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#### BANK THE MERCHANTS

OF CANADA.

HRAD OFFICE, MONTREAL Capital Paid Up, \$6,000,000. Rest, \$3,000,000.

Capital Faid UP, \$6,000,000. Rest, \$3,000,000. BOARD OF DIRECTORS—Andrew Allan, Esq., (of H. & A. Allan) President; Robert Anderson, Esq., vice-President; Hector Mackenzie, Esq. (of J. G. Mackenzie & Co.); Jonathan Hodgson, Esq. (of Hodgson, Sumner & Co.); H. Montagu Allan, Esq. (of H. & A. Allan); John Cassils, Esq. (of Shaw Bros. & Cassils); J. P. Dawes, Esq. (of Dawes & Co., Lachine); T. H. Dunn, Esq., Quebec; Sir Joseph Hickson.

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WINNIPEG BRANCH.

The position of this Bank as to amount of paid-up cap ital and surplus is the second in the Dominion.

Particular attention given to collections from and throughout the Dominion and the United States. Ample facilities; low rates; quick returns. Buy and sell Canadian and foreign exchange. Interest allowed at most favorable rates on Savings Bank Accounts and Deposit Receipts. Accounts of Merchants, Manufacturers, Corp. rations and Individuals received on favorable terms.

A General Banking Business Transacted

ARTHUR WICKSON, MANAGER

IMPROPAL DANK OF CANADA
IMPERIAL BANK OF CANADA
Control authorized Paris of the fall of th
Capital authorized
Capital Paid up
Reserve 1,152,252.00
DIRECTORS.
H. S. Howland, President. T. R. Merritt Vice-Pres.
William Ramsay, Robert Jaffray, Hugh Ryan, T. Sutherland Stayner, Hon. John Ferguson.
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TOTAL OF THE MENT OF THE PROPERTY OF THE PROPE
HEAD OFFICE, Wellington St., TORONTO.
D. R. Wilkle, Cashler.
B. Jennings, Asst. Cashier. E. Hay, Inspector
Branches in Ontario.
Perer O. White Munager
Fergus O. White Manager Fergus O. Forrest "
Galt G. C. Easton
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Niagara Falls J. A. Langmuir
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Rat Portage W. A. Weir "
Rat Portage. W. A. Weir
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TORONTO-
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Yonge & Bloor StaC. H. S. Clarke
Welland S.D. Raymond "
Woodstook
BRANCHES IN THE KORTHWEST.
Winnipeg, Man
Winnipeg, hish 3. Hoare, manager.
Brandon, Man
Calgary, Alta M. Morris,
Portage la Prairie, Man N. G. Leslie, "
Prince Albert, Sask
Edmonton, Alta G.R.F.Kirkpatrick, "
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CANADA—Bank of stoutreal and Branches.
OREAT BRITAIN - Lloyo's Bank (Limited). Manchester
and Liverpool District Banking Co. (Limited.)
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falo, Bank of Buffalo; Boston, National Bank of the
Commonwealth; Chicago, First National Bank; De-
troit, Detroit National Bank; Duluth First National
Bank : Philadelphia, Farmers' and Mechanics' Nation-
Bank : Limadelbura Latinets and alconomics Marion.
al Bank; St. Paul Second National Bank.
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Cheques issued to tourists and others, available in any
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Hoare, H J B. Kendail, J J Kingsford, Frederic Lubbock, Geo. D. Whatman.

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Head Office in Canada - St. James St., Montreal.

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Brandon Hamilton. Ottawa. Toronto.

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REST ..... 843,536.75

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David Maclaren, Denis Murphy.

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GEO. BURN, General Manager.

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"St. PAUL—Merchants National Bank;
"London, Eng.—Alliance Bank.

WINNIPEG BRANCH. ESTABLISHED 1882.

Accounts of Merchants, Traders, Manufacturers, Corporations and Individuals received on favorable terms. Interest allowed on deposits.

Draits issued on all the principal points in Canada, also on NewYork, Chicago and St. Paul and London, Eng This Branch has special facilities for making Collections in Manitoba and North West Territories. Lowest rates are charged, and remittances promptly made.

J. B. MONK, Manager.

### The Western Canada Loan & Savings Co.

CAPITAL, - - \$1,500,000.00. RESERVE FUND, - \$850,000.00.

HEAD OFFICES: Torouto, WALTER S. LEE, Man. Director. BRANCH OFFICES: Winnipeg. W. M. FISHER, Manager Moneys advenced upon Farm and City Properties, MORTGAGES, MUNICIPAL DEBENTURES & SCHOOL DEBENTURES purchased. Scrip held for use of Clienta Clients title deeds are not sent out of the Province but are ledged in the Company's vaults at Winnipeg, where they may be examined at all times. Agents at all principal points throughout the Province. For further information write to the Manager of the Winnipeg Branch.

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### STATIONERS,

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### Office, School & Society Stationery PRINTERS' STOCK

Bookbinders' and Box Makers' Materiala Wrapping Paper, Paper Bags and Twines.

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John Hoskin, Esq., Q.C., L.L.D. Robt, Kilgour, Esq.
B. E. Walker, General Manager.
J. H. Plummer, Ass't Genl. Manager
A. H. Ireland, Inspecor G. de C. O'Grady, Asst. Inspec'r
New York—Alex, Laird & Win. Gray, Agents

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Collingwood

Collingwood

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Torono, Walkervil'e, Walkerford
Waterford
Waterford Dunnville, Galt, Goderich, Lawrence, Toronto, Orangeville, Waterford Waterloo, HEAD OFFICE Windsor. Ottawa, Paris, 19-25 King W Winnipeg, Woodstock. Quelph,

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Commercial Credits issued for use in all parts of the

Commercial Credits issued for use in all parts of the world. Exceptional facilities for this class of business in Europe, the East and West Indies, China, Japan, South America, Australia and New Zealand.

Travellers circular Letters of Credit issued for use in all parts of the world.

#### Winnipeg Branch.

A General Banking Business Transacted.

F. H. MATHEWSON, Manager.

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Head Office, Quebec.

Capital Paid up - \$1,200,000
Resorve Fund DIRECTORS:

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John Breakey, D O. Thomson, E. Giroux, E. J. Hale,
Jas. King, M.P.P.

Beanchers and Advances.

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Merrickville, Ont. Neepawa, Man.
London, Patr's Banking Co. and The
Alliance Bank, Ltd. Livervool, do. New York, National
Park Bank. Boston, Lincoln National Bank Minneapolis,
First National Bank St. Paul, St. Paul National Bank
Great Falls, Ont. Winchester, Ont.
Winchester, Ont.
Winchester, Ont.
Alliance Bank, Ltd. Livervool, do. New York, National
Park Bank Boston, Lincoln National Bank Minneapolis,
First National Bank St. Paul, St. Paul National Bank
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Winnipeg Branch, Main Street;

### Winnipeg Branch, Main Street; F. L. Patton, Manager.

Interest allowed at current rates in Savings' Bank Department and on Special Deposits.

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### DRUGS AND MEDICINES

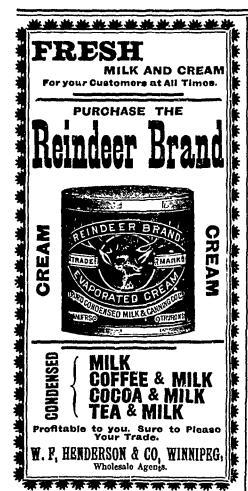
Every requisite for the Drug Trade promptly supplied.

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62 McDermott Street,
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# Fall and Christmas.

Full line of Fancy Goods, Toys, Musical Goods now on hand. Nico selection of Books, Christmas Cards, etc., for libraries or presentation. Letter orders carefully filled.

Agents for Canada Paper Co.; Montreal, M. Staunton & CO., wall papers, Toronto. PRINCESS STREET, WINNIPEG.

-FULL SUPPLY OF-

# Hemphrey's Homeopathic Specifics.

Complete Outfits or assortments supplied to the trade.

We also have in stock full Supply

DENTAL GOODS,

Plain, Gum and Crown Teeth, Gold, Amalgum, etc., etc.

BOLE, WYNNE & CO.

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# J. H. ASHDOWN,

HARDWARE IMPORTER,

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Iron, Steel, Hardware, Paints, Oils, Glass, Varnishes, Fire Brick, Fire Clay, Portland Cement, Sewer Pipes, Etc.

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### FANCY GROGERIES.

Special attention given to

Teas, Coffees, Dried Fruits,

244 PRINCESS ST.,

WINNIPEG, - MAN.

# Redwood Brewery

Fine Ales, Extra Porter and Premium Lager.

Most Extensive Establishment of the kind in Western Canada.

AGENT FOR ARMOURS FLUID EXTRAOT OF SEEF.
ED. L. DREWRY.

PROPRIETOR,

WINNIPEG. - MANITOBA.

Hignest cash price paid for good malting Barley.

### E. F. HUTCHINGS'

GREAT NORTHWEST

### Saddlery House

opposite the City Hall. Corner Main and Market Sts.,

519 Main St. & 191 to 195 & 126 Market St.

The Largest Stock and Best Equipped Establishment in Canada. Lowest prices and Best Goods is our Motto.

Thunks, Valises, Leather and Shoe Find, ings, Saddlery Hardware, Whips, &c. Don't forget the new premises.

E. F. HUTCHINGS, Proprietor, WINNIPEC.

Send for our new Illustrated Catalogue.

### Mackenzie, Powis & Co.,

WHOLESALE GROCERS.

JUST ARRIVED.\_\_

First direct shipment of New Season Prime Selected Valencia Raisins and Imperial Selected Layers from Denia. Also two cars choicest Evaporated Apricots, Peaches and Prunes.

Over 1,000 packages, New seasons First crop, Congous, all Grades.

Cor. MoDermott & Princess Sts., WINNIPEG.

### Plate Glass!

For Shop Windows and Private Dwellings. A large stock now on hand ranging up to 96 inches wide, by 160 in length. Orders filled promptly.

### Window Glass.

Single and Double Strength.

Enamelled, Muffled, Tuscan. Cathedral and other patterns of ornamental glass in large variety of Tints and Colors.

Leaded, Transom and Door Lights.

G. F. Stephens & Co.

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# J. W. PECK & CO.

-Manufacturers of-

# CLOTHING.

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And Wholesalo Dealers in Men's Furnishings

WAREHOUSES.

WINNIPEC, Man. VANCOUVER, B.C. Factory—MONTREAL.

### The Commercial

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

#### THIRTEENTH YEAR OF PUBLICATION.

ISSUED EVERY MONDAY.

SUBSCRIPTION, \$2.00 PER ANNUM (in advance.)

ADVERTISING LATES MADE KNOWN ON APPLICATION.

Fine Book and Job Printing Departments.

JAMES E. STEEN,

The Commercial certainly enjoys a very much larger circulation among the business community of the country between Lake Superior and the Pacyte Coast, than any other paper in Canada, daily or weekly. By a thorough system of personal solicitation, carried out annually, the fournal has been placed upon the desks of a great majority of business men in the wast district described above, and including Northwest Ontario, the provinces of Manitoba, and British Columbia, and the territories of Assiniboia, Alberta and Saskatcheucan. The Commercial also reaches the leadiny wholesale, commission, manufacturing and fluancial houses of Eastern Canada.

#### WINNIPEG, DECEMBER 31, 1894.

#### Manitoba.

C. J. Watson, harness, Nesbitt, is giving up business.

Daniel McDonald, proprietor of the Albion hotel, Winnipeg, is dead.

Evans & Benest, commission agents and auctioneers, Brandon; starting.

Doyle & Co., butchers, Winnipeg, have been closed out by their creditors.

The bailiff is in possession of the business of A. Bowerman, florist, Winnipeg.

C. M. Farney, stationery and fancy goods, Carberry, has sold out to Boyd & Co.

Wm. M. Boyd, drugs, Carberry, has admitted W. H. Simpson into partnership.

Frank J. Grundy, musical instruments, etc., Winnipeg, has sold out to J. S. Patterson.

The Gurney-Tilden Co., wholesale stoves, Winnipeg, have sold retail business to G. E. Toms.

Toms.
Paulin & Co., Winnipeg, sent a box of their choice confectionery to The Commercial staff

on 'Xmas eve.

McCharles & Co., druggists, Cypres River, have dissolved partnership. N, Little will contine the business.

The stock of Geo. Agnew & Co., general dealer, of Dominion City, is advertised for sale by the sheriff.

Frank Fairchild, Winnipeg, has been offered and accepted the J. I. Case agricultural implement agency.

Equitable Savings, Loan and Building Association of Toronto has opened a branch at Portage la Prairie.

The most useful office calendar received this year comes from J. H. Ashdown, wholesale hardware merchant, Winnipeg.

The stock in trade of J. E. Sanders, general merchant, Deloraine, will be sold at a rate on the dellar at Winnipeg on Wednesday, January 2.

The Winnipeg police force do not feel justified in taking the responsibility of enforcing the early closing by-law, in view of the city solicitor's letter.

The Saturday Night printing office, Winnipeg, was badly damaged by fire on Dec. 27, but the manager announces the paper will appear as usual without interruption.

J. S. Marshall, proprietor of the Scotch bakery, Winnipeg, died on Christmas morning. He was 74 years old, and up to a week or so ago ag in fair health and quite active.

The W ipeg Business College Journal just issued is a very handsome number, illustrated with some beautiful pen and ink sketches. Those who wish a business education, should send for a copy of the College Journal.

Four hundred and twenty tons of McNeill's Canadian Anthracite coal have arrived in Brandon during November. Mr. Hanbury, the local agent, has been kept very busy delivering it to his customers. This coal has become very popular and is giving splendid satisfaction.

The Western Real Estate and Investment Company, Limited, with a capital stock of \$10,000, has been granted letters patent of incorporation, Geo. A. Simpson, C. H. Enderton, D. L. McLaughlin, H. J. Dexter, all of Winnipeg, and F. George of St. Paul, represent the company.

The Northwest Almanae for 1895 has been issued. This year it is published by Martin, Bole & Wynne Co., which company is formed by the amalgamation of the two Winnipeg wholesale drug houses, the amalgamation taking effect on the first day of January. The almanae is now printed in four languages and the circulation is said to be fifteen times greater than the first issue, published nine years ago.

A correspondent writes from Hilton as follows: "Hilton is wanting a good store. There is not a better point in Manitoba for a good general store then at this place. A good country well settled with thrifty farmers; a good healthy, nicely situated village on the N. P. railway, with a good hardware store, two blacksmith shops, a good lumber yard, and an elevator where about 100,000 bushels of No. 1 wheat have been marketed. A good store would do a first-class business."

Manitoba, says the Toronto Grocer, has inherent in her the properties that promise to make her one of the richest and best provinces of the Dominion, but like all young communities she has had lessons to learn, and she has had to pay for their learning. Now, long terms of credit have been abolished, and business in general is being done along better and more modern lines, and the different pitfalls that have caught merchants and farmers will not be fallen into with the same regularity as they have been. Manitoba has now entered upon an area of steady development,

The annual meeting of the Winnipeg Industrial Exhibition Association was held on December 21. Some were in favor of holding the annual fair next year in the fall, instead of the summer, but the matter was left to the new board of directors. The following directors were elected: W. B. Scarth, H. S. Wesbrook, L. A. Hamilton, A. Strang, T. W. Taylor, W. D. Douglas, H. S. Crotty, F. A. Fairchild, D. E. Sprague, Wm. Martin, Wm. Brydon, R. H. Nunn, Dr. E. Benson, I. M. Ross, Dr. Smith, G. J. Maulson, A. J. Andrews, Joseph Wolf, C. V. Alloway.

### Legal Points.

The Solkirk Record says: "An important case was tried at the recent sitting of the court here, in which Brown & Erb, of Cerlin, sued Jas. G. Dagg for a carload of furniture. The furniture was ordered in July, 1893, for the Canada Pacific and Lisgar hotels. The agent agreed to have the furniture here by a certain time, but it did not arrive until a month after. The hotelkeepers could not wait for it and so refused to take it. A suit was entered against Mr Dagg by the Berlin Co., and in the meantime the furniture lay with the C. P. R. Judgment was given in Mr. Dagg's favor.

### Alberta.

Mr. Cowles contemplates opening a drug store at South Edmonton.

F. De Journal, flour and feed, Red Deer has sold out his business there.

Ole Bredson, of Little Beaver lake, who came from Nebraska last spring, brought a hive of bees with him. He has now three hives and they have a good store of honey for the winter.

At the annual meeting of the Calgary Board of trade, held recently, the attendance was good. The following officers were elected for 1895: President, Jas. Bannerman; vicepresident, A. McBride; treasurer, A. Allan; secretary, I. S. G. Van Wart.

W. J. G. Dickson, commission merchant, South Edmonton. who has been shipping oats to Brackman & Ker of British Calumbia for milling purposes, has received word that his shipments have been very satisfactory and that an unlimited quantity is wanted. Mr. Dickson has also made a shipment of malting barley and is making arrangements to ship dressed beef, pork, mutton, game and butter to British Columbia.

#### Assiniboia.

Thos. H. Collacott, Blacksmith, Yorkton Assa. is Starting in hardware business.

The Patrons of Industry of Mose Jaw called for tenders from the local dealers for flour etc., which were higher than outside quotations. As a result three cars of flour have been shipped in.

### Saskatchewan.

Mr. Flanigan, of Brandon, who purchased the Prince Albert House, Prince Albert, has taken possession of the hotel.

Gentlemen are rejoicing, says the Battleford Herald, at the condition of their cattle, all of which are keeping up and many growing fat on what they rustle. It has only been necessary to feed hay on a few days this winter.

### Northwest Ontario.

The Fort William Journal published a special Xmas number in book form,

G. & A. Hacquoil, General Store, Fort William has assigned to Chas. W. Jarvis.

W. Newsome, Sr. butcher has started business at Port Arthur.

R. G. Spofford' butcher, Port Arthur, has sold out to Haddock & Walsh.

W. H. Arthurs, stationery and fancy goods, Port Arthur, bailiff reproted in possession.

W. H. Hesson, Grocer, Port Arthur, has given up business.

It is generally agreed, says the Fort William paper, that the Canadian Pacific railway and Beatty lines of boats might as well have continued running until January 1, which would have been a most agreeable change, and shortened the winter at the forward end most amazingly.

#### Lumber Trade Notes,

J. A. Christie, of the Brandon lumber mill, says prices of lumber will be greatly reduced at his mill next year.

Mr. McArthur has about 60 men at work in the Riding Mountain district getting out logs for his mill at Birtle, Man.

