132	5,917
Lumber, 1000 B.M. ....	361,929	315,854
Unclassified freight, net tons ..	371,294	312,410

The freight carried was valued at \$10,221,870,000 as against \$3,373,254,715 for that carried in 1889. There was a slight decline in the number of passengers and in silver ore. The decline in grain transported was more than made up by over 1,000,000 more barrels of flour. The total increase of freight, 1,525,190 tons, and of registered tonnage, 1,232,590, was important.

### Experiments in the North.

Gough Brick, missionary to the Indians in the Peace river district, has written to the Superintendent General of Indian affairs, asking for a grant of seed grain for the Indians and half-breeds of his mission. He says the only hope for these people now is farming. Many of the Indians have land broken but not a grain of seed. It is quite possible prompt steps will be taken by Mr. Dewdney to meet Mr. Brick's wishes to a reasonable extent. This seems to open the field for a very valuable series of experiments, with a view of testing the agricultural capabilities of our great north country. The value of a large portion of our northern territory is in doubt, as no systematic effort has ever been made to test its agricultural cap-

abilities. Now, these scattered mission settlements seem to afford the means of making experiments in the direction indicated. If the government, through the experimental farm management, or in some other way, would undertake to distribute suitable seeds to the various northern mission settlements, a great deal of valuable information would certainly be secured. The application of Mr. Brick for seeds for the mission under his charge, seems to suggest a policy which might be carried out by the government with valuable results.

### Smut Destroyer.

For many years past, sulphate of copper or "bluestone," has been used as a destroyer of smut in seed grain. Within the past few seasons a new and cheaper quality of bluestone has come upon the market, which it is claimed by the manufacturers, is specially intended for farmers' use. This brand is called "Agricultural," and an accurate analysis gives the following as its component parts:—

Sulphate of copper (Blue vitriol)	30.70
Sulphate of Iron (Green vitriol)	69.30

100.00

Last spring an article appeared in a Winnipeg newspaper, stating that this "agricultural" bluestone, while cheaper than the pure article, was destructive of the vitality of the wheat itself. As the matter was a most important one, it was referred to Wm. Saunders, Director of the Government Experimental Farms, and the Chemist of the Department, Frank J. Shutt, conducted a series of careful experiments at Ottawa, to determine the effects of the various kinds of bluestone on the smut and also on the grain itself. Last season the experiments were confined to the effects of the chemicals on the various kinds of seed wheat, but it is not thought advisable to publish the results until the test, as regards the smut itself, is completed.

In view of the fact that it is the "hard stinking," or burnt smut that is chiefly deleterious in the Northwest, and that such rarely occurs in Eastern Canada, it has been decided to conduct this year's investigations at the Experimental Farms at Indian Head and Brandon. When the results are fully determined, they will of course be made known for the benefit of those most largely interested—the farmers. Under the circumstances, it will be wise for the farmers of Manitoba and the Territories to use best bluestone this year. The "agricultural" may be as good,—in fact, the makers claim that it is, but this is too important a matter on which to take chances.

THE new city directory just issued places the population of Toronto at 225,000.

The first batch of Mennonites from Southern Russia, arrived recently for the settlement in the vicinity of Gretna, Man. The head of the family says a large number will come direct to Manitoba. The success of their co-religionists who settled in the province during the seventies has been pretty well circulated among those still in Russia, and the result will be considerable addition to the Mennonite population of Manitoba during 1891.

### WINNIPEG'S TRADE FOR 1890.

SOME FACTS AND FIGURES THAT SERVE AS AN INDEX.

In February 1887 the Winnipeg Board of Trade published statistics of the city's trade for the year 1886, which were as a whole of a satisfactory nature, and went to show that the city was surely pulling out of the pit of depression in which it had struggled during the three previous years. Since then no official trade statistics of the city's trade generally has been compiled, although the belief was general during subsequent years, that progress was more rapid than before that date, especially during 1887 and 1888. The year 1889 was certainly not a very prosperous one for the city, and Manitoba generally, and the year just closed, while it has been one in which true progress has been made, has also brought a succession of delays and disappointments, which have led many people to believe, that instead of progressing in a trade sense, the west has actually been losing ground.

A very cursory inquiry into the facts and figures of the past year's trade, disposes of the pessimistic idea above referred to, and if a thorough investigation were made, these ideas would be completely wiped out. It is not our intention in this article to furnish complete statistics of Winnipeg's trade for 1890, but to simply take a peep into some of the leading wholesale branches, regarding which reliable statistics have been gathered, and from these our readers may draw inferences.