J. A. Christie, of the Brandon mill, has two camps numbering forty men and twenty teams at work in the Riding Mountaine, Manitoba, and expects to get out about one and a half million feet of logs this winter,



And Guaranteed by the

#### MERIDEN BRITANNIA

Wyou want gonulne Goods that "1847 ROGER BROS. Al." Time, insist upon having

For Sale by all Responsible dealers.

# Fancy Goods, Toy

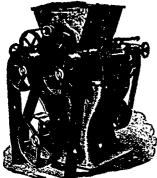
### Xmas Novelties

Our importations for Fall and Xmas Trade will be complete on July 1st, and will be by far the best and most comprehensive line shown in the Dominion. Wait for Our Traveller before placing your orders. It will pay you if you want' the Latest Novelties.

### & SONS.

TORONTO AND MONTREAL.

### Stuart & Harper.



Engines, Boilers, Steam Pumps, Flour Mill and Grain Elevators. Agents for North American Mill Building Co. Dodge Wood Split Pulleys and Rope TRANSMISSIONS.

Electrical Machinery and Supplies. Second Hand Machinery of Every Description P.O. Box 693.

Office and Works, 768, 760 an 762 Main Street, Winnipeg.

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Carry the only stock of School Desks in Winniready for peg read shipment.

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### Globe Desk,

used in Winnipeg schools clusively.

ARE YOU OPEN

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#### Will

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### Lowest

**Prices** 

Ever quoted on Furniture this country.

(Late of Scott & Leslie.)

The Low Priced Furniture House.

298 Main St. and 263, 265 Fort St., Winnipeg.

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### For Spring, 1895.

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MONTREAL & TOKONTO.

### The Commercial

WINNIPEG, DECEMBER 81, 1894.

#### THE ADVANCE IN WHEAT.

THE recent speculative bulge in wheat in Manitoba will not be without its unfavorable influences. Of course it is a very fortunate occurrence for the few farmers who had not sold their wheat, but it will cause enything but pleasant thoughts on the part of the large majority who parted with their grain at the lower prices which ruled all through the season and up to a short time ago. The effect will no doubt be to induce farmers to hold their wheat another year. This is one of the unfortunate results which is likely to follow from the recent manipulation of the Manitoba wheat markets. Of course if a large number of farmers had held their wheat this year, the recent big advance in prices would not have taken place. It would not have been possile to have so manipulated the market, regardless of export values, if a large quantity of wheat had been held. The farmers, however will not reason it out in this way. They will simply see that their fortunate neighbor who held his grain was the gainer thereby to the extent of 10 to 15 cents per bushel, and that will be sufficient to induce them to hold another year. If the quantity of wheat marketed next year up to the close of navigation is not very small, as a result of the recent speculative manipulation of Manitoba markets, it will be very sur-

Besides the vide spread feeling of disappointment which has been caused by the recent bulge in wheat, the farmers seem inclined to believe that they have been cheated to the extent of the difference between the prices now paid and the prices that were paid earlier in the season when the great bulk of the crop was marketed. They say that if the dealers can afford to pay 50 to 55 cents per bushel now, they were cheating us 10 to 15 cents per bushel when we were getting only 40 cents. This belief seems to be quite general throughout the country. Even some of the country papers have adopted this view of the case, since wheat prices have advanced, and are charging the grain mem with cheating the farmers out of 10 to 15 cents per bushel on all the wheat marketed previous to the recent big advance in prices.

In view of these statements, it will be interesting to show the real value of Manitoba wheat for export, at the time the lower prices were paid in Manitoba. About 40c per bushel was the average price paid for wheat in Manitoba to farmers, up to the close of navigation. We will take Brandon as a central point and figure up the cost of exexporting as follows:

Cost delivered in England 71.15

The above is figured up as fine as possible on the basis of fall freight rates. The allowance of 8 cents per bushel for cost of buying. operating elevators, etc. at country points is lower than is' usually counted upon. Grain men figure 5 cents per bushel for cost of buying. However, on the basis we have taken, which is under rather than over the mark, it will be seen that Manitoba wheat bought at 40 cents per bushel in Brandon would cost a fraction over 71 cents per bushel delivered in England. On November 30, a lot of Manitoba wheat sold in Liverpool at equal to 72% conts per bushel, leaving a margin of about 11c to the exporter for profit and to cover office and incidental expenses, not include! in the statement above.

This statement of the cost of exporting, compared with the actual sale in England, indicates that buyers here were paying all the markets of the world would allow them to. when they were buying wheat in Manitoba country markets at about 40 cents per bushel. How then, the question comes in, can they afford to pay 10 to 15 cents per bushel higher now, seeing that the markets of the world have not advanced in proportion? The answer is simply that they cannot afford to pay present prices, at least to export the wheat. The reasons for the recent advance in the local markets, was explained in The Commercial last week. The present situation is due to speculation and manipulation, based on the theory that the export business has been rather overdone, that the balance held will be all required for the home milling trade, and that the millers will be obliged to buy the wheat regardless of export values. There were other reasons for the recent heavy advance in wheat, more of a private speculative nature, but the theory for the advance was based on the reasons given. Whether these theories will be realized remains to be proved by the developments of the future.

#### THE DEAD MEAT TRADE.

A considerable quantity of dead meat is being shipped out of Manitoba this winter in the form of dressed beef. Notwithstanding the fact that there was a large increase in the number of live cattle shipped out during the past summer and fall, it appears from the shipments of dressed beef that a considerable surplus of cattle were left in the country at the close of the shipping season for live stock. The large number of cattle shipped out of Manitoba this year, as previously reported in The Commercial, indicates a very great extension of our live stock interests, which must be gratifying to those who have advocated mixed farming instead of excessive wheat growing. The live stock interests have evidently been vastly increased during the last two or three years. The shipments of dressed beef now going east will add materially to the number of cattle shipped during the summer and fall. Each carload of dressed beef would equal about three cars of live cattle. We learned of one Manitoba firm which had orders for fifteen car lots of beef, equal to say 800 head of cattle. These meat shipments will therefore amount to quite an item in the aggregate

The price of cattle has ruled rather low this season, owing to the position of Eastern Canada and British markets, which take our surplus production. Local dealers are expecting a firm cattle market for the balance of the winter and early spring trade. They believe that on account of the large shipments out of cattle, and later of dressed beef, that the supply of cattle for local purposes for the winter and spring will not be heavy. This, however, remains to be seen. So far prices have not shown much disposition to advance, and the price paid for Christmas cattle for the Winnipeg market was lower than in former years. Good beef cattle this time of year should show an advance over fall prices, on account of the length of time the animals have been fed.

A considerable quantity of the dead meat shipped out lately has been of the rougher class of beef, and was destined for the lumber regions of Ontario. These 'arge purchases of beef indicate that fresh beef is replacing salt pork to a considerable extent for the lumber woods, a feature which will no doubt be very acceptable to the men.

### BANK OF OTTAWA.

The fivancial statement of the Bank of Ottawa, presented at the recent annual meeting of the bank, is a very favorable one. Notwithstanding the unfavorable commercial situation during the past year, the bank has been able to earn a fair profit. The net profits for the year, after deducting all expenses, making provision for shrinkage in value of premises, etc., and allowing for bad and doubtful debts, is shown to be \$188,096. The sum of \$725,000 has been carried to rest, after paying two dividends of \$59,600 each, leaving still a balance on hand from profits of \$30,000 The balance at credit of rest account is now \$925,000. The net earnings of the bank were only \$3,616 less than last year, but this was on a larger capital than last year. Deposits in the bank increased this year \$714.844 Three new branches were opened during the year-all in Ontario, one being at Rat Ports age. The report mentions the fine new bank building erected in Winnipeg during the year and now occupied by the Winnipeg branch of

It was decided to celebrate this the 20th anniversary of the establishing of the bank by founding a pension and benefit fund for widows and orphans of deceased officers of the bank. The bank was authorized to contribute \$20,000 to this fund, in four annual instalments.

### THOUGHTS FOR THE NEW YEAR.

The New Year is a time for thinking over the situation, making resolves and turning over a new leaf. It is a fact that New Year resolutions are very often worthless and are

broken on the first provocation, but when they are good ones, as most New Year resolutions are, they should be carried out. Business men require to be always on the alert for any improvements which they can introduce, and it will not be wise for them to wait for the advent of the new year to consider what changes they may make to advantage in their business. However, as the new year is now here, may be useful to look back over over the past, consider the mistakes that have been made and try to avoid them in the future. It may also be well to consider if there are any lax features in the conduct of the business, which should be remedied.

How does your insurance stand? The winter is a bad season for fires. If your property should be wiped out, in what position would it leave you? and your creditors? Presuming you are an honest, honorable man, as most business men in this country are, have you, as you are in duty bound, provided for your own safety and the safety of your creditors, in this matter of insurance? If you have neglected to insure fully during the past year, resolve at once that the mistake shall not be continued during 1895, and having well resolved, act quickly. Remember, that neglect to insure fully in these days is invariably taken as indicating business incapacity. We have heard men say that they cannot afford to insure. The man who cannot afford to insure fully cannot afford to be in business.

How about life insurance also? A very important matter to be sure. Caite as important in many cases to the business man as fire insurance. Many businesses which are reasonably solvent, and which are being conducted with fair success, would not begin to pay 100 cents on the dollar if they had to be wound up suddenly. In what shape would your business be it you were to be suddenly removed? No business man of good moral sentiments would care to be in the position that if he were to be taken away and his business wound up, his creditors would not be paid in full. There is always a great shrinkage of assets in hastily winding up a business, and many a good estate would not pay liabilities in full if the proprietor were removed and the business had to be wound up. Happily there is a means within the reach of every business man to provide against such contingencies. Life insurance, at a cost within the reach of all, enables the business man to make provision for the full payment of all liabilities, regardless of the shrinkage of assets which would follow in winding up an estate. The business man can thus make use of the advantages of life insurance, and he will have the satisfaction of knowing that no dishonor can attach to his memory through the failure of his estate to pay his liabilities in full.

Besides this view of the case, most business men have relatives who are more or less dependent upon them. Their business may not be in such a shape that it could be successfully carried on if they were removed, and thus there would be a loss to their creditors, while those depending upon them would be placed in a trying position. Life insurance comes to the rescue in such cases as these and affords a means the man of business may make provision for the wiping out of all his liabilities, or for the successful continuance of his business by relatives, in case of his removal by death.

If this matter of life insurance has been neglected during 1894, see that it is put right while the new year is yet very young. Life insurance is a matter which should not be put off. The man who is a good risk to-day, might to-morrow be unable to obtain a policy. Some disease or constitutional weakness might suddenly develop, or some accident might occur which would forever prevent him from being able to obtain insurance. If you know that you should insure or increase your life insurance, do not procrastinate.

Where a great many business men come to grief is in neglect of their accounts. If you have been too lax with your accounts in the past, begin with the new year to exercise a firm and sharp management of this department. Do not neglect accounts. Eternal vigilance in looking after accounts, where a credit business is done, is the only hope for The greatest ills many business men. which the commercial interests of this country have suffered have been clearly traced to free credit business and laxity in the matter of accounts. We have learned some lessons in this respect of late years, with good results. Business is now on a better basis than it ever was before. This, however, does not lessen the necessity for special attention to the accounts department. The man who does a considerable credit business, should to use a familiar expression, "never sleep."

After New Year's is passed, many lines of wintergoods will sells lowly. See what stock you have left in such lines. Bring it to the front and try to force it off. Keep your stock well in hand, and though it will be necessary to keep the stock well assorted up, try to keep the stock from growing during the year. The majority of merchants are almost continually overstocked. It is really a hard matter to keep stock down. Many failures are due to over-stocking. We know a party who is considered a sharp business man, who recognized that he was carrying too much stock, and he decided to cut it down during the year then When the next stock-taking entered upon. was completed, however, it was found, to the surprise of the merchant, that the stock had actually increased during the year, notwithstanding the resolve to reduce it. shows what a difficult thing it is to keep the stock down.

Akin to over-stocking is the evil of spreading accounts. Spreading accounts is indeed a fruitful, cause of over-stocking. chart who is obliged to have a considerable line of credit, requires to exercise special care to keep his liabilities in as few hands as possible. The fewer the accounts the safer is his position, as a general rule, and the more they are spread the greater is the danger. Every additional account beyond those actually necessary is a menace. When the position of a

large number of merchants is considered, only those merchants who can pay cash, or almost cash, are safely able to take considerable latitude in the matter of spreading accounts. This is another matter which may be considered at the beginning of the new year, and among the business resolves in the diary of many merchants should be one to largely contract accounts.

#### A Straw Stove.

Information comes from the far west that much suffering from cold may be averted by the knowledge of how to construct such a stove as is used largely in Dakota, says au exchange. The stove saves the purchasing of fuel, and can be used in any district where straw or hay is plentiful. The device can be made by any tinsmith. A drum is constructed of sheet or stovepipe iron, two feet in diameter and four feet, or more, high. This is placed on a stand, which may be roughly is placed on a stand, which may be roughly and inexpensively made, with a top of sheet iron, rimmed, to hold the drum in place. The legs are of hoop iron, riveted. The top of the stove is cone-shaped, sliding into the stove-pipe just tightly enough to insure the carring away of the smoke, and yet to enable the drum to be removed for the purpose of emptying and replenishing. The draught is a hole at the lawar part of the drum, with a emptying and replenishing. The draught is a hole at the lower part of the drum, with a sliding door by which the draught can be regulated. The drum should be filled with straw, hay, or any material of like nature, and the fire is started at the top. One filling will last about six hours. The introduction of this stove into Dakota is said to have been a veritable godsend, and it is so cheaply and easily made that there is nothing to prevent its use in many districts throughout the country where the price of coal is too high for slender purses.

### Goods from the Ramie Fibre.

Samples of goods such as yarns, fringes and cloth made from the ramie plant are soon to be placed upon the market, and by a United States concern. When this is done an important step will have been taken in the direction of permanently placing ramic along with cotton, hemp, silk, wool, hair and like staple material of industrial uso. A correspondent has forwarded to the Philadelphia Record a sample of ramie fibre which has been freed from all resinous or refractory substances by a process so cheap as to make it certain that it must be largely used as a raw material. The ramie is stripped and begummed in a few minutes after having been submitted to heat and chemical action, and is afterwards, says our contemporary. bleached to a beautiful white color without the aid of chlorine or other bleaching substances which destroy the strength and gloss of the prepared fibre.

We are further informed that a plant has been built, and is now ready for operation, in Albany, N. Y., which will consume ten tons per week of the raw material; and samples of not only yarns and fringes, but of cloths and gloves, will soon be upon the market. The strength of the fibre, which it seems is greater than that of either flax or sitk, will make the ramic invaluable for admixture with other animal or vegetable fibres for fire hose, rope, car wheels and thousands of other purposes where strength and durability are desirable qualities. Experiments have been going on for a long time in different countries aiming to treat this fibre so cheaply as to bring it into the market for textile purposes generally. It promises row to prove a valuable addition to the textile fibres.

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HORSERADISH—Put up in 16 oz. bottles 2 doz. in a caso. Price per doz. \$2.50 Patronize home in dustry.

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"THE COMMERCIAL,"

Winnipeg.

#### THE BUSINESS SITUATION.

WINNIPEG. Saturday, Dec. 29.

Wholesale trade this week has been very dull are around and business has partaken of the usual holiday character. Retailers have also had a comparatively quiet week, holiday business having been done last week to quite an extent, though Monday was a busy day. The first spell of really cold weather set in this week, Wednesday and Thursday being cold days, but the weather quickly moderated again. The cold snap was general all over the continent extending castward to the Atlantic coast and south to the Gulf coast. The cold wave was not accompanied by a storm here, but east and south reports tell of heavy storms of wind and snow. There is only enough snow here to cover the ground. The cold appears to have been comparatively much more severe farther south than here. It is feared that great damage has been done to the vegetable and orange crops in Florida.
Complete statistice of failures for the year have not been compiled yet, but it is expected that Western Canada will make a better showing than last year.

### Vinnipeg Markets.

WINNIPEG, SATURDAY AFTERNOON, Dec. 29. [All quotations, unless otherwise specified, are whole-sale for such quartities as are usually taken by retail dealers, and are subject to the us al reduction on large quantities and to cash discounts.]

GROCERIES .- The latest advices from the GROCERIES.—The latest advices from the East did not report any further changes in the refiners' prices of sugars. Eastern Canada refiners were still quoting 83c for granulated and 3 to 83c for yellows. It was reported that while quotations had not been changed, refiners' were shading quotations for large lots. The sugar outlook has been further depressed by another increase in the estimates of the European beet crop. Licht increases his estimate of Europe by 175.000 tons. making the total crop 175,000 tons, making the total crop 4.975,000 tons, or about 1,680,000 tons larger than the crop of 1898. Of the total crop Germany has produced about 1,900,000 tons. A prolonged period of low sugar prices seems certain, in the face of the vast over-production. Japan teas are advancing in the United States, but Canadian markets are quiet. Low prices have been offered on California raisins lately, and it is said that this is due to the goods being inferior, second crop quality. It is also asserted that a split of the elleged combine of California handlers has something to do with the lower prices.

GREEN FRUITS.—Business has quieted down considerably. Fancy apples command a good price, selling as high as \$1 per barrel, a good price, selling as high as \$1 per barrel, but choice apples are scarce. The oranges received lately are mostly large sizes. Following are quotations: Florida Oranges. \$5.50 to \$6 per box; Messnia Lemons, \$6,00 per box; apples, \$3.00 to \$1 per barrel as to quality and condition; California winter pears, \$2.50 to \$3 per box; bananas, when obtainable \$3 to 4.50 per bunch. Malaga grapes. \$11.50 per large keg. Cranberries, \$11.75 to \$12 per barrel for fancy Jerseys. Catawba grapes \$5.50 to \$2 per \$41b. basket. Spanish Catawba grapes 45c per 41lb. basket. Spanish onions, \$1.25 per crate of 50 lbs. New layer figs, 15c to 20c perpound, as to quality and size of boxes. Sweet potatoes \$5.50 per barrel. White comb honey, 22c lb; new dates, 7 to 80 lb.

NUTS.—Soft shelled almonds are juoted at 15 to 16c, walnuts, 17 to 18c, filberts, 12 to 18c. New Chestnuts, 12½ to 15c lb; Figs, new layers, 15 to 22c; Cooking figs, 8 to 9c, dates, 8 to 10c. Cocoanuts \$1 to 31.20 per dozen.