The grain and milling business is of course the most important in Winnipeg, and in 1886 the aggregate business done by houses in this branch was \$3,812,319. The full year's figures for 1890 we were unable to secure, but the business done by six leading firms since the first day of December last up to the end of January almost parallels the figures for the entire year of 1886. There are a number of other firms not heard from, who would add at least another million dollars to this, and yet the business done during the early part of the year on the crop of 1889, would not be included in the aggregate. In short the business of this branch from the first of September, 1890, to the same date in 1891, will doubtless show a cash turn over of fully double the figures of 1886. Should eastern markets advance values as many predict they will, the aggregate will be correspondingly increased.

As in 1886 groceries in 1890 came next in importance to grain and milling. In 1886 the fourteen houses of the grocery, provision and produce business showed an aggregate of \$3,559,507. In 1890 there were some seventeen houses in those different sections of this one branch, and their combined business for that year reached a total of \$3,622,620, or just \$63,113 of an increase over 1886. That the increase is so small is due in some measure to the fact that pork packers who figured up well in the statistics of 1886, contributed less than \$200,000 to the figures of last year. Another reason is that at least one leading house does a portion of its far western trade from a western point.

(Continued on Page 541)

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381 MAIN STREET - WINNIPEG.

**DISSOLUTION.**

**Wholesale Fancy Goods.**

The firm of Smith & Fudger having dissolved by mutual consent, I beg to advise the trade that I have taken over the entire stock of Fancy Goods, Cutlery, Electro Plated Ware, Druggist Sundries, Optical and Leather Goods, Etc., Etc., and have removed them to my new and commodious warehouse, 53 Bay Street.

Having 30 years experience in the above business, my constant aim will be to keep the newest and best assortment of the above lines of goods in Canada, and prices will be found right.

My travellers are now on the road with full lines of sporting and other spring goods. Kindly inspect my samples before ordering.

Yours respectfully,

**HENRY SMITH,**

(LATE SMITH & FUDGER)

**53 Bay Street, TORONTO.**

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**\* WHOLESALE \***



**General Jobbers and Steam Printers.**

**SOLE AGENTS FOR MEDAL BRAND ROOFING**

Complete Assortment of General Stationery and Smokers' Sundries.

SPECIALTIES:

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**134 and 136 Bannatyne Street,**

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**"NOTHING LIKE LEATHER."**

**W. N. JOHNSON & CO.,**

Corner King and Alexander Streets, WINNIPEG.

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— AND MANUFACTURERS OF —

**Boot and Shoe Uppers, Collars and Harness.**

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108 Princess Street, Corner Bannatyne,

**WINNIPEG, - MANITOBA.**

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J. O'CONNOR,  
PROPRIETOR.

FRED. SPRADO,  
MANAGER.



The Leading Hotel with all Home Comforts.

GRADUATED PRICES.

## CLARENDON HOTEL,

RUTLEY & McCAFFREY, - Proprietors.  
WINNIPEG.



*This Hotel is unrivalled for Size, Style and Locality in  
Winnipeg, and has accommodation for 250 Guests,  
It is in close proximity to all the Public Buildings and  
Business Houses.*

*Rooms large, airy and en suite.*

*Baths with hot and cold water on each floor.*

*Passenger and Baggage Elevators.*

*C.P.R. Telegraph in the Office.*

*Prices graduated according to location of Room.*

*Bus to and from all Trains.*

## GRIGOR BROS.

# WHOLESALE \* JEWELLERS,

WINNIPEG, - MANITOBA.

Our line of Watches, Jewellery and Silverware is now Complete, embracing  
all the Latest Novelties from the New York Market.

**A COMPLETE LINE OF ILLINOIS WATCHES ALWAYS ON HAND**

In dry goods, clothing and such lines, there were eight houses doing a wholesale business in 1886, whereas there are only six now. The aggregate business of the year named was \$1,668,290. In 1890 five out of the six houses in existence aggregated a business of \$1,416,000, while the house from which we failed to get figures would add at least a quarter of a million dollars to the aggregate, or to put it more plainly the six houses in 1890 showed an increase of somewhere near \$150,000 upon the eight houses in 1886.

It must be borne in mind, that in none of these aggregates are included the business done by the Hudson's Bay company, that company's business being so varied in detail, that it would be almost impossible to secure aggregates for different departments.