FLUID BEEF, ETC .- Following are prices of the goods put up by the Johnston Fluid Beef Company of Montreal :- Johnstons Fluid Beef Company of Montreal:—Johnstons Fluid Beet —No. 1, 2-oz. tins, per dozen, \$2.70; No. 2 doz., \$1.50; No. 3, 8oz., \$7.88; No. 4, 1 lb., \$12.83; No. 5, 2 lb., \$21.30. Staminal—2oz. bottles. per dozen, \$2.55; do, 4oz., \$5.10; do, 8 oz., \$7.65; do, 16oz., \$12.75. Fluid Beef Cordial—20oz. bottles, \$10. Milk Granules—In cases of 1 dozen, \$5.10. Milk Granules with Carcala—In cases of 1 dozen, \$4.25 with Cereals-In cases of 4 dozen, \$4.25.

CANNED MEATS:-Corned Geef ... 2 lb tins, per case of 1 dozon
Roast Beef ... 2 " 1 "
Brawn ... 2 " 1 "
Pigs Feet ... 2 " 1 "
Lunch Tongue ... 2 " 1 " 2 75 2 65 2 25 7 65 7 80 6 70 5 23 4 60 

Fish.—We quote British Columbia salmon, 14c lb; British Columbia halibut, 14c. 14c 1b; British Columbia namout, 14c. Fresh nackerel, 124c lb.; cod. 8 to 9c; haddock. 8 to 9c; smelts, 124c: Lake Superior herring. 80c dozen. Lake Superior trout, 9c; whitefish, 5 to 6c; pickerel 8 to 4c; pike, 2 to 8c; perch, 8c; Smoked whitefish, 8c lb; smoked goldeyes, 80 to 85c dozen; red herring 20c box; finen haddies, 81c lb. Oysters, \$2 for standards and \$2.25 for selects, per gallon. Shell oysters, \$7.50 per barrel; cans, selects, 48c; cans, standards, 45c each; dry cod, 7c lb; boneless cod. 7 to 74c; boneless fish, 6c.

BOOTS AND SHOES .- The very mild weather which has prevailed up to this week has been a damper on the winter trade in this branch. Still a fair amount of business has been done. One Winnipeg retail dealer spoken to this week said that his stock of winter goods was practically cleared out, notwithstanding the mild weather. Another large retailer said trade had not been good with him on account of the mild weather, but he admitted that his winter stock was well cleared up. The weather took the most wintry spell of the season this week, and fit helds our me doubt out to great trade follows: holds out no doubt quite a quantity of felt goods and other winter lines will be run off yet. The felt shoes have rapidly come into general use for winter wear, and promise to find a very large market here another year, as they will be handled in a different way from the plan followed heretofore. Heretofore one house has had the handling of the Dolge felt shoes here, but hereafter these goods will be sold to the trade generally, the company having appointed an agent here to handle their goods for the sea-son of 1895-96. It is also expected that a further reduction in the price of the felt goods will be made for next winter's trade, which will bring them more largely into general

DRY GOODS.-Business with the wholesale houses has of course been very quiet, wearing the usual holiday aspect. Attention is now mainly directed to the spring trade. Some travellers went out this week with their samples, and others will go out right after New Year's with full spring samples.

HARDWARE, PAINTS. ETC .- These branches are of course very dull. In fact business is practically dormant and will remain so until toward spring. A report is given elsewhere in this issue of the meeting of the manufact-urers in the association lines, at Toronto. The principal change reported from these meetings is the reduction in barb wire to 8c per lb, delivered at Ontario points. Rope is easier. Sisal rope has declined in the United States and is 10 lower in Eastern markets. Manufacturers are said to be cutting prices of clothes wringers.

CORD WOOD,-Receipts of wood have been large and competition is active We quote: Tamarac, \$3.75 to \$4 per cord on track here in car lots as to quality, the best is going at from \$3.90 to \$3.95. Oak about \$3.60 to \$.75, mixed pine, spruce, etc.,

can be had at \$3.25 to 3.50. Poplar has sold at from \$2.25 to 2.40 on track, as to quality. Furch 31 to 4.25. Ash \$3.75

COAL.—Prices deliver to consumers in Winnipeg are as follows: Imported anthrato consumers, in. cite. 89 per ton for egg, stove and nut sizes; western anthracite. 89.50 per ton for stove and furnace size; Lethbridge bituminous, \$7.50 per ton: Souris lignite, \$1.25 delivered or \$3.75 on cars here, and \$1.50 to 1.75 on cars at the mines.

RAW FURS.—The following quotations give the range of prices paid in Winnipeg. The prices cover the range fromsmall to large prime skins, size, color and con-dition being considered, though skins are sometimes offered which are not worth the minimum quotations, on account of being killed out of season:

Badger	\$0	05	ta	80	50	
Bear, black or brown				25		
Bear, grizzly		ŏŏ			00	٠
Beaver, large				7		
" medium				4		
######################################						
" small				. 5		
" castors, per lb				7		
Fisher				7		
Fox, cross	2	50	to	เจ	00	
" kitt		10	to		80	
" red		50	to	1	50	
" Silver	20	00	to	75	00	
Lynx, large	1	50	to	. 9	25	
" medium		00			ου	
" small		75		_	25	
Marte		00			00	
Minte	-			_		
Mink		50			40	
Musquash		02			07	
Otter		00			00	
Raccoon		<b>50</b> :			85	
Skunk		25	to		60	
Wolf, timber	1	00	to	8	00	
" prairie		25	to		75	
Wolverine	1	00	to	8	50	
				•	-0	

#### HARDWARE AND METALS.

TIN, lamb and 56 and 28 lb. ingots, per lb, 25 to 26c.

TIN PLATES. — Charcoal plates, I. C., 10 by 14, 12 by 12 and 14 by 20, per box, \$1.75 to \$5; I. X., same sizes, per box, \$6 to \$6.25: I. C., charcoal, 20 by 28, 112 sheets to box, \$9.50 to 9.75; I. X., per box, 20 by 28, 112 sheets to box, \$11.50 to

TERNE PLATES .- I. C., 20 by 28, 89.50 to

IRON AND STEEL.—Bar iron, per 100 lbs., base price. \$2.75 to \$2.85; band iron, per 100 lbs., \$3.25 to 3.50; Swedish iron, per 100 lbs., \$5.25 to 6; sleigh shoe steel, \$3.25 to 8.50; best cast tool steel, per lb, 12 to 13c; Russian sheet, per lb, 12 to 13c.

SHEET IRON.—10 to 20 gauge, \$3.00; 22 to 24 and 26 gauge, \$3.25; 28 gauge, \$3.50. CANADA PLATES .- Garth and Blaina, 83.25 to 3.50.

IRON PIPE.-50 to 55 per cent. off list.

GALVANIZED IRON.—Queen's Head, 22 to 24 gauge, per lb., 5½c; 26 gauge, per lb., 5½c; 28 gauge, per lb., 5½c;

CHAIN.—Best proof coil, 3-16 inch, per lb., 7 to 7½c; ½ inch, per lb., 6½ to 6½c; 5-16 inch, per lb., 6 to 6½c; ¾ inch, per lb., 5¾ to 6c; 7-16 inch, per lb., 5½ to 5¾c; ½ inch, per lb., 5<u>}</u> to 5<u>}</u>c.

SHEET ZINC-In casks, tic lb., broken lots,

LEAD .- Pig, per lb., 41c.

SOLDER.-Half and half (guar) per lb, 18 to 20c.

AMMUNITION.—Cartridges—Rim fire pistol, American, discount, 35 per cent.; rim fire cartridges, Dominion, 50 per cent.; rim fire military, American, 5 per cent. advance; central fire pistol and rifle, American, 12 per cent. central fire cartridge. Dominion, 80 cent.; central fire cartridge, Dominion, 80.

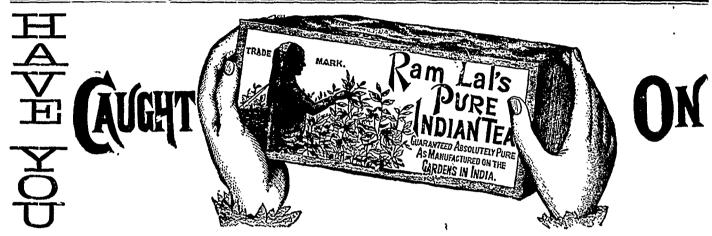
### CONSIGNMENTS

Of Butter. Eggs, Poultry or any other Products of the Farm solicited, and Carefully Handled. . . . . . .

Try our Fresh Pork and Bologna Sausage.

Live Hogs Wanted.

J. Y. GRIFFIN & CO., Pork Packers, Winnipeg.



TO THE FINEST ENGLISH BREAKFAST CONGOU TEA THE WORLD

PRODUCES.

### Turner, MacKeand & Co.

WHOLESALE GROCERS.

WINNIPEG.

It has been generally understood for some time past that some change was being made in the control of The Toronto Empire, and in Saturday's paper announcement was made that a syndicate of influential men had secured a controling interest, with the intention of taking an active part in its publication and management. The syndicate is composed of: W. R. Brock, of W. R. Brock & Co., President Canadian General Electric Co.; Senator Sanford, President Sanford Manufacturing Co.; Sir Frank Smith, Vice-President Dominion Bank; Thos Long, President Great Northern Transit Co.; Col. John I. Davidson, of Davidson & Hay, Vice-President Bank of Commerce; Warring Kennedy, of Somson. Kennedy & Co., H. Cargill, M. P.; A. F. Gault of Gault Brs., Montreal; D. Morrice, of D. Morrice, Sons & Co., Montreal; R. A. Lucas, of Lucas, Steele & Bristol, Homilon; Frank J. Phillips, President Cobbin Manufacturing Co. and Consolidated Plate Glass Co.; James Murray, St. Catherines; Frank Turner, C. E. Toronto; H. J. Scott, Q. C., Toronto; D. Creighton, Publisher, Toronto. This is undoubtedly the strongest sindicate ever formed in connection with a paper in Canada. The majority are men closely indentified with the business interests of the country, and they announce that, while as heartily as ever supporting the Conservative Government, although in no sense under its control, and having a freer hand in political matters, it is their intention tomake The Empire a business man's as well as a political paper.

The Farmer's elevator at Cyprus river will close down for about two months there being little or no grain being marketed.

# ANTHRACITE COAL

Mined in the Canadian Northwest, is unquestionably the CHEAPEST and BEST COAL in the Market.

Our prices per ton, delivered anywhere in Winnipeg,

### Nut, \$7; Stove and Furnace, \$8.50

You will be badly misled if you pay any attention to Dishonest Advertisements by dealers who offer Anthracite Coal at low prices but furnish only screenings
at the figures quoted. By using only the Canadian
Anthracite you will Encourage Home Industry and
Buy the Cheapest and Best Coal. Order at once from

### Paul, Knight & McKinnon, 470 Main St. Winnipeg, Man.

Pleasure is a trip over The North-Western Line from Minneapolis, and St. Paul to Chicago. Comfort, Elegance and Luxury are all synonymous terms of the finely equipped trains of the line.

—The Globe, Wahpeton, N. D.

### For Sale or Exchange.

An unimproved farm in the Winnipeg district for sale very cheap, and on terms to suit a purchaser of limited means. One who would put improvements on the property could have the place on payment of a merely nominal sum. Would exchange for live stock. Address D. W. B., Commercial Office.

per cent.; shot shells, 12 gauge, \$6 to 7.50; shot, Canadian, soft, 54c; shot, Canadian, chilled, 61c.

Axes.-Per box, \$6.50 to 15.50.

WIRE.-Galvanized barb wire, plain twisted wire and staples, \$3,50 per 100 lbs.

Roy E.—Sisal, per lb., 8 to 8he base; manilla, per lb., 11 to 11he base; cotton, 4 to 4 inch ar 1 larger, 16c lb.

NAILS.—Cut, per keg, base price, \$2.75; common steel wire nails, 5 to 6 inch, \$2.85 per keg, 3 to 4 inch, \$3.27 keg; 2½ inch, \$9.50 keg, 2 inch, \$3.70 keg.

HORSE NAILS.—Pointed and finished, oval heads. List prices as follows: No. 5, \$7.50 box; No. 6, \$6.75 box; No 7, \$6 box; No. 8, \$5.75 box; No. 9, 10 and 11, \$5.50 box. Discount off above list prices, 50 to 50 and 10 per cent.

Horse Shoes.—Per keg, \$1.50 to \$1.75: snow pattern horse shoes, \$1.75 to \$5.

#### PAINTS, OILS, ETC.

WHITE LEADS.—Pure, ground in oil, association guarantee, \$6 per 100-lb kegs; white lead, No. 1, per 100 lbs., \$5.50; white lead, No. 2, \$5.00; assorted 1 to 5-lb. tins, per lb., 10c.

PREPARED PAINTS .- Pure liquid colors, per gallon, \$1.25 to \$1.85.

DRY COLORS .- White lead, per lb., 8c; red Eng5½c; yellow ocre, 2¾c; golden ocre, 5c; etiaVenn, red, French, ¾c; Venetian, red, lish,ead, ¾c; English purple oxides, ¼c, American oxides, per lb., 3 to 4c. These prices for dry colors are for broken lots. ¼c per lb. less when full kegs or barrels are taken. American vermillion, kegs, 15c, English vermillion, in 30-lb. bags, 90c per lb.; less than bags, per lb., \$1.

VARNISHES.—No. 1 furniture, per gal., \$1; extra furniture, \$1.85; pale oak, \$1.50, elastic oak, \$1.75; No. 1 carriage, \$2; hard oil finish, \$2; brown Japan, \$1; goldsize Japan, \$1.50; No. 1, orange shellac, \$2; pure orange shellac, \$2.50. These prices are for less than barrels, and would be shaded for full barrel lots.

would be shaded for full barrel lots.

SUNDRIES.—Glue, S.S., in sheets, per lb..

12½ to 15c; glue, white, for kalsomining, 17
to 18c. Stove gasoline, per case, \$3.50; benzine, per case, \$3.50; benzine, per gallon, 50c. Axle grease, Imperial per case, \$2.50; Fraser's axle grease, per case, \$3.50; diamond, do, \$2.25 per case. Coal tar, per barrel, \$3; Portland cement, per barrel, \$4.25; plaster, per barrel, \$3.00; plasterer's hair, \$1.10 per bale; putty, in barrels, per lb., \$c, less than barrels, \$4c; whiting, barrels, per 100 lbs., \$1.25 to 1.35; resin, in barrels, 3 to 5c lb. as to quality; pine tar, per barrel, \$7; do., pint tins, \$1.25 per dozen.

WINDOW GLASS.—1st break is quoted at

WINDOW GLASS.—1st break is quoted at \$1.80 per box of 50 feet.

LINSEED OIL.-Raw, per gal., 65c; boiled, per gal., 68c in barrels.

TURPENTINE.—Pure spirits, in barrels, per gallon, 65c; less than barrels, per gallon, 70c.

Oils.—Range about as follows: Black oils, 25 to 30c per gallon; clear machine oils, 80 to 40c; cylinder oil, 45 to 75c, as to quality; castor oil, 10c per lb.; lard oil, 70c per gal.; tanner's or harness oil, 65c; neatsfoot oil, \$1.25; steam refined seal oil, 85c; pure winter bleached sperm oil, \$2 per gallon.

REFINED PETROLEUM. - Quotations in REFINED PETROLEUM. — Quotations in Winnipeg, delivered from tanks, are as follows: Silver star, 16c; crescent, 20c; oleophene, 22c. In barrels for shipment to country points, add 2½c per gallon for silver star and 1½c per gallon for other grades to above prices. United States oils in barrels are quoted at 28c for eccene and 24c for sunlight. GRAIN AND PRODUCE.

WHEAT .- Holiday week is always expected to be a very dull one in the world's wheat markets, and prices are often lower in account of lack of speculative support. The sag in wheat prices this week at leading centres is therefore not a matter of much importance therefore not a matter of much importance as indicating anything decisive one way or the other. Speculative markets were not in operation on Monday or Tuesday, these days being observed as holidays, and the week opened on Wednesday. The visible supply report showed an increase of 899,000 bushels last week. The corresponding week a year ago there was a decrease of 101,000 bushels, and the like week two years ago there was an increase of 1,510,000 bushels. The total visible supply is now 89,0000 bushels as compared with 80,024,000 bushels ayear ago. compared with 80,024,000 b els a year ago.
On Thursday the Cincinnati Price Current reported, "growing wheat doing well. There is very light marketing of wheat. A decrease in the quantity fed is noticed, as there has been fair offerings of corn, displacing wheat in feeding. Revised estimates indicate \$50,000,000 bus. winter and 165,000 300 bus. of spring wheat, making a 515,000,000 bushel crop." On Friday the tendency of the markets was dull and weak. The total exports from both cross of the Hailed State for the markets. coasts of the United States for the week ended Décember 27, were 1.814,000 bushels compared with 3,551.000 bushels in the previous week, 2,036.000 bushels in the week a year ago, and 2,917,000 two years ago, 3,106,000 three years ago, and as contrasted with 1,031. 000 for the last week in the calandar year of 1890.

Wheat Locally.-Prices in Manitoba have held about the same as reported a week ago. The average price paid to farmers, at Manitoba country points is about 50c per bushel of 60 pounds, or perhaps a little higher. The extreme range is from 45c to 60c per bushel, and the variation in prices is so wide that the average cannot be determined very closely. There has been very little business done in this market and exact values are uncertain. We quote may wheat at about 68c, on the basis of delivery afloat at Fort William. In cash wheat very little business is done. The lots at country points. A trifling number of car lots have gone through all rail to Eastern Canada, nearly all via the Northern Pacific and Chicago route. This wheat goes on the milling in transit basis. It can be ground by millers at Ontario points and shipped on east on the through freight rate, with 1c for stop over charges. Prices are too high here to permit of ordinary shipments all rail. A good many buyers are being drawn off the Manitoba country markets by Winnipeg shippers who are evidently becoming alarmed at the high prices being paid in country markets, compared with export values. For the week ended Dec. 22, the amount of wheat which went into store at Fort William (Lake Superior) was 89.337 bushels, and shipments thence were 1,114 bushels. Total in store was 676,447 bushels, as compared with 1,411,543 in store a year ago. It is estimated that about 8,-500,000 bushels are in store at interior points, including milling and all points west of Lake Superior. Most of this is held by millers.

FLOUR .- Mail advices from the East confirm the advance of 25c in Manitoba flour there, reported by wire last week. has been no further changes here. Sales to the local trade by millers are now made at \$1.65 patents and \$1.85 ba ers. delivered, with large lots at 5c under these quotations. Low orade, 80c and unwards as to quality. Very rade, 80c and upwards as to quality. little business is being done in grades under strong bakers, there being practically no sale locally for low grades.

MILLSTUFFS.—Prices are steady. The quotation is \$11 for bran and \$13 for shorts, with small quantities held at \$1 per ton more.

GROUND FEED .- Prices range from \$14 to \$15 per ton for mixed wheat feed, up to \$16 to \$18 for pure oat and barley chop, and, \$18 to \$19 for rolled oats.

OATMEAL, -Rolled oatmeal is quoted at \$1.90 to \$2 per sack in broken lots, as to quality. Standard and granulated meal, \$2.15 in small lots, per 100 lbs. for best grades.

OATS.—Oats are held firm at about the same prices as reported last week. A considerable quantity have been marketed nere by farmers, and 25c per bushel of 81 lbs has been the ruling price paid for farmers leads, feed grade, and 27c for milling cats. Up to 25 to was paid for a few leads of feed cats, while poor quality in some cases only brought 21c. In Manitoba country markets, oats are worth about 20 to 22c per bushel of 34 lbs. though there is a considerable variation in the price paid at different points.

BARLEY.—Feed barley brings about 28c per bushel of 48 pounds here, and browers are paying about 30 to 31c for malting quality, with the demand quiet.

OIL CAKE. -- Ground oil cake meal is quoted at \$24 per ton in sacks, with small lots at

FLAX SEED .- From 95c to \$1.00 is being paid to farmers. The price at Chicago was \$1.42 per bushel for spot flax on Thursday this week, a decline of 3c from the price quoted a week ago, and 8c lower than two weeks

BUTTER. - The market is still very dull, and there is so little doing that prices are irregular. About 17c per lb appears to be about as high as anything is going, in dairy, and very good lots could be quoted about 16c.

CHEESE.—Jobbing at 11 to 111c.

EGGs.—Limed are still being offered at 17c for best quality, and held fresh stock at 16 to 20c as to quality, with light stocks of the latter.

latter.

CURED MEATS. — Smoked Meats are quoted: Hams, assorted sizes, 11c; breakfast bacon, bellies, 11; do backs 10Åc; picnic hams, 9c; short spiced rolls, 8c; long rolls, 8jc; shoulders, 8jc; smoked jowls, 5jc. Dry salt meats are quoted: Long clear bacon, 7jc; shoulders, 7jc; backs, 9c; barrel pork, mess pork, 814.50; fancy mess, \$15.50; rolled shoulders, \$16 per barrel, pork sundries; fresh sausag, 7c; bologna sausage, 7c; pickled hocks, 2c; pickled tongues, 5c.

LARD.—We quote: Pure \$1.90 for

LARD.-We quote: Pure, \$1.90 for 20 pound pails, and \$1.65 for 50-lb pails; compound at \$1.75 per 20-lb pail, compound in 3, and 5 pound tins, \$6 per case of 60 lb. Pure leaf lard in 3, 5 and 10 pound tins, quoted at \$6.75 per case of 60 pounds.

POULTRY.—Dealers have paid 9 to 11c for turkeys, as to quality; 6 to 7c for chickens, and 7 to 8c for geese and duces. Fancy Eastern turkeys have sold at about 12c, or a shade under this figure to large buyers, and Eastern geese at about 10c per 1b.

DRESSED MEATS.—Good, fresh killed, (unfrozen) beef is bringing about 5c per pound, and frozen country beef 8 to 4c. Mutton 5 to 6c. Hogs 4½ to 5c as to quality. The bulk

are going at about 4½c.

HIDES.—A good many hides have been bought in the country of late at firm prices and competition is keen. From 21 to 23c has been paid for green frozen hides here, flat rate, which shows a further advance. We quote, Winnipeg inspection 2½c for No. 1 cows, 1½c for No. 2, and 1c for No. 3, and 3½c for No. 1 heavy steens, and 2½c for No. 2 Steers; branded hides grade No. 2, when not otherwise damaged to reduce them to No. 3. Green frozen hides as they run. 2½c to 2½c. We quote: Calf, 8 to 15 lb skins, 4 to 5c per 1b. Kips 2½ to 3c. Sheep and lamb skins, 35 to 40c for fresh. large skins. Tallow: 4½ to 5c has been paid for green frozen hides here, to 40c for fresh, large skins. Tallow; 41 to 50 rendered and 2 to 8c rough.

# GREENE & SONS COMPANY

HATS and CAPS.

STRAW GOODS,

MEN'S

**FURNISHINGS** 

Merino and Woolen Underwear.

SCARFS, TIES, SHIRTS, COLLARS,

Manitoba Spring Trade, 1895. WARDHOUSE, 517, 519, 521, 523 & 525 St. Paul Street, MONTREAL

/OU should have a Furnace, and you are not in it unless you have one of Clare Bros. & Co's. famous Marvel or Hilborn Furnaces for coal or wood. They are the best furnaces in Canada. They have many imitations, and uo rivals. We also handle their Heating and Cooking Stoves, which are unexcelled in this market. We are also agents for the celebrated Volman Perfect Wesher. Thousands sold in Manitoba and the North-West, every one giving satisfaction. Have you tried any of our Paints, or Mander Bros. English Varnishes, the standard for excellence for 100 years. Simmes' Brushes of all kinds. We carry a full line of tinware, Japanned and Galvanized Ironware; also the only complete line of Artist's materials in Winnipeg.

Send us your Orders and increase your business.

Wilson & Co. 180 Market St., E., WINNIPEG.

Box 1408.

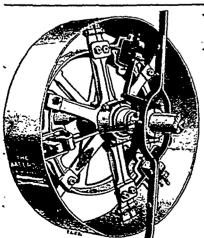
The Highest Standard of Excellence in Point of

Flavor, Nutrition and Digestibility

-HAS BEEN ATTAINED BY-

# Johnston's F

The public have a positive guarantee that they are getting the best possible form of concentrated nourishment. Refuse all substitutes.



The Waterous Friction Grip Pulleys and Clutch Couplings are the Best manufactured.

Wc Guarantee them.

Engines and Boilers, Saw Mill Machinery, Saw Milis.

Write us for prices and Circulars.

WATEROUS ENGINE WORKS Co., Ltd. WINNIPEG, MAN.

## DICK, BANNING & CO

### Lumber, Shingles and Lath,

DOORS AND SASH.

MILLS AT HEBWATIN. OFFICE : OPPOSITE C.P. B PASSENGER DEPOT. WINNIPKG

### RUBLEE, RIDDELL & CO.

Commission Merchants

AND IMPORTERS OF

Green and Dried Fruits. 15 OWEN STREET.

WINNIPEG

### JOHN L. CASSIDY & COMPANY,

China, Crockery and Glassware,

Offices and Sample Rooms:

339 and 341 St. Paul Street, MONTREAL

Branches | 52 Princess St., Winnipeg, Man. Government St., Victoria, B.



# RAMSAY'S

45 SHADES

TAKE THE LEAD IN CANADA.

COMMERCIAL JOB Awarded First Prize for Job Printing Winnipeg industrial '91 and '92. SENECA ROOT.—Dull and nominal at 19 to 20c.

VEGETABLES.—Prices are: Potatocs, 40 to 45c per bushel. Onions, 2½ to 8c per 1b; cabbage, 50c to \$1.00 per dozen; celery, 25 to 80c per dozen. Carrots, 40c per bushel; bets, 80 to 40c per bushel; turnips; 20 to 25c per bushel; parsnips, 2c per 1b.

HAY.—Loose hay on the street market is selling about \$3.50 to \$1 per ton. Baled hay very dull and quoted at \$1.00 to \$1.50 per ton in the country, at points of shipment.

LIVE STOCK—The local market is very dull for live stock. Butchers stocked up before Christmas and will want very little meat for some time. As a general rule butchers have not stocked up as heavily as in former years, though some have meat enough on hand to do them for from one to three months. We quote cattle at from 2½ to 3c live weight. Sheep purely nominal at about 2½ to 2½c. Hogs are being taken by packers at 3½ to 3% as to quality; car lots of average quality about 3½c.

### Chicago Board of Trade Prices.

Being holiday week, quiet markets were of course expected. There was no meeting of the board on Monday or Tuesday, the board having adjourned from Saturday until after Christmas. The first trading day of the week was therefore on Wednesday, and it was a quiet day, there was little speculation, but prices were higher on wheat, corn and oats. May wheat ranged between 59c and 58ic, and at the close was ic higher than Saturday. Closing prices were:

	Dec.	Jan.	May.	July.
Wheat	51		58§	587-59
Corn	453	453	48ğ-l	<u> </u>
Oats	293	28%		
Mess Pork		11 27 <del>%</del>	11 671	
Lard		$662\frac{3}{2}$		

The market continued dull on Thursday, but prices were fairly firm for wheat, most of the day, but heavy selling orders near the close of the session forced prices down quickly. May wheat touched 57½c. Closing prices were:

	Dec.	Jan.	May.	duly.
Wheat	58 <del>1</del>		578	58 <u>1</u> -8
Corn	45ĝ		483	
Oats	29	283	31-3	
Mess Pork		11 175	11 60	
Lard			6 90	
Short Ribs .		5 65	5 90	

On Friday prices were easier under free liquidation. May wheat sold between 571 and 573c, closing at a loss of about 1c for the day. Closing prices were:

	Dec.	Jan.	May.	July.
Wheat	53 <del>3</del>		57ัฐ	581
Corn		454	483-3	48
Oats	283	291	313-\$	
Mess Pork		11 423	11 85 "	
Lard		6 75	7 00	
Short Ribs		5 70	6 00	

On Saturday, December 29, wheat closed at 53\(\frac{1}{2}\)e for December, 57\(\frac{1}{2}\)e for May, and 58\(\frac{1}{2}\)e for July option. A week ago December wheat closed at 53\(\frac{1}{2}\)e, and May at 58\(\frac{1}{2}\)e.

#### New York Wheat.

On Saturday, December 29, wheat closed at 59% for December. May closed at 62% and July at 62%. A week ago December wheat closed at 59%, and May at 62%.

### Minneapolis Wheat.

No. 1 Northern wheat closed on Saturday at 58 fc or December delivery, May at 59 fc., and July at 60 fc. A week ago December wheat closed at 58 fc, and May at 59 fc.

#### Duluth Wheat Market.

No. 1 Northern wheat at Duluth closed as follows on each day of the week:

Monday—Holiday.
Tuesday—Holiday.
Wednesday—Dec. 501; May, 621; July, 631.
Thursday—Dec. 501; May, 611; July, 612.
Friday—Dec., 501; May, 612; July, 622.
Saturday—Dec., 501; May, 62c; July, 63c.

A week ago prices closed at 594c for December and 614 for May. A year ago December wheat closed at 593c and May at 634c. No. 1 hard is quoted at 14c over No. 1 northern, No. 2 northern 3 c lower than No. 1 northern for each wheat.

### English Grain Markets.

The Mark Lane Express. of Decomber 21, in its weekly review of the British grain trade says: English wheat in the London market are down 7d; In the country markets they have been little changed. Foreign wheats have been steady. Cargo sales of California wheats have been made at 24s 9d, and of No. 2 red winter at 22s. Both flat and round grain have been 6d lower. Barley has been steady and oats depressed. To.day English wheats are week; foreign wheats are firm. Flour is steady.

### Liverpool Live Stock Market.

At Liverpool on December 21, the market for Canadian and United States cattle was unchanged at 9½ to 10½c for choice beeves. Sheep are a fraction dearer. German ports are closed against British stock. Nearly all of the sheep are being stopped on account of the scab.

#### British Columbia.

Michael Spisak has opened a hotel at Northfield.

R. Olmstead, grocer, Vancouver, has assigned.

Grant Jessup, drugs, Chilliwack, is out of business.

Riley & Co., butchers, New Westminster, have sold out.

Robert Runyon, hotel, Ladner's Landing, is out of business.

R. D. McNeely, grocer, has started business at Vancouver.

V. E. Campbell, hardware, has started business at Vancouver.
McCartney & Co., drugs, Nanaimo, has sold

out to Grant Jessup.

Peter Bruhn, restaurant, New Westmin-

ster, is out of business.

Carlisle Packing & Canning Co., Victoria. has been incorporated.

The estate of T. B. Godfrey, hardware, Vancouver, has been sold.

Province Publishing Co., Victoria, is about to apply for incorporation.

J. S. Glover, fruit, confectioner. &c., Mission City, is out of business.

Victoria Lithograph Co., Ltd., Victoria, has sold out to Howitt Bostoc's.

T. J. Jackman, Willows Hotel, Victoria, is succeeded by H. H. Wright.

Mrs. C. Morgan, millinery. Nanaimo, advertises retiring from business.

M. W. Bruner. physician and drugs, has started business at Three Forks.

A. J. Venn, boots and shoes, Kamloops, contemplates moving to Vernon.

The estate of York & Pilling, Mission City, hss been sold to R. J. Calquhoun.

Haywood & Burton, saloon, Vancouver, have sold out to E. Sim and J. K. Cowan,

Redon & Hartnagel, Driard Hotel, Victoria, are succeeded in the bar by Charles Muriset.

John Coltart insurance agent, &c., Victoria, has admitted Philip B. Eteston as a partner.

J. W. Hollinshead, flour and feed, Chilliwack; W. C. Foster admitted as partner and style changed to Hollinshead & Co.

### Frosty 8how Windows.

A correspondent wrote Metal Worker the other day, asking for a receipt for keeping show windows from frosting. The following

was the reply:

"Various means have been adopted for overcoming the difficulty mentioned by our correspondent, and we cannot do better than refer to some of those described by members of the trade published in earlier issues of the paper. According to one correspondent, the plates of the show windows are first encased inside with glazed sash, well fitted. One and a quarter inch holes are then bored about six inches apart through the outside panel under the floor of the show window. Then half-inch holes, two inches apart, are bored through the floor of the show window, as close to the outside plates as possible. At the top of the window either through the sash or ceiling, the same number of holes of the same size armade as in the base. This arrangement is said to secure entire freedom from the frost collecting on the class.

collecting on the glass.
"Another dealer has the windows made in sections, matched together and placed on the outside of the plate glass, with the desired results. He has two windows 7 feet wide and 9 feet high, and three windows 21 feet wide of the same height, with a light transom sash over each. Still another writer has sliding over each. Still another writer has sliding sash, well fitted, at the back of his show windows, leaving a space for the display of the goods between the sliding sash at the rear and the plate glass in front. Half a dozen I inch holes are bored in the outside sash and bottom and as many more at the top of the sash. As a result of this arrangement, he says that for ten years he has had clean windows, while those of his neighbors are obscured by frost in cold weather. Lamps or gas cannot be used in the window without the glass frosting, but electric light can be employed without any ill effects. In one of the cities in Michigan there are a number of stores having the show there are a number of stores having the show windows arranged with a ventilator at the bottom, admitting the cold air from the out-side, and a conductor pipe at the top of the window, leading into a chimney, which causes a circulation of air, resulting in about the same temperature on the outside and inside of the plate glass, which keeps it free from frost. Still another plan for preventing the gathering of frost on show windows is so case the windows on the inside with a sliding sash, thereby keeping out dust and mak-ing a good show-case for the display of ing a good snow-case for the display of goods. Over the door is a transom 3 x 4 teet, which is never closed within 6 inches, it being hung from the bottom, and serves as a ventilator, taking air from the coiling. When the show windows are lighted in the avening out of the sliding cashes in left. in the evening one of the sliding sashes is left open, in order to secure the benefit of the transom ventilator. The store is steam-heated, although a stove or furnace-heated store will probably work under the same plan. A correspondent in the State of Maine writes that he has two show windows in his store encased with glazed sash for the display of encased with glazed sash for the display of cutlery, guns, and other goods of iron and seed. Noticing that one of the windows remained entirely free from frost, while the other was completely obscured by it, he examined the frosty one and found that the carpenter, in putting up the inside sash, had not made a close fit between the inside sash and the walls. This permitted the warm air from the store to enter and come in contact from the store to enter and come in contact with the outside glass, where it condensed and formed a thick coating thereon.

opening was stopped, and there was no further trouble with frost. Neither of the inside sashes were air tight, but the correspondent states that they need to be reasonably tight and the doors kept closed as much as possible. A window without inside protection may be kept clear of frost by creating a circulation of the air in contact with it by means of a re-volving fan or other contrivance for keeping the air in motion."

### THE BANK OF OTTAWA.

ANNUAL STATEMENT SHOWING A SUCCESSFUL YEAR'S BUSINESS.

Proceedings of the twentieth annual meeting of the shareholders of the Bank of Ottawa, held on Wednesday, the 12th day of December, 1891.

Among those present were: Messrs. Magee, Hay, Murphy, Hon. Geo. Bryson, John Bryson, M.P., (Coulonge), Fraser, Sweetland Mather, Kenny (Araprior), A. Masson, Geo. Edwards (Thurso), Wm. Scott, Alexander Maclaren, Albert Maclaren (Buckingham), T. C. Keefer, J. G. Whyte, Jas. Ballantyne and John Christie.

On motion of Mr. Hay, seconded by Mr. Mather, the president took the chair and the general manager acted as secretary.

The chairman then called upon the general manager to read the following report to the directors:

#### REPORT OF THE DIRECTORS.

The Directors have pleasure in submitting for the information of the shareholders the Twentieth Annual Report.

833,737 1	loss account on 30th November, 1893,
185,096 0	Net profit for the year ending 30th No- tember, 1894, after deducting ex- penses of management, reduction in bank premises, and making neces- tary provision for interest due to depositors, uncaracd interest on current discounts, and for all bud and doubtful debts
\$221,833 2	

eary provision for interest due to depositors, unearned interest on current discounts, and for all bud and doubtful debts	185,096 02
	\$221,833 21
Ar propriated as follows-	
Dividend No 36 paid 1st	
June, 194 \$.9,530 50	
Dividend No. 37, payable 1st	
Dec., 1894	
Carried to rest account 72,5:0 00	101 074 07
Leaving a balance to be carried forward	191,674 95
Leaving a oxistice to be carried forward	
at the credit of profit and loss ac-	830.158 16
The balance to credit of rest account	530,122.40
The origine to clear of lest account	
on 30th November, 1893, was	8343,536 75
To which has been added premium on	62301000 10
new stock paid in since last state-	
ment stock hand the stice tage state.	a nag at

The Directors deeply regret to have to re-cord the death, during the year, of Mr. Kobert Blackburn, a member of the board since the establishment of the bank, and latterly its vice-president. He took a warm latterly its vice-president. He took a warm interest at all times in the welfare of the bank, and his ripe business experience and sound judgment were always at its service. Mr. Denis Murphy was elected a director for the remainder of the year, to fill the vacancy caused by the death of Mr. Blackburn, and Mr. George Hay was appointed vice-president.

\$923,000 00

Amount transferred as above......

Branches of the bank have been established during the past year at Rat Portage, Kemptville, and on Bank street in Ottawa, with good prospects for business.