In 1886 there were six houses in wholesale hardware, and two in the stove trade, and their aggregate business for the year was \$1,396,180. While in 1890 there were five in general hardware and metals and the same two in the stove branch. Leaving out the stove houses, and adding instead one house in paints, oils, and colors, and the aggregate business of 1890 foots up to \$1,584,000 in round figures, so that in this branch there has been a substantial increase.

In every branch of the wholesale mercantile trade in which inquiry was made progress more or less was reported, an increase in the aggregate of business claimed, in some it was moderate, and in others very marked, and as the comparisons made are against the figures of 1886, that year of plenty after the Saskatchewan rebellion, the test is quite a severe one.

A marked increase in one branch over the figures of 1886 is to be found in connection with boots, shoes, harness, leather and findings. That year the aggregate business done was \$521,000, while in 1890 it reached \$736,000. In a number of minor branches the increase has been equally marked, as for instance the wholesale drug trade, in which two houses are now engaged, and where the turn over for 1890 is almost treble that of 1886. In fact it is in these out of the way lines, in which no wholesale houses existed during the early years of the last decade, that the increase in Winnipeg's wholesale trade has taken place, for the increase in staple branches has been no greater than the increase in the population of the city and surrounding country would warrant us to expect.

The most marked increase in any branch of trade in the city has been in connection with farm machinery, wagons, carriages and other vehicles. In 1886 the aggregate business in these goods was \$1,265,660, whereas the aggregate for 1890 so far as figures could be gathered was \$2,197,000, and this enormous aggregate does not include the business done by several firms, which have gone out of business or are now engaged in closing out. These if added would raise the aggregate at least another quarter of a million dollars. According to Government statistics, the area in crop of every description in Manitoba last year was somewhere in the neighborhood of one million acres, which would bring us face to face with the fact that it cost nearly two and a half dollars for the machinery to cultivate each acre in crop last

year. This is a matter more particularly for the consideration of agricultural than trade statisticians, but the figures thus paralleled are worthy of the serious condition of every person interested in the welfare of the prairie province. That the calculation is not overstretched may be judged from the fact that there are several machinery houses in the the province, which have their headquarters in Brandon and other towns, and whose business figures are not included in the aggregate above given.

In turning to the retail trade of the city, the record of the last year, and in fact of the last two years is anything but encouraging, and the prospect is not much brighter. That the bulk of our retail merchants are fairly prosperous we are not prepared to deny, but there is quite a large proportion of them who are in anything but a satisfactory state, and very few are making any material headway. That the city is overtraded in a retail way is beyond question, and that reckless credits first by wholesalers to retailers, and secondly by retailers to consumers, have produced a state of affairs anything but healthy, no person acquainted with the facts in the case will attempt to deny.

If we take, for instance, the staple branch of dry goods, a very casual enquiry reveals the fact, that more than half of the retail houses in this branch are practically supply accounts of eastern wholesale houses, as is too painfully apparent when a prominent eastern house gets into trouble financially. A look back over the past three years also proves, that during that time over one third of the retail dry goods houses have either gone into insolvency, or made some private settlement with their creditors other than paying their debts with one hundred cents on the dollar. Yet when enquiry is made and facts reached, as to the volume of business done by retailers in this branch, the sales were ample, if done at reasonable profits, and backed by proper management to have enabled almost every one to have come out clear and paid all creditors in proper shape. But the slaughter sale or bankrupt stock placards are to be seen in the city every day of the year, and sometimes in the very heart of a season's trade, they were to be found on front of a large majority of the stores of the city. Profits are thus cut, and losses made, that make success in this branch a thing to be attained only by business acumen of a high order, and a system of the strictest economy. Those merchants who are successful are deserving of the highest credit, but to those who contemplate embarking in the retail dry goods business, this journal gives the advice to select some other place than Winnipeg at present.

It is some satisfaction to know that no other branch of retail trade is so thoroughly demoralized. The boot and shoe trade is fairly healthy, although a mild winter has left some merchants with a heavier stock of winter goods than is desirable to carry over. The retail hardware trade is also healthy, and dealers fairly prosperous, while the grocery and provision trade, although containing some weak elements, is far from being in an unhealthy state. In every branch however, there are sufficient houses engaged, and we have no hesitation in stating that the purely retail mercantile field in the city is

filled, and not prepared for new additions without adding danger to old houses as well as new comers.