The premises at Winnipeg, alluded to in the last annual report, were completed during the year, and the business of the bank at that point has been carried on for some months in the new office.

Your Directors have had under consideration the desirability of establishing, under the authority given in the Bank Act, an em-

ployees' pension fund, and they hope that by the time of the next annual meeting they will be able to submit a fully matured scheme for its management. A resolution bearing on this subject will be submitted for your

consideration.

The usual inspections of the offices of the bank have been made, and the duties assigned to the various officers have been zealously and diligently performed.
All of which is respectfully submitted.

CHARLES MAGEE, President.

\$1,127,920 00

GENERAL STATEMENT. Liabilities and assets as on 30th November, 1894. LIABILITIES.

Notes in circulation ..... Deposits bearing in-

terest	84,111,614 31	
int rest	693,503 45	1,805,147 76
Capital (fully paid u.)	1,500,000 00	1,000,141 10
Rest	925,000 00	
Dividend No. 37 Former dividends un	59,641 45	
paid	561 85	
Reserved for interest and exchange	30,559 82	
Reliate on current dis-	00,000 0=	
counts	26,334 00	
Balance of profit and loss account car-		
ried forward	30,158 26	1
1164 101 11114	00,100 00	2,572,808 88
		\$8.5 5,376 14
	Assets.	
Specie	2136 3 9 00	
Specie Notes	217,478 25	1
Notes of and cheques		
on other banks in	(A 100 MI	1
Canada	56,136 71	
Deposits in other Can- adian banks	672,146 22	
Balances due from	014,210 ##	
other Banks in for-		
eign countries	395,301 25	i
Balances due from		1
agents in United	or see or	ì
Kingdom Dominion Government	25,805 31	
Debentures or		
Stock	172,300, 00	
Pepo-it with Dominion	2.0,000, 00	
Government for		í
security of note		
circulation	41,500 OD	· I
Canadian Municipal Debentures	70,959 63	1
Other Debentures	307,506 90	
other December		82,065,454 14
C Il Loans on Stock an	d Bonds	474,552 00
Loans and Bills Discour	nted	5,791,759 19
Overdue Debts (estimate	ea 1083 provid-	30,000,00
Real Estate the propert	v of the Runt	16,532 96
ot or than Bank pr	emises	20,177 85
Mortgages on Reas Esta	te sold by the	ا ده ۱۰۰۰
Bank	•• •• ••••	100 00
Bank premises	· • · · · • · • •	133,500 00
-		
		\$8,505,376 14

GEO. BURN, General Manager.

In moving the adoption of the report the President made a lengthy address, and among other things said. This being the twentteth annual meeting of the shareholders of the Bank of Ottawa, an abstract giving the amounts of the capital. reserve, circulation, deposits, loans and dividends for each of the twenty years has been prepared by the general manager, and will be printed with the report. I am certain it will prove interesting reading; showing as it does the steady and rapid growth of the bank's business, and the con-fidence reposed in it by the public, more particularly the last ten years.

"The deposits for the past year show an increase of \$714,814.52, nearly the whole increase being interest bearing, whilst our loans have increased \$364,949.42. Call loans on stocks and bonds have increased \$228,452. Our total holding of Government, municipal and other debentures is \$550,766.53, an increase of \$156,418.68 during the year. As will be seen from these figures and from the statement of assets and liabilities in your hands, the available resources of the Bank are considerably greater than they were a year ago, the percentage of what are familiarly described as "quick assets," being nearly 18 per cont. of the total public liabilities. While the prevailing depression is thus to some extent reflected. It will be seen that the Bank is in a position to avail itself of any opportunity for acquiring desirable business

which may be offered.

"When the directors obtained your sanction two years ago to the establishment of an Officer's Guarantee Fund, it seemed to of an Ollicer's Guarantee Fund, it seemed to be the general opinion that a pension fund should also be founded, and the directors have thought it advisable to recommend that this, the anniversary of our twentieth year of successful business, should be marked by the starting of a fund which should not only provide a pension, but if possible take the form of a benefit fund for the widows and orphans of the deceased officers. We have not yet matured the details, and until these have been fully considered and subjected to the revision of an actuary, we can only now ask you to authorize us to appropriate the sum of \$20,000 in four yearly payments of \$5,000, commencing this year, but the officers will not be asked to contribute before the

beginning of another year.
The report was adopted.
The following resolution was also adopted
"That the shareholders present at this annual meeting are of the opinion that it is expedient to form a Pension Fund for the employees of the Bank of Ottawa, and they hereby authorize the board of directors of the said bank to establish the said Pension Fund as soon as in their discretion they may deem it advisable, and to contribute thereto from time to time out of the funds of the bank during the next four years, a sum or sums not exceeding in all twenty thousand dollars.

The scrutineers presented the following report:

Ottawa, Dec. 12, 1891.

To George Burn, Esq., General Manager.

Sir,-We, the undersigned scrutineers, appointed at the general meeting of the share-holders, of the Bank of Ottawa, held this day. hereby declare the following gentlemen duly elected directors for the ensuing year: Hon. George Bryson, Alexander Fraser, Esq., Goo. Hay Esq., Charles Magee. Esq., John Mather. Esq., David McLaren, Esq., Denis Murphy, E:q.,.

At a meeting of the newly elected board held immediately after the meeting of the shareholders Mr. Charles Magee was elected president, and Mr. George Hay, vicepresident.

The Prince Albert Board of Trade has undertaken the work of collecting evidence to be submitted to the freight rates commission when it visits that town.

It has been decided by the promoters of the creamery scheme at Minnedosa, Man., to hold a meeting of all interested on Tuesday afternoon, January 8. Mr. Hettle of the provincial dairying department will be present.

It is reported that Arthur Congden, mana ger of the Hudson's Bay Co.'s shoe department, Winnipeg, will represent the Dolgo felt shoe company here, and will shortly sever his connection with the Hudson's Bay

Mr. Nairn, of the Winnipeg oatmeal mills. has put in machinery for the manufacture of pot and pearl barley. The product made at home from Manitoba barley is said to be superior to the imported goods.

A Toronto telegram says the grain and flour milling firm of Sir W. P. Howland & Co., is now in course of liquidation and will be soon wound up.



The California Mid-Winter Fair

was no exception to the

CHCCOLAT-

MENIER

There received the Highest Award, Diploma of Honor.

The best cup of chocolate you ever tasted can be had only by using

### CHOCOLAT-MENIER,

(the best and cheapest Vanilla Chocolate on the market), and preparing as follows :-

TARE one of the six stic s (in each half-pound package), \* REAR IT INTO SMALL PIRCES and dissolve on three tablespoonful of water over a brisk fire; stir until completely disso ve 1, then add sufficient milk for two cups and boil for about five minutes. Water may be used in place of milk.

#### ASK YOUR CROCER FOR CHOCOLAT MENIER

ANNUAL SALES EXCRED 33 MILLION POUNDS.

If he hasn t it on sale, send his name and your addr as to C. Alfred Choulllou, Canadian Branch, 12, 14 St. John, Montre 1.

### GEO. H RODGERS & CO.

WHOLESALE JOBBERS

DRY GOODS, CLOTHING,

BOOTS AND SHOES

Our traveller is now on the road, don't forget him and be sure to see our samples. Job lines a \*peci-ity.

Geo. H. Rodgers & Co.

McDermott St., Winnipeg.

AUDITINO.

DEBT COLLECTING.

### Octavius Smith,

ACCOUNTANT AND AUDITOR

490 MAIN ST., - WINNIPEG.

Books kept and accounts sent out regularly. Neglected or unreliable books rectified, and accurate statements prepared.

MUNROE & CO.

Wholesale Dealers in

Wines, Liquors and Cigars

STOP THE BEST BRANDS

9th STREET. - BRANDON

"For and

The North-Western Line has Years been the shortest line between Minneapolis, St. Paul and Chicago. Its roadbed is incomparable and every improvement in

Years the way of equipment has been adopted by it until to-day its trains are the most completely equipped trains out of the Twin Cities. Everywhere good management shows itself in first-class equipment, the best service and everything else which goes to make travel comfortable newadays. Yes, The North-Western Line is strictly in it everywhere and at every point on its 7956 miles of road.—The Lumberman, Minneapolis.

# BRUSHES ...

Manufactured By . .

ALWAYS RELIABLE.

JNO. E. DINGMAN, Agent, Winnipeg.

"In Of thoughtful provision for the Point comfort of its passengers, the most attractive route from the Head of the Lakes to Chicago, or the Twin Cities, is The North-Western Line. The Chicago Limited for Chicago and Milwaukee via this line is the fastest and finest train that runs out of Duluth.-The News-Tribune,

Andrew Allan, President. John McKechnie, Supt F. H. Brydges, Vice-President. W. R. Allan, Sec.-Tress

### THE VULCAN IRON COMPANY. OF MANITORA LIMITED

MILL ROLLS GROUND & CORRUGATED.

Architectural iron Work.

### ENGINE AND BOILER WORKS. GENERAL BLACKSMITHING

BRIDGE BUILDING A SPECIALTY. TENDERS SOLICITED.

POINT DOUGLAS AVE. WINNIPEG.

THE-

### Western Milling Co., Ltd.

STRONG BAKERS AND

HUNGARIAN PATENT FLOUR. Awarded medal and Diploma Columbian Exhibition, Chicago, 1893.

Manufacturers of Flour, Feed, And dealers in Grain.

Best Hard Wheat only used.

REGINA, N.W.T.

### Victoria Rice Mill

VICTORIA, B.C.

CHINA and JAPAN RICE, RICE FLOUR AND PREWERS' RICE.

WHOLESALE TRADE ONLY

HALL ROSS & CO. - Agents

-DEALER IN-

### FISH, GAME, POULTRY and OYSTERS.

FINNAN HADDIES RECEIVED WEEKLY. Trade Orders Solicited.

602 MAIN STREET, - WINNIPEG.

# Robt. Wm. Clark. BROKER

## And Commission Agent,

Vancouver, B.C.

Correspondence Invited. Consignments Solicited.

### Stewart, Lewthwaite & Co.

WHOLESALE-

Commission and Fruit Merchants.

Butter, Cheese. Eggs, Flour, Grain, Fruit.

Consignments Solicited. . . . .

VANCOUVER, B. C.

### MAJOR & ELDRIDGE.

COMMISSION MERCHANTS.

Vancouver. - B.C.

Butter, Eggs, Cheese and Pork Products FRESH EGGS WANTED.

Sole Agents for Vancouver, New Westminster and District for Leitch Bres. Celebrated Oak Lake Manitoba Flour.

### The Brackman & Kerr Milling Co.,

Datmeal and Ground Feed Millers. MHOPETTPE DESTRES IN

FLOUR. FEED, GRAIN AND PRODUCE.

CORRESPONDENCE SCLICITED

VIGTORIA,

B.C

### J. & A. Clearihue. COMMISSION MERCHANTS.

-DEALERS IN-PRUITS AND ALL KINDS OF PRODUCE. Special attention to consignments of Furs and Skins, Butter and Eggs.

Yates Street, VICTORIA, B.C.

P.O. BOX 586.

AGENTS EMISSES ON WORK, L.O., D. Richards, Laundry Soaps
Woodstock, Ontario, Tellier, Rothwell Co., Montreal, Parlalan
Washing Blue.
We have a large cool warehouse with good facilities for handling
Butter and Froduce in quantities.

Consignments Received in all Lines. Correspondence Solicited.

### MCMILLAN & HAMILGON.

COMMISSION MERCHANTS

-WHOLESALE DEALERS IN-

BUTTER, EGGS, FRUITS AND PRODUCE

A PERPECT SYSTEM OF

### COLD STORAGE.

230 ABBOTT STREET, - VANCOUVER, P.O. BOX NO. 296.

Quote prices on first quality Dalry Butter or consign it to us and get top market prices. . .

# We Carry...

IN STOCK WINNIPEG

# SACKS

ALL KINDS

WRITE US FOR SAMPLES AND PRICES.

# W. F. HENDERSON & CO.

WINNIPEG.

Agents for The Canada Jute Co., Ltd., Montreal.

SECTION STOR OF SECTION ASS.

### McINTYRE, SON & CO.,

MANUFACTURER'S AGENTS

SPECIALTIES':

Linens, Dress goods. D.Xess Linings, KID'GLOVES. LACES,

SMALLWARES.

AND

IMPORTERS OF DRY GOODS

MONTREAL.

Representative, J. M. MACDONALD, McIntyre Block, Winnipeg.

# Pure Highland Scotch Whiskies.

LAGAVULIN DISTILLERY,

ISLAND OF ISLAY,

SCOTLAND.

The Legavulin Whisky is famous for its fine quality, being made from pure SCOTE MAIN ONLY, and has long been the favorite beverage of Sportsmen. It contains no grain spirit, or other Whiskies one knows nothing of, and the most eminent Physicians of-

the day prescribe is where a stimulant is required.

ASK FOR THE LAGAVULIN.

PURE OLD BLEND 10 YEARS, OLD.

GOLD LABRIL AS PATRONIZED BY ROYALTY AND THE LEADING PHYSICIANS.

Sold only in the Northwest by:
A. M. Aublard. Velie, Caret & Co.
G. F. & J. Galt. Hudson's Bay Co.
Richard & Co.

LEITCH BROS.

# Oak Lake

"Anchor Brand"

FLOURS

-FROM-

No. 1 Hard Wheat.

BRAN, SHORTS

Chopped Feed and Grain.

---- ADDRESS----

OAK LAKE

MANITORA.

NowThe traveller is not only enabled to travel from one point to another in the very shortest possible time but also finds every imaginable comfort on his train just the

same as he enjoys in his own club or home At least that is the way he finds things on the North-Western Limited between Minneapolis, St. Paul and Chicago and we all call that train the Leader around here.—Der Wanderer, St. Paul.

### How to Buy and "Preserve" Tea for

Tea, especially British-grown tea, having in its manufacture been subjected to very great heat and afterwards packed, still hot, in well-soldered, lead-lined cases, thus rendering them, practically, hermetically sealed, is nevertheless, owing to its extreme tendency to absorb moisture, and foreign flavors, carefully packed away by itself in holds of steamers, so that it may, in these respects, receive no danger on the voyage home. On its partial these it is appropriate to the terminal them. its arrival there, it is supposed to be treated in a similar sensible fashion in the great bonded warehouse prepared specially to receive it.

The good (?) housewife in her innocent way lets tea lie for days, nay even weeks, at a time in an open or half open state in her pantry next to hams, bacon, cheese, spices, etc., etc.!

Housewives will find economy in buying a chest or half-chest at a time; they should purchase the machine-made, air-tight model tea canisters (1 lb and 2 lb). Tea will keep well in a dry atmosphere and even large quantities if care is taken to close the tea in its leaden covering every time any is taken out for daily use, and it is hardly necessary, under such favorable conditions, to put it into separate canisters.

For a small family not consuming much tea, it is better to buy only moderate quantiat a time and put it into canisters.

The smaller canisters (after being seasoned) should be replenished from the larger canisters by those who may buy their tea in chests; and to be also availed of by the buyers of a pound or two by being sent to the grocer to be filled from the tea bins—a la "Wines from the Wood," thus saving the fragrance of the tea through the streets en route nome. Damp railways, damp omnibuses, and damp streets. simply murder tea, packed only in paper in damp climates.

In the case of chests of tea bought with lead not intact, it is well to know that by turning the tea over for a hour or so before a glowing kitchen-fire, any moisture would soon fly up the chimney, and then the filling of the warm air-tight canisters would begin in earnest-say canisters containing about 8 lb each, which, when once seasoned and used. would last from one generation to another; so the expense could not be an objection. Let English wives bestow as much trouble upon the teas they buy as their husbands do upon the wines they so carefully select and store, and we should hear less about "bad tea to keep," assuming, of course that good tea was purchased.

Ceylon tea has been kept (in properly secured packages) for several years without being injuriously affected.

#### HOW TO INFUSE TEA.

1. The water to be boiled should be fresh

and pure, and as soft as procurable.

2. It should be boiled in a perfectly clean kettle and not deemed to be boiling until the water throbs, and throws off steam in pro-

3. First make the tea pot hot, then pour into it the freshly-boiled water,—after this strew the tea on the top of the water when it will gradually sink. In this way the tea leaves will not be scalded and the fragrance will be kept at its best. The water should be used as soon as it boils, and not allowed to be-

come flat by over-boiling.

4. Maximum time of infusion to be five minutes.

5. The infusion (not decoction) should be decanted into another tea-pot, first made hot for its reception. Prepared in this way (if a "cosy" is used) tea will remain hot and pleasant and wholesole for more than double the time it would were cold tea-pots employed.

6. Treat the spent tea leaves as so much poison.

FURTHER HINTS ABOUT INFUSING FROM AN EXPERT.

I have heard of various ways of making tea, and one of the best and most certain is by having a small tea-kettle in which you place fresh water, one, two, three or more cups according to the full quantity required for the occasion. It is placed to boil upon the fire; when it boils it is taken off, and the necessary quantity of 'tea is put into the kettle and allowed to remain for 4 or 5 minutes (off the fire) when it is poured through a strainer into the tea pot and sent up. I have tried into the tea pot and sent up. I have tried infusing tea for various periods of time, and I consider if the water be at the fullest boiling point that three minutes will suffice, but one wearies of such prodigious care as to insist upon every minor detail. I prefer a quiet l.fc, detesting fussiness in others I would not impose it on myself; so bearing all these things in mind infusing from four to five minutes is quite good enough enough for me.

An evil practice is putting carbonate of soda into the tea-pot whereby the essential coloring matter of the leaf is removed as well as the required flavoring and agreeable essences

which are injured by the soda.

### Montreal Grocery Trade Notes

The sugar market on spot has been quiet and steady at last week's decline. Refiners state that the demand at present is slow and what orders are coming in areforsmall quantities to fill actual requirements and no decided improvement is looked forward to until after the turn of the year. There is absolutely no speculative feeling in the market; consequently few, if any, round lots are changing hands and refiners state for such they would, no doubt, cut present prices. We quote granulated at 3\overline{c} and yellows at 3c to 38c. as to quality at the factory. There is some tall. at present of both refineries shutting down their factories for two or three weeks, which they generally do at this season of the year in order to make the necessary repairs for the ensuing year. The refined sugar market in New York has been very quiet and easy, granulated being 1-16c lower at 3 18-16c. Private cables from London report the market for beet quiet and steady at 8s, 7jd.