It is when a view of the manufacturing interests of the city is taken, that there is most cause for dissatisfaction. In this field progress, if there really has been any, is slow. The shops of the Canadian Pacific and Northern Pacific railways are the means of locating a laboring population of several hundred, a large proportion of whom are skilled artisans. Our flour mills call for nearly a hundred hands, our breweries for some seventy-five more, and the Vulcan Iron Works for about the same number. But outside of these institutions there are no others of any magnitude calling for the employment of mechanical labor. The whole lumber industry for instance, planing mills, furniture, shops and all included, employ less than one hundred and fifty men. It may seem strange, but it is true, that the printing press and its associates, the lithographic press, the book bindery and such like, employ over 200 persons including literary men, or more than any other industry in the city.

Outside of our milling industry we have none which manufacture for an export trade, and there are a number of fields in which manufacturers could supply quite a share of the home demand, instead of having the same supplied from eastern and foreign sources. If the field is filled in retail mercantile business, it is wide and almost unbroken in local manufactures, and there are numerous branches in which a plentiful supply of raw material, which in many instances is now allowed to go to waste, can be had free or at a trifling cost, which in similar industries in the east cost heavily. Into this field we have no hesitation about inviting both capital and skill, and we feel satisfied that both can find profitable employment.

The popular mistake about a city's industrial growth is, that large manufacturing industries should spring into existence at once, whereas the largest industrial concerns of the world have had small beginnings. The great Oliver plow works of South Bend, Indiana, grew from the small blacksmith shop of the founder whose name they bear, and who was at one time considered a crank with but one idea and that about a chilled iron plow. Old John Deere, the founder of the great works at Moline, Illinois, pounded his anvil for years, but lived to see his smithy develop into a huge factory. Thus it is in the city of Winnipeg. There are but few openings outside of the milling business for huge industries, but there are a hundred for small ones that are sure to grow big if wisely managed.

In the two million and a half dollars worth of farm machinery sold in this city last year were at least half a million dollars worth of wagons, sleighs, and other vehicles, whereas the city's manufactures of such goods for this year did not reach \$20,000. The question may very pertinently be asked, is that all the proportion the local makers should supply? We venture to say, that the oddities for locomotion wanted by cranks more than doubled these figures in value. In a dozen other branches a similar question could be asked with equal pertinence.



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ASK FOR THEM.

NOTHING TO EQUAL IT.

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SELL IT.

ROYAL SOAP CO'Y,

WINNIPEG.

That there is success for such manufacturing undertakings, even when started on a small scale, can be illustrated even in Winnipeg. The browry of E. L. Drewry was a small concern when it started a little over ten years ago, but it now employs over 40 hands and is a flourishing institution in every sense.

The harness factory of E. F. Hutchings was a small concern seven or eight years ago, but it now gives employment to 50 hands on the average the year round, and often requires the services of over 60 for weeks at a stretch.

Five years ago there was a small struggling cigar maker's shop in the city with five or six people at work occasionally, but that has grown into the factory of Bryan & Co., employing from 30 to 40 hands according to the season, and it promises to be a really large concern before many years.

The Royal Soap Works located in the city a little over a year ago has already shown itself a success under its present able management. Its goods have driven several eastern competitors in laundry soaps out of this market already, and it promises to grow rapidly into a large and valuable industrial institution.

The Western woolen mills located at the east end of Broadway bridge has only been operated about a year by Messrs. Stephenson, Johnstone & Co., the present proprietors, but it has already proved that it must be a success under their able management. An abundant supply of local raised wool of the fine grade peculiar to this northern latitude gives them great advantage in their business. They cannot procure, and do not need shoddy here, and

they are fast building up a reputation for pure wool flannels, tweeds and such like fabrics.

Numerous other illustrations could be given, but these are sufficient to prove, that success awaits the manufacturer who starts here in a small way, and backs his enterprise with moderate capital, good business judgement, mechanical skill and economy.

We have thus dealt with the prospect for small manufacturing ventures. About large ones we will not say much at present. There is a project for the construction of a water power at this city on the Assiniboine River, which will not be much longer retarded and muddled by city aldermen, anxious for cheap popularity. Before two years more pass the work of construction will be in the hands of some enterprising company, which will push the work to completion, and when it is completed Winnipeg will have the foundation laid for a huge industrial centre.