There have been some low offers of loose

California muscatel raisins on the market this week that, considering the comparatively low price at which they are offered, will bear explanation. The raisins in question are being offered at a price which will prevent their being jobbed out duty paid from second hands at 51c to 51c, when it is well known that prime 8-crown and 4-crown loose California muscatels cannot be so handled for much less than 5% to 6c and 7% respectively. The reason for the difference in price consists in the fact that the former are second crop goods while the latter are first crop. For well-known reasons second crop Californias do not possess the same saccharine properties that first crop do, and for this reason buyers should be careful not to be misled by the lower price.

During the past week there has been some enquiry here from American buyers for Japan teas, which are said to be scarce in New York and that prices have advanced to to 2c per lb, notwithstanding the fact that the importations at the above point during the past season have been nearly double as compared with the previous season. A canvass among the principal dealers of this trade, however, did not throw any light upon any sales that had been made on American account; in fact, the general reports were that the market was very quiet at present, and business principally of a jobbing character to fill ac-tual requirments at about steady prices. Gazette, Dec. 21.

### Combine in Pressed Ware

The manufacturers of pressed ware have formed an association. The membership comprises the McClary Manufacturing Co. London; Thomas Davidson & Co., Montreal; E. T. Wright & Co., Hamilton; Kemp Manufacturing Co., Toronto. These are all the manufacturers of pressed ware there are

The association has been organized on lines similar to those of the nail and kindred organizations, it being agreed to supply jobbers at a fixet rate, and to grant them a re-bate provided they do not give more than the stipulated discounts. It is understood that the jobbers list will be enlarged, while it is expected that a certain big department store will also find a place thereon. This latter pos ibility is, of course, distasteful to the regular trade, but it looks as if the opposition will not avail, it being pointed out that the department store in question is one of the largest buyers in the country.

As with the nail, wire and similar associations, rebates will come through a central source, and all complaints will be made through it. In the old association this feature was lacking, hence one of its most inherent weaknesses. The new association has reduced the price of pressed ware, and values are expected to hereafter rule steadier.

### Too Many Brands.

It is confusing to the customer and annoying to the retailer, that there are so many brands of one line of goods. Take for example baking powder. Now, we have eleven kinds in stock, put up in glass jars, tin cans, paper packages and bulk, and we are asked for lines we do not keep. Of laundry soaps we have we do not keep. Of laundry scaps we have fifteen varieties and a stock generally of over one hundred boxes, which for an ordinary retail business should be sufficient of laundry and electric soaps. But no, we are asked for soaps we do not have. Toilet soaps are nearly as bad: and look at the host of package teas, each with its own particular name. I'm sure, I can easily name twenty that are now on the market. And of blackings, washing compounds, can coffees, blues and numerous other articles, there are also too many kinds. Here is an instance: A lady came in and said to me: "I want some stove polish. What kinds have you?" I showed her James', Royal, Electric Paste, Listerine. Silver Star, and Nonsuch. She said. "Are these all you keep?" I replied: "Yes Madam," then she said: "Well, which is the best?" I recommended one brand and made the sale. This is an evil we have to contend with every day, where we have so many brands of one article, and the only remedy I see will be in the future, the "fittest will survive."— Grocer.

With the present number the New York Banker's Magazine enters upon its 50th volume, having been established in 1816. It will hereafter consist of two volumes a year, will hereafter consist of two volumes a year, beginning respectively with January and July; but the first volume of this new series will include the December, 1891, issue, and therefore consists of seven numbers. The entire property and good-will of the Banker's Magazine and the Banker's Almanac and Register have been purchased from the Homans Publishing company by John G. Floyd, who was for nearly thirty years, and until quite recently, a member of the firm of William B. Dana & Co., publishers of the New York Commercial and Financial Chronicle. It will be the aim of the pablisher to make the old and well-known Banker's Magazine and its semi-annual Almanac and Register worthy representatives of the great banking interests of the United States and Canada, and in this effort he asks the cordial support of bankers in all parts of the country.

### J. & T. BELL FINE **BOOTS & SHOES** MONTREAL.

Representative for Manitoba, N. W. T. and Brilish Columbia,

L. GODBOLT, WINNIPEG, McIntyre Blook.

### WE ARE HEADQUARTERS FOR

Photographic Stock.

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### BRITISH COLUMBIA BUSINESS REVIEW

Despite the hard times the Christmas trade is fully up to previous years, and all local industries are running, although wages were never solow. What lumber trade there is going British Columbia is getting her share. Retailers having been largely supplied for Christmas, wholesale trade is at a stand still. Meats are still weak but prices have stopped falling. Though flour has advanced in the East, local dealers have not put up prices. Fruit and vegetables are freely offered and slightly lower.

#### British Columbia Markets.

December 24, 1894.

Butter.—Australian butter, 20c; Manitoba dairy butter, 18 to 20c; Manitoba creamery, 25c; Eastern creamery, 25c; Canadian cheese, 18 to 14c.

Cured Meats.—Steadying up. Hams, 14c; breakfast bacon, 18½c; backs, 18c; long clear, 11 to 12c; short rolls, 11c; smoked sides, 11½c. Lard is held at the following figures: In tins 12½c per pound; in pails and tubs, 12c; mess pork, \$18; short cut, \$20.00.

Fish—Prices are: Cohoes, 6c; flounders, 4c; smelt, 6c; senbass, 4 to 5c; Cod, 6 to 7c; halibut, 6c; smoked salmon, 12c; smoked halibut, 10c; bloaters, 10c; kippered cod, 10c; cod, 6c; sturgeon, 4c; kippered herring, 10c.

Game.—Venison, 5 to 8c; bear, 6c a lb; duck, per brace, 50c; grouse, brace, 60c; prairie chicken, 75c; teal, 20c; pintial, 8tb; wild cose, 75c anch.

30c; wild geese, 75c each.

Vegetables.—Potatoes, \$12 to \$14; Ashcroft potatoes, \$22; onions silver skins, 14c; cabbage, 1c; carrots, turnips and beets, 4 to 1c a 1b; peppers, \$1.25 per box. Quantities of vegetables in market.

Eggs.—Fresh local, 30 to 35c; eastern 20c.

Figs.—Fresh local, 30 to 35c; eastern 20c.
Fruits.— Lemons, California, \$1.50;
Australian lemons, \$2.75; grapes,
\$1.30 to 1.50, native apples, \$1.25; Japanese
oranges, box culled, 50c, California oranges,
naval, \$1.50; seedlings, \$3.25.

Flour—The Ogilvie Milling Co. and Keewatın Milling Co. quote in car load lots at Victoria and Vancouver: Patent, per bbl., \$4.10; strong bakers. \$4.00; Oregon, \$3.80; Oak Lake patent, \$3.90; strong bakers, \$3.70.

Meal—Oatmeal—National mills, Victoria, at Victoria, 90-lbracks, \$3.15. Cornmeal, per 99-lb sacks. \$2.15.

98-lb sacks, \$2.15.
Grain.—Manitoba cats, per ton: \$25; Edmonton district cats, \$24,00; local cats \$23; Washington State wheat, \$20.50; do, cats \$21, f.o.b. Vancouver.

Ground Feed.—Manitoba chop feed, \$28 per ton; chop barley, \$28; United States, chop, \$20 ton; ground wheat, \$21.00 ton; ground barley, \$22.50 ton; shorts, \$19 ton bran \$17 ton; oil cake meal, \$39 ton; F.O.B Vancouver, duty paid.

Dressed Meats.—Beef, 71 to 71c; mutton, 71c pork, 8 to 9c; veal, 9c; lamb, per head, \$3.00.

Live Stock.—Calves, 5 to 6c; steers, 8 to 8½c, sheep, 8½c; hogs, 6 to 7½c; cows, 2½c.

Sugars—Powdered and icing. 6c; Paris lu. p. 5½c; granulated. 4½c; extra C, 4½c; fancy yellows 4½c; yellow, yellow, 4½c; golden C, 3¾c.



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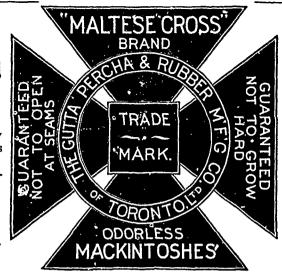
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Syrups—30 gallon barrels, 2½c per pound; 10 gallon kegs, 2¾c; 5 gallon kegs, 52 each; 1 gallon tins, \$4.25 per case of 10; ½ gallon tins, \$5.75 per case of 20.

### The Lowering of Wages.

The tendency of wages, says the Iron Age, in sympathy with the tendency of prices for the past three years, is downward. movement is resisted by all the means available to those who are obliged to work for others, but its force is irresistible. The most formidable strikes known in our industrial history have been undertaken in the hope of restoring past schedules, but they have either been successful in only a slight degree or they have proved inglorious failures. The trend of all values being downward, the price of labor goes down also. The recent coal and labor goes down also. The recent coal and railroad strikes were crucial tests, and now that they have been met and passed the question seems to have been settled. Until the general condition of business improves there can be no restoration of wages to former standards, and there is no guarantee that further reductions will not have to be endured by those who are now working for much less than they consider their services worth. Railroad revenues are still shrinking, manufacturers' incomes are still diminishing, merchants' sales are still falling off, and it is only reasonable to suppose that employees will have to bear a greater part of the burdens of hard times than has yet been imposed upon or assumed by them.

In certain occupations, which are hedged about by agreements with a time limit, no change in rates can be made. The workmen in such trades, however, are likely to be losers in the amount of their yearly income from the irregularity of employment. Numberless other occupations exist, however, in which time agreements are not made and wages can be changed by mutual consent whenever conditions may seem to require a rearrangement. In such lines the lowering tendency is now proceeding. It is not forced specially by employers, but is assisted by employees themselves. For instance, workmen whose usual wages are \$5 cents per hour in good times are offering to work for 20 cents in order to get employment. This is being done in a western city in which labor is supposed to be as strongly organized as in any other place in the country. Lack of regular employment is, of courso, the cause. After a man has averaged less than half time for a year he concludes that more steady work must be had if possible. Having only his labor for sale, he proceeds to offer it at a bargain, in the hope that he may find an appreciative

buyer. Probably the expectant employer has helped the downward plunge in wages by making a low bid for the workman's services, but he too is seeking work and is struggling to secure contracts on which he must reduce This acceptance of hard times his costs. conditions is believed to be widespread, and will shortly affect the great mass of wage workers unless there is a radical change in general business, which is unfortunately not to be expected in the near future. Those to be expected in the near future. Those who maliciously assert that the employers are taking advantage of the times to reduce wages, falsify the circumstances. An occasional instance may be found in which a man will wantonly grind the faces of those dependent upon him, but it is the exception and not the rule. Reductions in wages are almost invariably the last resort to reduce costs. We have sufficient faith in human nature to believe that employers generally are more pleased when they are able to increase the compensation of their employees than when they find themselves obliged to make a reduction.

The Delineator for February is the midwinter number, and the contents bear out the promise of the publishers, that the magazine for 1895 will be more interesting than ever. In the front of the book is the new Delineator March, by Monroe H. Rosenfeld, which is immensely effective and sure to become popu-There is an illustrated article on church fairs full of practical suggestions, and another descriptive of a picturesque flag fete, suitable for a Washington's birthday entertainment at schools and academies. There is a Good at schools and academies. There is a Good Night Drill, also for children, and two delight ful entertainments for their elders called A Flower Party and a Valentine Masquerade. Mrs. Carrie M. Knapp writes of Laundry Work as an Employment for Women, and Ida Tyng Griswold describes a Girl's Life and Work at the University of Wisconsin. Some most attractive favors for the German are shown in Crepe and Tissue Papers, and new designs are illustrated and described in Venetian Iron Work. The sixth paper on the Kindergarten introduces some facinating work for little hands. For the housewife there is Seasonable Cookery, Hints on serving Fruits, and the continuation of the articles on the Home. The chapter on the Treatment of the Eyes and Ears will be of value to all who read it if its precepts are followed; the flower lover will find sometheng of interest in Floral Work for Midwinter, the Tea Table Gossip is as entertaining as ever, and the newest books are reviewed. The Fancy Work department is unusually attractive in this number, and there are papers on Crocheting. Hair Pin Work, Knitting, etc.

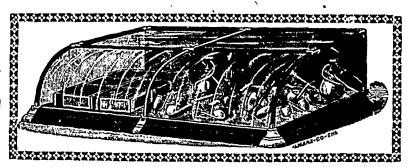
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### Montreal Grain and Produce Markets.

The feature in the flour market this week has been the advance of 25c per bbl in the price of Manitoba strong bakers, best brands now selling at \$3.75. Manitoba patents are also up 25c. The advance is made on the advance of Manitoba wheat and on the ground that the amount of wheat in farmer's hands is much smaller than estimated, and that a further appreciation in the price of flour will have to follow, independent of prices in the United States, owing to the belief that Canada has only sufficient wheat to supply her home consumption. Too much dependence, however, must not be placed on this theory, as we have seen it proved illusory in former years, although we remember the time when Ontario millers had to bring in American wheat for grinding In Ontario straight rollers there is a steady feeling but no advance in values, although dealers say that Western millers have been trying hard to get 10c per bbl more money. We quote Paten spring \$3.75 to \$3.90; Ontario patent \$3.20 to \$3.40; Manitoba patents \$3.85 to \$3.90, Straight roller \$3.90 to \$3.10, Extra \$2.70 to \$2.80; Superfine \$2.50 to \$2.60; city Strong bakers \$3.75 to \$3.85. Manitoba bakers \$3.50 to \$3.75; Ontario bags—extra \$1.35 to 0.00; Straight rollers \$1.50 to \$1.55.

Oatmeal.—There is a little better demand for rolled oats, and several round lots have been bought on track. We quote jobbing prices as follows.—Rolled and granulated \$3.85 to 3.90; standard, \$3.60 to 3.75. In bags, granlated and rolled are quoted at \$1.80 to \$1.85 and standard at \$1.60 to \$1.75. Pot barley \$3.75 in bbls. and \$1.75 in bags, and split peas \$3.50 to \$3,60.

Bran etc.—The market is scarcely as firm as it was, as sales of car lots have been make at \$15.75, and we quote \$15.50 to \$16.00. City millers it is said are deli ering at \$16.00. Shorts are quoted at \$17.00 to \$18.50 and moullie at \$20.50 to \$22.00 as to grade.

Wheat.—The market here is quiet, and prices are purely nominal at 72c to 73c for No. 1 Manitoba wheat, and 64c to 65c for No. 2 red winter.

Oats.—Sales of car lots have transpired of No. 2 white at 36c, although it is found pretty difficult to get that figure now. Mixed oats. however, are offered at 31c delivered here.

Barley.—Brewers are still buying a few malting grades whenever quality and price suits. Latest sales of No. 1 were made at 52c to 53c, and for a lot of very choice the outside figure was exceeded. Feed barley is quiet at 46c.

Pork, Lard, etc.—Lard is easy, with sales of compound reported at \$1.82\frac{1}{2} to \$1.45 per

pail as to quality. Smoked meats are quiet, the low prices apparently being no inducement to increase the demand. A lot of fitty pieces of choice small hams was made at 97c, and a smaller lot at 10c. We quote: Canada short cut pork, per bbl. \$15.50 to \$16.00; Canada short cut thin. per bbl. \$14.01 to \$14.50; Extra plate beef, per bbl. \$10.50 to \$11.00; Hams, per lb. 9½c to 10½c; I₄ard, pure, in pails per lb. 8½c to 9c; Lard, compound, in pails per lb. 6¾c to 7¼; Bacon, per lb. 10c to 11c; Shoulders, per lb. 8½ to 9c.

Dressed Hogs.—Under a liberal supply of hogs there is no chance of prices going much higher. Sales were made of three cars of choice packing hogs at \$5.00 to \$5.05 f. o. b. Chatham, while other sales have been made at \$5.35 to \$5.40 per 100 lbs. one lot \$4-ling at \$5.25, and we quote \$5.25 to \$5.40.

Butter.—Except for fancy late made creamery, which sells to the retail trade at 22c to 22½c, there is very little doing. The early cold storage creamery is hard to sell, although offered at 16c to 18c. Some very choice winter made creamery is being received, and selling at 22c to 22½c. In dairy buttar the movement is very circumscribed, a few fancy fall ends of Townships selling at 19c to 21c in single tubs. We quote jobbing prices as follows: Creamery finest fall, 22c to 22½c; Creamery early made, 16c to 19c; Eastern Townships dairy, 16c to 20c; Western, 14c to 16c. Roll Butter.—Receipts of Western have been more liberal during the past few days, and sales have been made at 15c to 17c. anything very fancy bringing more money.

Cheese—About 4,000 boxes have been sold at prices ranging from 91c to 103c, the latter price being for a lot of 1,000 boxes white and colored.

Eggs.—Sales of held fresh ranged from 13c to 15c, and fine fall stock at 17c to 20c, selected boiling eggs being quoted at 22c and upwards. Limed eggs are selling at 18c to 14c and Western culls at 10c to 12c.

Dressed Poultry.—A very good demand for turkeys has been experienced, and large sales have been made at 9c to 9½c for fine fresh killed birds, some fancy Perth stock having sold at 10c, but 9½c is a fair outside figure ordinary stock selling at 8c to 3½c, a lot of 2 cases of inferior bringing 7½c. In chuckens, sales transpired at 7c for choice young stock, and at 6c to 6½c for fowls. A lot of 3 cases of choice 'arge geese sold at 6½c, but the bulk sales were at 5c to 6c. Ducks sold at 8c to 8½e for choice and 7c to 7½c for ordinary.

Apples.-The demand for apples still con-

tinues very slow, and stocks on hand are more than ample to supply the present demand at \$2,00 to \$2,50 per barrel.

Hides.—The demand continues good for light hides, and stocks are disposed of readily as soon as received. Car lots have changed hands for Quebec account at 5½ for No. 1 light. Batchers are getting 4½ for No. 1. Heavy steers are in good raquest, with business at 5½ to 6½c. The American market is firm with an upward tendency to prices. Lumbskins are not moving very briskly; but prices are steady with a few sales at 65c. We quote prices here as follows:—Light hides. 4½c for No. 1, 8½c for No. 2, and 2½c for No. 3; to tanners 5½c for No. 1. Heavy hides are quoted at 5½ to 6½c; caliskins, 5 to 6c lambskins, 65c.—Trade Bulletin, Dec. 21.

### Toronto Grain and Produce Markets,

Wheat.—Ontario wheats are very irregular owing to the scarcity at some points and fair deliveries at others. One car of white sold, C.P.R. west, to-day at 60c. There were also offerings, G. T. R. west, at 58 c. Street prices were again higher to-day. No. 1 Manutoba hard sold west to-day at 76c, and a round lot of over 15,000 bushels sold on track, Midland, at 72c.

Flour—Holders now ask \$3,90 for Manitoba patents and \$3.70 for bakers on track, Toronto, but so far have been unable to get the advance. Ontario grades are slow and easy. Straights are quoted at \$2.55 to \$2.70 Toronto freights.

Millfeed.—Bran is wanted at \$11.50 to \$12, middle freights west, and shorts at \$18.00 to \$14.00.

Oats.—White sold west to-day at 28c, and car lots were offered at 28c. On the C.P.R. east 30c was bid for white. White on track here are quoted at 31c and mixed at 30c.

Barley.—No. 1 is quoted at 43 to 45c. Choice bright 50-lb barley was quoted outside to-day at 44c to 45c. Feed easy at 86½ asked outside. No. 2 is quoted at 40c to 41c.

Butter.—Prices seem to have come to a settled level. Demand for choice fresh made butter and fancy held is fair, but offerings are quite ample. Low grade stuff is very plentiful, and prices for same are easy. Quotations are: Fresh made small dairy rolls, 17 to 18c; fresh made tubs and crocks, 17c; fancy held dairy tubs, 16 to 17c; choice to fancy held dairy tubs, 15½ to 16c; low grade and medium dairy, 10 to 13c. large dairy rolls, 15c; creamery, tubs. 18 to 18½c: creamery, pounds, 22 to 29c.

Dressed Hogs.—Receipts of dressed hogs on the street to-day were fair and prices steady at \$5,20 to \$5.25. for farmers' loads. Car lots were rather easier, under the influence of liberal offerings, sales being made at \$5,15 to 5.20 for choice packing hogs delivered here.

Eggs.—We quote: Strictly fresh, 17 to 180; held fresh, 18 to 16c; cold storage, poor, 10c; choice, 15 to 16c; limed, 12 to 18c.

Poultry .- Quotations are: Chickens, choice, 40 to 50c, and poor to medium, 25 to 80c; ducks, 45 to 75c; turkeys, 7½ to 8½c. and geese 5½, to

-There has been a better demand for Hides.—There has been a better demand for green hides during the past week and the market had a steadier tone. This is caused more by the advance in hides in the west than by any improvement in the leather trade here. No. 1 green hides are bringing 34c, and choice, heavy steer hides of 60 lbs and over 4c, Cured hides are selling at 44c for No. 1 and 5c for extra heavy. Sheepskins are higher and are now quoted at 65c. Calfskins are steady at 6c for No. 1 and 5c for No. 2 Cured calf quoted at 7c for No. 1 and 5c for No. 2. Deacons are unchanged at 80c each for choice and 20c for c.lls.-Empire, Dec. 22.

#### Toronto Grocery Market

Canned Goods,—There is no material change in the situation. Tomatoes, peas and corn are still quiet but steady. The little activity that has been noted in canned fruits during the past few weeks is not so marked as it was. The same remarks apply to canned salmon at the moment, only an odd case or so going out. There has been a little better demand during the week for lobsters in flat tins, but otherwise business in this line has ruled quiet. We quote as follows :-Tomatoes and corn, 85c to 90c; peas, 80 to 85c.; peaches, \$2.75 to \$8 for 8's, \$1.75 to \$1.90 for 2's; raspberries, \$1.65 to \$1.80; strawberries, \$1.00 to \$2.10; apples, 3's \$1 to \$1.10, gallons \$2.20 to \$2.65, and preserved fancy quarters at \$1.35 to \$1.40; salmon, \$1.80 to \$1.85 for good red fish in tall tins, and \$1.50 to \$1.60 in flat tins; do. second quality, \$1.20 to \$1.25; canned mackerel, \$1 to \$1.10; lobsters, \$1.70 to \$2 for tall tins, and \$2.25 to \$2 75 for flat tins,

Coffees.—Prices in Brazilian growths of the better kinds are about 1c per lb higher in the primary markets. Here the market is almost bare, although there is not much dealmost bare, although there is not much demand at the moment, nor is there likely to be until after the New Year. We quote: green, in bags, Rio, 20 to 21½c; East Indian, 27 to 80c; South American, 21 to 23c; Santos, 21½ to 22½c, Java, 30 to 32c; Macha, 27 to 28c; Maraceibo, 21 to 23c. 21 to 28c; Jamaica, 21 to 22c.

Rice.—Trade is still quiet, and the little demand experienced is chiefly for the fancy imported Japan article. We quote.— "B," 3½c to 3½c, extra Japan, 5½ to 5½c; imported Japan, 5½ to 6½c; tapicca, pearly 1145. 11 to 5c.

Spices .-The spice market is quiet and unchanged. We quote: Pure black pepper, 10 to 12: pure white 18 to 25c: pure Jamaica ginger, 25 to 80c; pure mixed spice, 25 to 30c; cream of tartar, 20 to 25c per 1

Nats.—Demand continues brisk and stocks are getting low, especially in walnuts; In fact, some houses are already sold out. A good many complaints are heard from retailers regarding the quality of the nuts sent them, some questioning whether those they had received were this season's growth. The fact of the matter is that the quality of this year's nuts is not as uniformly good as usual, hence the poor quality of some of the ship-ments. We quote: Brazil nuts, 11 to 114c; Valencia shelled almonds, 26 to 28c; Tarragona almonds, 14 to 14c1; peasuts 10 to 12c for roasted, and 7 to 10c

for green; cocoanuts, \$1.50 to \$5 per sack; Grenoble walnuts, 15 to 16c, Marbot walnuts, 121 to 14c; Bordeaux walnuts, 12 to 19c; Sicily filberts, 9 to 10c for sacks and 101 to 11c for small lots; pecans, 101 to 11c.

Sugar.-There is a little better demand for granulated than there was a week ago, but in this line the demand is only for small lots. Yellow sugars are quiet. Muscavedo raw sugar is enquired after, but there does not appear to be much demand for the Demerara raw article. Neither is the German granulated sugar attracting much attention. The refineries are lower in their views on granulated than they were a week ago, and although the whole-ale houses quote ordinarily as before, yet sales at ridiculously low figures are made. After this week trade will become quieter than it is even now, and, in the absence of demand, it is uncertain what the future of the market will be during the next few weeks. We quote Graulated -Canadian, 4 to 44c: German, 84 to 37c; yellows, 34 to 37c. Raws—Muscavedo, 8c., Demerara, 27 to 8c for dark; 83 to 84c for bright, and 83 to 84c. for light.

Syrups. --There is not much demand for syrups, although demand is fair for the season. We quote: Dark, 25c: Medium, 28 to 80c, bright, 85 to 40c; very bright, 45

Molase: There is a little demand for cheap New Orleans molases at 28 to 32c for baking purposes, but otherwise there is scarcely anything doing. New Orleans, barrels, 26 to 28c; half barrels, 20th to 32c: Barbadoes, barrels, 28 to 32; half-barrels, 30

Teas. Basiness in this line exhibits a little more life than it did a week ago, and there is a fair demand for Assam, Ceylon, Japan and Congon teas. Some houses report a par-ticularly good demand for low grade Congous at 12½ to 18½c. Young Hysons have been receiving a little attention. We quote ruling prices on the Toronto market as follows: Young Hysons, 12 to 18c for low grade; 24 to 27c for mediums, and 80 to 45c for high grades; China Congous, 14 to 18c for mediums and 35 to 55c for high grades; Japans. 16 to 20 for mediums and 28 to 85c for high grades: Indian and Ceylons, 18 to 22c for mediums and 30 to 45c for high grades.

Dried Fruits.—Valencia raisins continue in good demand, with the market getting bare. There are only a few fine off-stalk and selected fruit, and layers of the better brands are scarce. Some of the houses are reported to be completely sold out of selected and fine-off, and have this week found it necessary to purchase from their fellow-members in the trade. We quote good fruit: Off-stalk, 4 to 44c; fine off-stalk, 44 to 5c; selected, 54 to 6c; layers, 6 to 64c. We quote California loose muscatels at 54 to Malaga raisins are moving out nicely, and stocks are getting light, some houses reporting that they are cleaned out. Prices are being shaded, however, by those who are well supplied. We quote: London layers, \$2.25 to 2.59, black baskets, \$3.25; blue baskets, \$1.25 to 4.50; extra dessert clusters, \$1 to 4.50; connoisseur clusters, \$3.00 to 3.25; quarter flat connoisseur clusters, 90c to 1.15; Royal Backingham, \$1.50 to 5,00. Siltana raisins have been moving out briskly at 4½ to 5½c generally. Quotations are: Ordinary, 4½ to 5½c; good, 5½ to 6c; fine. 6½ to 7c; finest, 8 to 9c. New season's Turkish prunes for this market are due to arrive in New York December 27, but will not reach here till after the New Year. It is expected that at least a portion of the cargo will be damaged, the steamer having twice stranded on the voyage. French prunes on the spot are meeting with a ready sale. "The chief importations of French prunes," remarked a broker to The

Grocer, "have been in small-sized fruit, which naturally did not meet with much favor with the consumer, but there have also been a few carloads of fine large fruit, and for them reasonable prices have been obtained. The character of this fruit is very dry compared with the Bosnia article, the latter being steamed and prepared differently. For cleanness the French prune is superior. Turkish reis, 4½c; fine Filintra, half-barrels, 4½c, barrels, 1½c; Patras, 5½c in cases; Casalinas, 5½ to 6c; Vostizza 5½ to 7½c in cases and half cases; Pavartus, 8 to 8½c. Dates are in active demand at 4½ to 5c. Figs are in fair demand, but there has been no rush for them. We quote 14 ez, 8 to 9c; 10 lb, 8 to 10c; 18 lb, 12c; 28 lb, 15c; tans 4½ to 4½c; naturals 6 to 7c.

15c; taps, 4½ to 4½c; naturals, 6 to 7c.
Dried Apples.—There are only a few passing. Wholesale dealers are paying 4½ to

Pried Apples.—There are only a lew passing. Wholesale dealers are paying 4½ to 4¾c. and selling at 5 to 5½c.

Evaporated Apples.—Scarcely any business is being transacted. The factories are asking 6 to 6½c., and jobbers are quoting 7 to 7½c in a small way.—Canadian Grocer, Dec. 21

#### The Polar Bear.

Its principal food consists of the flesh of seal and walrus, but it also condescends to the carcases of whales, the larger kinds of fish, and other aquatic animals, and even, for want of anything better, to marine vegetables, It wanders about continually in search of seal. generally against the wind, as it has a good nose. That it can smell the scal so far off must also be attributed to the pure air which uninterrupted sweeps the surface of In catching the ice in these high latitudes. its prey it often shows remarkable cunning. Although a good swimmer and diver, it cannot reach the seul in the water, but must take them on the ice. This is no easy task, for the seal is wary, hears and sees well, and always keeps close to the edge of the floe in order to be able to take to the water at the first approach of danger. The bear, however, knows well enough how to outwit it; it marks the seal at some distance, and then creeps forward under cover of projections and pieces of ice; to deaden the sound it twists its feet in such a way that the hairy side is underneath, and in this manner succeeds in coming noiselessly on its victim.

If the ice be flat and offer no shelter, the bear dives under the floes and appears suddenly in the opening near which the seal is Even when basking on a lonely floe in open water it is not safe, for the bear glides noiselessly down from the ice, swims out toward the floe with only its nose visible above the surface of the water, and, when at a suitable distance, dives completely under and comes up close to the scal. It has been observed how, like the Esquimau, the bear will lie for hours watching the seal holes—holes which the seal will keep epen in the ice to enable them to get upon it-ready to strike with its paw the first which is incautious enough to stick its head up.

The smaller seal are an easy prey, while on the other hand the bladder-nose and walrus may cause many a hard fight. I saw a place where a fight of this kind had taken place between a bladder-nose and a bear, and the marks in the snow showed them to have been two mighty warriors. The body of the two mighty warriors. The body of the bladder-nose was still lying there, part of the blubber had been eaten up, but the flesh lay untouched, and the marks and gashes proved that it had not given in without a struggle.

—Longman's Magazine.

By printing and advertising

### Winnipeg Olearing House.

Clearings for the week ending December 27, were \$901,591, balances, \$163,151. For the previous week clearings were \$1,184,829. For the corresponding week of last year clearings were \$992,966.

Following are the returns of other Canadian clearing houses for the weeks ended on the

	Clearings.		
	Dec. 20th	Dec. 18th.	
Montreal	\$11,878,089	\$12,099,892	
Toronto	6,836,185	6,091,526	
Halifax	1,133,912	1,242,679	
Winnipeg	1,181,829	1,285,102	
Hamilton	611,261	663,609	

Total ...... \$21,171,805 \$21,882,808

### Winnipeg Industrial Exhibition Association.

At the first meeting of the new board of directors of the association, A. Strang was elected president and L. A. Hamilton vicepresident.

Letters were read announcing the election of H A Chadwick to represent the Manitoba Poultry Association, and W. J. Hinman to represent the Horso Breeders' Association on

the board of directors. Mr. Scarth stated to the board that secretary-treasurer Strachan had sent in his resignation to the late board, to take effect on the 28th of February, and that the same had

been accepted.

At the recent annual meeting of the shareholders of the association the ratiring board of directors submitted their an ual report. of directors submitted their an ual report. The report acknowledged the assistance of the local government, city of Winnipeg, Canadian Pacific railway and of the merchants, business and professional men of Winnipeg. The financial statement of the secretary-treasurer shows the receipts and expenditures for the year. The board started with a deficit of \$825,03 and although they have expended \$968,20 for accounts chargeable to '93 exhibition, they, after spending the sum '93 exhibition, they, after spending the sum of \$3,767,53 on permenent improvements and the sum of \$362,34 on the maintenance of the grounds show a credit balance of \$1,127.-58. Against this there are outstanding liabilities amounting to \$861 49 Of this amount there is \$691.08 due for insurance of the association's buildings for three years, from the 20th day of November ult. There has been spent on the grounds and buildings the sum of \$59,476.16, of which \$15,000 has been provided by the city and \$14,476.16 has been paid out of the funds of the association. The directors have this to say as to the proposition to hold the fair in the fall: "Your board are of opinion, from the continued and increasing success of the exhibition, that the summer is the season in which it should be held."

The financial statement of the year is as follows:

Statement of receipts and expenditure from 31st Dec., 1893, to 15th Dec., 1891:

#### RECEIPTS

TUENCE TO THE		
To Balance	<b></b> .	176,65
Entry fees		1,117,20
Space rentals		182.10
Printing and advertising		669.50
Privileges		2,128.29
Admissions—Gates		5,116.50
Season tickets		198.50
Grand stand		3,372,30
Grants		9,000.00
Subscriptions to prize list		2,482,000
Maintenance of grounds		6.00
Use of grounds		252,068
Bills payable Imperial bank		2,000,000
Miscellaneous refunds .		9.10
	_	

EX	PEN.	זיניומ	IRE.

by princing and suvertising	. \$1,100,40
Bills payable Imperial brnk	8,500.00
Prizes	
Miscellaneous	791.67
Interest and discount.	91.55
Attractions.	1.883.00
Salaries and management	8,915.91
Maintence of grounds	862 81
Office expenses and maintenance.	578.19
Judges expenses	220,60
Grounds and buildings	8,767,53
Cash balance in hand	. 983.48
ASSETS	\$27,018.82
To grounds and buildings	859,476,16
ing	179,00
Privileges	207,35
Superiptions	152.00
Calgary Agricultural society	245.75
The bound of the control of the cont	0.20 1.0

\$62,603,74

929.18

54.80

91 700 45

#### LIABILITIES.

Balanco in Imperial bank ....

Balancein the secretary's hands ...

To city of Winnipeg	345,000,00
Amount pail on shares	1.061.00
Bills payable. Balanco Winnipeg Industrial Exhi-	2,000.00
Balanco Winnipeg Industrial Exhi-	-•
bition association	14,542.74

\$62,603,74

### Two Weak Points in Trade.

There are two weak points in the business methods of many insolvent traders. In fact, they were common to all whose failure was a legitimate one. They were poor collectors and carried over too much old stock.

If a firm be strong enough to have two members, one of them should devote his energies to the financial end, leaving the buying

and selling to the other.

If there be but one. his first duty should be to look after his collections. Clerks can buy and sell goods, but they cannot be depended on to look after collections. Often a customer is lost by the merchant not insisting on prompt payment of accounts. He gets so far behind that he can never pay up. Knowing this he avoids the store where he owes so much, and goes to another. If the latter insists on cash or regular settlements, he gets it and retains the trade. The buyer can always go to his store without fear of being worried about an overdue account, or being If there be but one, his first duty should be worried about an overdue account, or being told that he may have only a limited quantity of goods.

The Grocer saw a stock in an insolvent's a few days ago, that had been in his store for over sixteen years. The goods sold well at over sixteen years. The goods sold well at one time but are now practically worthless. The merchant did not figure that his loss was not the original cost of the goods, but it was that cost, plus compound interest for sixteen years, which would amount to more than double first cost. It is better to take a small first loss than to hold stock until it is unsalable. But unfortunately few merchants see it in this light .- Toronto Grocer.

### "A Good

Railroads run from Minneapolis and St. Paul to Chicago, but there is a great difference in the

Many service they offer the traveling public. It is only when dreamily smoking your good cigar in one of those great easy chairs in the Buffet Smoking Library Coach or snugly ensconced in one of those splendid Private Compartment Sleepers on the North-Western Limited that one really the North-Western Limited that one really appreciates what luxurious travel is. It is then you are getting the best train service the Northwest has.—The Journal-Press, St. \$27,013.82 | Cloud, Minn.

#### Too Much Sugar.

Willet & Gray, of New York remark as follows in their last sugar circular: "The fact is there is too much sugar in the world for the good of anybody in the trade. Even the consumer receives little benefit from present prices, for the reason that his retail grocer has overloaded at higher prices, and will not come down. There are towns in New England, and probably elsewhere, where New England, and probably elsewhere, where consumers are paying 6c. per pound for granulated sugar, and within thirty miles of the refiner's distributing market. There's a screw loose somewhere in the sugar business of this country. \* \* It has been expected that grinding on estates in Cuba would begin on the 15th, but our cable advices to-day report that harvesting is delayed. Other West India crops are reported favorable, but requiring rather more rain."

### Hardware Manufacturers Meeting.

The manufacturers concluded their meetings in Toronto on Wednesday night, just a week from the day of the opening session. All but the Horseshoe and Horsenail Assocnations concluded their business. These two associations adjourned to meet in Montreal. where, at the time of writing, they are in session.