A look over the financial affairs of Winnipeg for the past year affords great cause for satisfaction. The banks doing business here have unquestionably acted for the best interests of the trade of the city, which could not always be said of their actions in the past. They have held their business down pretty closely to supplying the financial wants of legitimate trade, and while they have met these with liberality and willingness, even when great stringency existed in the east, and financial panic was feared in London, New York and other great money centres of the world, they have steadily discouraged everything of a speculative character. They have given proof that if legiti-

mate manufacturing concerns were started and carried on in this city want of funds would not be one of the reasons for failure if such should come. They have however held down with a firm hand every speculative tendency, and it is safe to say that in the volume of commercial paper which they have handled during the year, they have given less assistance to financial kite flying, than has been given in any community in Canada, where the same volume of business has been done.

Last summer quite an influx of the class sometimes called capitalists, but more correctly designated under the head of speculative loafers, was experienced in Winnipeg, and an abortive effort was made to engineer a real estate boom. In preventing this, the policy followed by our banks had much to do. Had they followed the reckless policy followed by the banks here in 1881 and 1882, a crazy boom might have been engineered, which would have been little short of a calamity to the city. People who deal in booms do not inquire if the business progress of a city will warrant their manipulations. Their anxiety is to find sufficient of a sucker element to operate upon. The facts and figures which are here given are for the consideration of those who wish to see this city and province prosper. And such people require to read them over only once, to come to the conclusion, that the last thing wanted in the city of Winnipeg is "A BOOM."

THE annual meeting of the Winnipeg and Western Transportation Company will be held in Winnipeg on the 2nd March.

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My business having grown to such large proportions that my present store capacity is entirely too small to hold my stock, I shall remove to my new block corner of Main and Market Street, during the month of March, where I will be in a much better position to do business, having beautiful Sample Rooms and Offices, nicely fitted Sale Rooms, and everything in first-class shape. In the mean-time, any person requiring anything for the Horse will save money by getting quotations from me before purchasing elsewhere, as we have revised all my Prices and am now selling Goods much lower than formerly. My New Catalogue will be ready shortly and will be sent out on application.

Send all Orders to, or give a call, at the Great Northwest Saddlery House, 437 Main Street (near the Post Office), Winnipeg, Man. New Numbers will be 519 Main Street, and 191 to 195 Market Street, East.

E. F. HUTCHINGS, PROPRIETOR.

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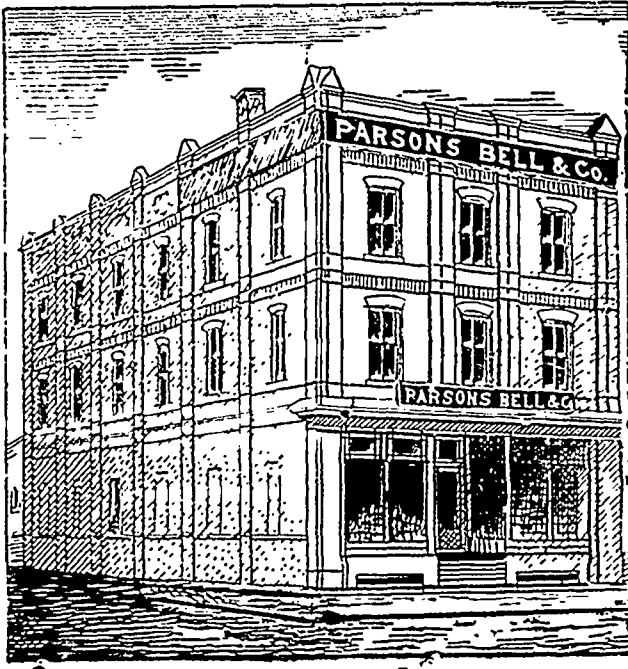
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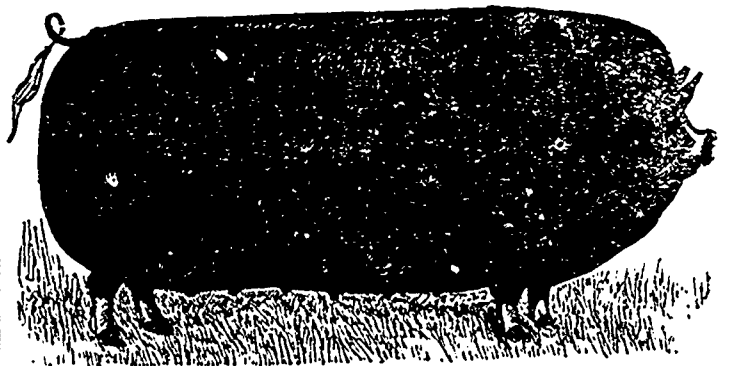
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