The manufacturers present at the different The manufacturers present at the different meetings were: Crysus C. Birge and President Thurston, of the Canada Screw Co., Hamilton; Mr. Doolittle, Rolling Mills, Hamilton; Mr. A. J. Somerville and Mr. George, Ontario Lead and Barb Wire Co. Toronto; Mr. Peleg Howland, Graham Nail Works, Toronto; Mr. Howard and Mr. Jack Safety Barb Wire Co., Teronto; Mr. Fairman and Mr. McCormack, Dominion Wire Co., Montreal; Mr. W. McMaster and Mr. Kinghorn, Montreal Rolling Mills Co., Montreal; Mr. McAgy Pillow-Hersey Manufactur-Kinghorn, Montreal Rolling Mills Co., Montreal; Mr. McAgy Pillow-Hersey Manufacturing Co., Montreat; Mr. Peck and Mr. Irwin Peck-Benny Manufacturing Co., Montreal, Mr. Pender, of James Pender & Co., St. John, N. B.; Mr Parmenter, Parmenter & Bullock, Gananoque; Mr. Goerg, Gillis Gananoque; Mr. Smail, Canada Horse Natl Co., Montreal.

The Western Wire Nail Co., of London, just organized, and which starts operations January 1, joined the different associations

January 1, joined the different associations which the lines it is to manufacture entitle it

Bark wire has been reduced from 31 to 3c per lb. delivered in lots of 500lbs.

Some changes were made in wire nails. Six inch nails were advanced from 11 to 12c.; Six inch nails were advanced from 11 to 12c.; one-inch by 16 gague were reduced from 21 to 20c; 1½-inch by 16 gague were reduced from 21 to 20c. The discounts remain as before, namely, 75, 10 and 5 per cent.

Slight reductions were made in flour barrel and coopers' nails, and in American upholsterand to the coopers' nails, and in American upholsterand to the coopers' nails.

ers' tacks.
Tinned carpet tacks in bulk will hereaster be on the tinned Swede list.

Galvanized roofing nails are removed from the list and will be sold at open prices.

None of the above changes go into effect

until after the new year.

The Plain Wire Association decided to make no change just now, and it was intimated that none would be, at least until the season arrives, which will be about March

next.

The makers of barrel churns failed to arrive and it is more than at any understanding, and it is more than probable that prices will be open after Jan 1st next, when, "Good-bye profits," as one gentleman remarked.

Horseshoes will likely be put on the quantity basis. It was decided to leave nuts, bolts, rivets and sorews unchanged.—Hardware Merchant.

#### New Settlements in Alberta.

J. E. Forslund and J. Toole, of the C.P.R. and department, have been making an extended tour through the Scandinavian and German settlements in northern Alberta. From Wetaskiwin they visited the Swedish settlement at Red Deer lake, south of Battle river, the German settlement at Bear's lake, southwest of Wetaskiwin, the new Norwegian southwest of Wetaskiwin, the new Norwegian settlements at Crooked lake, northeast of Wetaskiwin and soutli of Beaver lake, the German settlement in the Beaver hills east of Fort Saskatchewan, the German settlements on Stony Plain, south of Rabbit hills, and east and south of Ledue. They also visited the Parry Sound colony of Canadians, south of Fort Saskatchewar. They found the Parry Sound people well pleased and getting comfortably fixed, having had good crops. Also the German settlements east of Fort Saskatchewan, Stony Plain and south of Rab-Saskatchewan, Stony Plain and south of Rabbit hill. These colonies have been established two and three years, and the people are contented and prosperous. The German settlement east of Leduc had good crops, but is newer, and some of the late settlers are very poor, but will pull through. The Norwegian settlements are both from Minnesota and were only started last fall, but the settlers are well pleased with their prospects. The Swedish settlement at Red Deer lake, has not done as well as was hoped, as most of the settlers were from manufacturing towns in New England and to some extent unsuited to pioneer life, However, they are progressing and no doubt will be all right shortly.

### Arid Lands of the Western States.

The Engineering Record says: "The annual irrigation convention which was recently held at Hutchinson, Kan., showed by the number of its attendants and the character of the matter which was brought before it, the carnestness with which people immediately interested in the development of the enormous arid region of the west are dealing with a public question whose agitation has already resulted in much material advantage, and whose complete solution is bound to yield great wealth in many extensive sections of the country characterized now by absolute sterility. One of the speakers, Mr. J. S. Emery, presented some features of the subject in a very forcible and striking manner. Probably every entelligent person realizes, what has often been stated during the past few years, that great tracts of land west of about years, that great tracts of land west of about the ninety-seventh meridian are either abso-lutely sterile or unfit for agricultural pur-posos in consequence of the fact that they cannot be watered. Probably very few imagine that the total area of that arid or semi-arid region is equal to about one-half of the total area of the United States, with the exception of Alaska, but such is the fact. It is well the state state is the fact. It is well that a very large portion, perhaps even the greater portion, of this unproductive region will apparently never be productive, for the reason that there seem to be no sources of water available for its irrigation. But, on the other hand, many portions of it still unoccupied may have imparted to them almost unequaled fertility by the application of available water. Although this question of irrigation is no new one, and has been frequently considered in the columns of many technical journals and in other publications, the functions of such bodies as that of the convention at Hutchinson will for many years to come find a very entensive field for their employment. Indeed, the material development of much of the arid and semi-arid lands of the western portion of the country will depend largely upon them and upon the irrigation engineering bodies, which have al-

ready attained vigorous growth.
"As pointed out by Judge Emery to the convention, the United States has first and

last paid about \$35,000,000 for the acquisition of territory largely arid or semi arid, and the transformation of that region into a wealth-producing country through the means of irrigation processes, applied by the people who inhabit it is a simple business necessity if the investment is to be justified. While the rather rosy prediction contained in Judge Emery's address before this convention to the Emery's address before this convention to the effect that the highest civilization in the United States is to be found in the future in what is now the arid regions of the west, including the Pacific coast, may not be completely realized, there is no question about the fact that what is now quite unproductive territory will in the near future be rendered a source of great wealth to those who occupy it through the effects of irrigation, and through those effects only."

### How the Premium was Paid

A great variety of money is in circulation in Newfoundland. The inhabitants are a thrifty people, coming from many lands, and money in any shape is acceptable. The agent of the Mutual Life of New York in a small town in Newfoundland sends through General Agent J. A. Johnson a very interesting letter relative to a premium recently paid the company, and the following memoranda:

DIFFERENT COINS RECEIVED IN PAYMENT OF A PREMIUM AT ONE OF THE COMPANY'S AGENCIES IN NEWFOUNDLAND.

	Value	in	Date of
	Amer	ican	coin.
	men	ey.	
1 doubloon	. 815	50	1788
1 half donbloon.		75	1780
8 quarter doubloons			1788
1 eighth doubloon		90	1811
2 ten marks at \$2.88		76	1872
1 American gold pi	ece 2	50	1851
1 Newfoundland pi	eco 2	00	1870
5 Spanish pieces at	20c 1	00	1778
1 Spanish piece		25	1801
2 Greek drachma at	t 19.8c.	86.6	1822
2 two francs, one	Italian,		
one French at	36c	72	8716
1 crown		26.8	8751
1 mark		23.8	1871
8 half francs at 8c.		24	1887
1 8d	•	16	1822
1 twenty centime.		05	1867
1 ten centime		02	1868
4 two centime		01	1878
3 halfponnies		01.5	1831
	\$49	19.7	

The agent's letter accompanying this docu-

"Dear Sir.-We are apt to receive a good many kinds of money in some of the remote places here in Newfoundland. Having canvassed one man until I had almost given him up, on his plea that he had 'no money,' he said at last (turning to his wife): 'You may as well bring down the sucking,' and when that stocking came with its shining mass of stuff poured down upon the table, I wondered if I could tell whether I had enough for the premium or not. Attached please find memo different kinds of specie paid me for the premium. I hardly knew whether I had \$30 or \$60. I invested in a small pocket book to put the premium in, to show the friends how business is done here. Will keep it until I business is done here, return."

#### Silver.

The strength of India exchange influences the silver market, and caused a recovery in the London quotations for bars. Demands for silver for the East, however, are not noticeably large. Silver prices on Dec. 21 were: London, 27id; New York, 60ic.

### Territory Beef in Montreal.

Notwithstending the large supply of live cattle that has been on the market during the past two weeks, Messrs. Bickerdike and Lunington, who are agents here for the Northwest Trading company, of Calgary, report the demand for Northwest dressed beef as being good, they having disposed of about \$10,000 worth in four weeks. This is no doubt due to its fine quality and the low prices at which it is being offered at. Messrs. Bickerdike and Lunington made a contract with the Longue Pointe asylum here to supply them with beef, pork and poultry to the amount of \$1.500. Col. Richardson, manager of the Northwest Trading company, manager of the Northwest Trading company, was in the city this week, and called upon their agents and expressed himself as being well satisfied with the amount of business already done, and stated that they may expect one car load of beef a week from this on.—Gazette Dec.21.

### The Duty on Iron Pipe.

"The United States manufacturers of iren pipe seem bound to capture the Canadian market, if prices will do it," remarked an importer, "Quotations are daily coming in which make it impossible for Canadian manufacturers to compete with them. With the protection, however, which the Canadian manufacturers have, it seems to me they ought to be able to contend against the foreign market. This protection is 50 per cent., and even at this ratio the Collector of Customs will not permit pipe to be passed at invoice figures. I mean they will not allow full discounts. For instance, if the invoice calls for a discount of 50 per cent. and four tens. the a discount of 50 per cent, and four tens, the Customs authorities will only allow three tens, or 50 and two tens, just as they see fit. To further illustrate. Take a bill of \$1,000 worth of pipe. If they do not allow you the last two tens you are forced to pay \$1,200, which means that the purchaser pays \$200 more than his invoice actually calls for and \$100 more duty than the tariff calls for.

"While this may seem right and just for some, the consumer can scarcely be expected to see eye to eye with them."
"Do the Customs authorities advence any

reason for taking the view you say they do? "None whatever, as far as I know. though the invoices are produced and certified to by the firms from whom they come as being correct, yet they will not allow their face value."—Toronto Hardware.

#### Our Empire

The British Empire is a political creation unparalleled in the world's history, not only by its extent and population, in both which respects it is slightly surpassed by China, but because, with an area of more than 10,000,000 square miles and with 352,000,000 inhabitants, it is scattered over the whole globe. It embraces all zones, from the icy wilderness of emoraces an zones, from the by what has of Hudson Bay to the tropical jungles of India and the mahogany forests of Honduras, there is scarcely a product which a British province does not bring forth in excellent quality; and not less various are the degrees of civilization of its inhabitants, from the Kaffirs at the Cape to the highly cultured citizens of Toronto or Sydney. We find, with Christians of onto or Sydney. We find, with Christians of all confessions 200,000,000 Hindus, about 70,000,000 Mohammedans, and 8,000,000 Buddhists, and the Bible is printed in 130 languages and dialects represented in the empire, yet, notwithstanding such promiscuous elements, the government, with rare excertions, maintains order, and no sign of dissolution is visible.—Forum.



# Vinter

### cursions

To Eastern

Points.

TO

Montreal, Ottawa. Toronto. Hamilton. Niagara Falls, Windsor, and other Eastern points.

Correspondingly Low Rates to points East of Montreal,

TICKETS ON SALE

### NOVEMBER 20 to DECEMBER 31.

Good for Three Months with stop over privileges,

Upholstered Tourist Cars in charge of competent porters on all trains

#### ROBERT KERR.

General Passenger Agent. WINNIPEG.

# R.R

TIME CARD.

Taking effect on Sunday, December 16 1894.

Read Up.	MAIN LINE	Read Down.
North Bound		South Bound
Freight No. 168. Daily. St. Paul Ex- press No. 107 Daily.	Miles 100 Miles	8t. Paul Express No. 108 Dally. Freight No. 164 Dally.
12.42p 2.50p 12.22p 2.18, 11 64a 2.22p 11 64a 2.22p 11 07a 2.02p 11 07a 2.02p 10 03a 1.40p 9.23a 12.50p 8.00a 12.30p 7.00a 12.30p 7.00a 12.20p 11.05p 8.35a 1.30p 4 65a 8.40p	8 0 † Portage Junction. 9 3 † St. Norbert 16 3 † Cartier 225 6 † St. Agathe. 27 4 † Union Poins 32 5 † Silver Plains. 40 4 Morris 46 8 St. Jean. 66 0 Letellier. 66 0 Emerson 66 1 Pembins. 168 Grand Forks. 223 Winnipeg Junction. 468 Duluth	. 12.27p 5.47a . 12.62p 6.25a . 11.02p 6.51a . 11.02p 6.51a . 11.02p 6.51a . 11.02p 7.02a . 11.82p 7.19a . 1.48p 7.45a . 11.82p 7.45a . 12.82p 7.19a . 1.48p 7.45a . 2.17q 0.18a . 2.35p 10.15a . 2.60p 11.15a . 6.60p 8.25p . 10.10p 1.25p . 7.25a . 6.45a . 7.25a
(10.30p.	ooromcago	9.35p

#### MORRIS-BRANDON BRANCH.

Fast D	bauo.			1337	0
122061		l	i	Wess :	Bound.
130	123 Sa 48	g		Ex. No. 127 Mon., Wed. & Fri.	83
Ft. No. 180	No. 123 108. r. & Sat	2 E	STATIONS.	S 6.49	Ft. No. 129
zi.	Ex. No. 1 Tues., Thur. & S	Miles from Morris.	-	Ä××××××××××××××××××××××××××××××××××××	2
1.20p			Winnipeg	12.151	
7.50p	1.30p	0	Morris	1.50m	8.00a
6.53p	1.07p	10 0	tLowe Farm	2.15p	8.442
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6.23p	12.32	25 9	Roland	2.53p	9 50a
4.39p	12.14p	83 6	fRosebank		10.234
8.58p	11.69.	89 61	Miami		10.542
8.14p	11.882		tDeerwood	8.48p	11.442
2.51p	11.27a	54 1	tAltamont	4.01p	12 10p
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1.47p	10.552	63 4	t Swan Lake	4.36p	1.22p
1.19p	10.40a	74 6	t Indian Springs	4.51p	1.64p
12.57p	10.30a	79 4	t Marlapolis	5.02p	2.18p
	19 1'a	86 1	t Greenway	5.180	2.52p
	10 00a		Balder	5.94p	3.25p
11.125		102 0		5.57p	4.16p
10 37a	9.21a	109 7	f Hilton	6.170	4.63p
10 13a	9 050	117 3	t Ashdown	6.34p	6.23p
9.49a	8.5°a		Wawanesa	6.42	5.47p
9.39a			t Elliotts	253.0	
9.05a	8.852	129 5	Rounthwaite	7.150	6.37p
8 23a	S 18a	137 2	t Martinville	7 250	7.130
7.50a	8.00a	145 1	Brandon	7.45p	8.00n

Number 127 stops at Baldur for meals.

#### PORTAGE LA PRAIRIE BRANCH.

W. Bad Read Down Mixed No. 143. every day ex. Sun	Mls. (r'm Winni- peg.	STATIONS	East Bound Read up Mixed No. 144, every day ex. Sun.
4.00 p.m. 4 15 p m 4 40 p.m. 4.46 p.m. 5.10 p.m 5.81 p.m 5.42 p.m. 5.25 p.m 6.25 a.m. 6.45 a.m. 7.30 a.m.	8 5 10 6 15.0 25.8 18.2 18.2 1 39.1 43.2 52 5	Winnipeg Portage Junction St. Charles Headingly White Plains Gravel Pit Spur La Salle Tank Eustace Cuttis Portas ela Frairie	12:10 noon .2:16 p.m 11:16 a.m. 11:17 a.m. 11:19 a.m. 10:40 a.m. 10:25 a.m. 10:00 a.m. 9:43 a.m. 9:15 a.m.
		f Flag Sation.	

Stations marked - t-have no agent. Freight must be

Prepaid.

Numbers 107 and 108 have through Pulman Vestibuled Drawing Room Steeping Cars between Winnipeg and St. Paul and Minneapolis. Also P-lace Uning Cars. Close connection at Chicage with eastern lines, connection at Winnipeg Junction with trains to and from the Pacific

For rates and full information concerning conrections with other times, etc., apply to any agent of the company,

CHAS. S. FEE, H. SWINFORD. G. P. &T. A., St. Paul. General Agt, Winnipog H.J. BELCH, Ticket Agent, 425 Main St., Winniper.

### Columbia and Kootenay Steam Navigation Company, Ltd.

TIME TABLE NO. 5.

In effect Monday, Aug. 29th, 1894.

Rovolstoko Routo-Stonmor Lytton.

Connecting with the Canadian Pacific Railway (main line) for all points cast and west.

Leaves Reveistoke on Fridays at 4 a.m. Leaves Rebson on Saturdays at 6 p.m.

#### Kaslo Routo-Steamer Nelson.

Leaves Nelson—
Mondays at 4 p.m.
Wednesdays at 5.40 p.m.
Thur-days at 4 p.m.
Saturdays at 5.40 p.m.
Connecting on Saturdays and W. dnesdays with Nelson & Fort Sheppard Railway for Kaslo and lake points.

Leaves Kaslo for Ne'son—
sunday at 8 a.m.
Thursdays at 8 a.m.
Thursdays at 3 a.m.
Connecting on Tucadays and Fridays with Aelon & Fort Sheppard R ilway for Spokane.

The company reserves the right to change this schedule at any time without notice.

For full information as to tickets, rates, etc., apply at the company's office, Nelson, B.C.

T. ALLAN, Secretary. J. W. TROUP, Manager.

## The Great Northern Ry.

# WINTER EXCURSIONS.

EASTERN CANADA.

THE

ROUND TRIP

FROM MANITOBA

....TO....  ${f MONTREAL}$ 

And Points West in QUEBEC & ONTARIO.

Via Great Northern Railway Line, with choice of Routes through the United States e st of St. Paul and Minneapolls. Tickets on sale Nov. 20th to Dec. 31 inclusive.

#### **Good For Three Months**

Magnificent equipment. Short time Close connections. Elegant upholstered Tourist Car in charg of Porter will leave Winnipeg Tuesday, Nov. 27, Tuesday, Dec 4, Tuesday, Dec, 18, Saturday, Dec, 18, Saturday, Dec, 22, Tuesday, Dec, 29th. Rate.-Per Double berth \$1.00

Trains Leave Winnipeg Daily 1.20 P.M.

Haggage bonded to all Canadian Points. For further information call or address

J. A. DONALDSON, GENERAL AGENT,

508 Main Street, Winnipeg F. I. WHITNEY, G P. &T. A., St Paul.

"Way, Up in the popular esteem is The North-Western Line and 'Way the traveller who wants the best accommodations will find that via this line especial care for the safety and comfort of passengers as to the slightest details is the cause of it.—The Alert, Jameston, N. D.