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Winnipeg, Canada, February 15th, 1896.

SUPPLEMENT OF

The Commercial

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

Fourteenth year of publication. Issued every Monday.

Subscription, \$2 per annum, (in advance.)
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72 Office: 186 James Street East.

JAMES E. STEEN, Publisher.

The Commercial certainly enjoys a very much larger circulation among the business community of the vast region lying between Lake Superior and the Pacific Coast, than any other paper in Canada, daily or werkly. By a thorough system of personal solicitation, carried out annually, this Journal has been placed upon the desix of the *reat majority of business men in the district designated above, including Northwest Outario, the Provinces of Manitoba and British Columbia, and the Territories of Assimboia. Alberta and Saskatchewan The Commercial signature is a leading wholesale, commission, manufacturing and financial houses of Eastern Cauada.

WINNIPEG, FEBRUARY 15, 1896.

INTRODUCTORY

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

The regular issue of THE COMMERCIAL is printed on a good quality of paper, and every effort is made to turn out a neat, clean and readable journal. It is published

weekly, at Winnipeg, Canada, and will be mailed to any address in Canada, the United States or Great Britain, for \$2 per annum (8s 4d) in advance.

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

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

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

OPENINGS FOR INDUSTRIES IN THE WEST

Flour and Outmeal Milling, Linseed Oil, Starch, Alcohol, Vegetable Canning and Evaporating, Meat Packing and Canning, Tanning, Leather Goods, Paper and Pulp Mills, Binder Twine, Salt, Woollen Mills, Mineral Development.

Canada can never become a great manufacturing country. While this is perhaps true in the main, at least so far as it applies to the present generation, yet it is only true in a comparative sense. We cannot expect to become a manufacturing country, in comparison with Great Britain or the New England States even. Population for one thing would not admit of this. A large population is necessary before a country can become great in manufactures.

At the same time the idea that this is not a manufacturing country, is often carried too far. As population increases profitable openings will be found for manufacturing industries which have not yet been thought of. It is absurd to say that a country possessing such great natural wealth and with such varied resources, does not present some profitable openings for manufactures. Besides the products of the soil in the broadest sense, which may be turned to account in manufacturing industries, we have coal, minerals of various kinds and considerable forest wealth. All these will be utilized in time.

Naturally our chief and early industries will be devoted to working up the raw material which is produced in the country. One industry in this direction has already made considerable headway, and there is abundant room for further development in the same direction. We refer of course to flour and oatmeal milling. The preparation of cereal food stuffs is the principal manufacturing industry of Manitoba at the present time, and the available supply of raw material is now ample to permit of a vast expansion of this industry at once. The great bulk of our cereal export is now in the form of the raw material, though there would appear to be no good reason why a much larger portion of this should not be put into the manufactured state at home. In the manufacture of wheat flour, oatmeal, pot and pearl barley, etc., there is evidently room for indefinite expansion.

In the same line as the cereals, we have another product of the soil which furnishes the raw material for a manufacturing industry. We refer to flax seed. Manitoba produces a considerable quantity of flax seed, which might be made available for the extension of a home manufacturing industry. We have now one crushing establishment in Winnipeg, but as in the case of wheat and other grains, the great bulk of the flax seed is shipped in the raw state. The yield of flax seed in Manitoba this year is officially placed at 1,281,354 bushels, while the home capacity for crushing is only about 100,000 bushels. Flax has not been grown here for the fibre, cultivation being limited to the production of the seed. Flax could also be grown for the fibre, and this opens possibilities for the extension of industries in other directions.

Still another product of the soil which affords an opening for the establishment of manufacturing industries, is the potato. Potatoes yield a large crop here and they are always abundant and cheap. They furnish

the raw material for starch factories, and it is also thought that alcohol or potato spirit could be manufactured here to advantage. Potato spirit is a well known article of commerce, largely used in the arts.

The canning and evaporating of vegetables and fruits is another industry which might be entered upon successfully. There is no city in Canada where vegetables are more abundant and prices more reasonable than right here in Winnipeg. Notwithstanding this, all our canned goods in this line are brought in from the Eastern provinces. Why not can our tomatoes and other vegetables at home? In fruits we have not a very extended variety which would be available for canning, but we have some. Any quantity of blueberries could be obtained for this purpose, at a very reasonable price. These berries are handled in Winnipeg by the ton every season, and there would be no question as to the supply, at a reasonable price. Large quantities in fact often go to waste for lack of a market.

From products of the soil we may turn to the curing and canning of meats. Some progress has been made in the packing industry in Winnipeg, and to a smaller extent at some other points in the country. So far only the curing of hog products has been attempted. There is room for the expansion of this industry, and also for the eanning of meats. Our export live stock trade has developed fast of late years. The export of live stock, however, is not the most economical way of handling the trade. What is required is slaughtering establishments, in connection with cold storage warehouses, so as to permit of the exportation of chilled meats, instead of the expensive plan of shipping live stock. From slaughtering and refrigerating establishments it would be only a step to the canning and curing of all kinds of meats, poultry, etc., on a large scale. In this direction there is an opening here for a large and profitable industry. We have the raw material, and by adopting this course there would be a great saving in freights, besides the advantage to be derived from the prosecution of the home industry.

Again, following in the same direction, we have in the supply of hides the raw material for a tanning industry. At present the great bulk of the hides and skins marketed here are shipped to Eastern Canada or It is believed that tanning would the United States. A committee of the Winnipeg prove profitable here. board of trade looked into this question, with the result that the members of the committee were quite convinced that the industry would be carried on successfully. There is an abundant supply of hides now for quite an extensive tanning industry here, and when we get the slaughtering establishments for the purpose of export. ing dressed meats, the supply will of course he greatly increased. A local tanning industry would perhaps open the way for the manufacture here of boots and shoes, harness and other leather goods on a large scale. There is now quite a large establishment here engaged in the wholesale manufacture of harness and saddlery goods.

Paper and pulp mills may be mentioned in the list of industries which could be carried on to advantage. Straw is practically of no value here and is usually burnt after threshing. Flax straw could also be obtained cheaply. In the castern and northern portions of Manitoba and the adjoining districts there are vast forests of spruce and poplar which could be turned to account in the manufacture of wood pulp and paper. As in the case of Keewatin, these forests are situated in proximity to water power.

It is also supposed that the manufacture of binder twine could be carried on to advantage here. The consumption of twine is of course very large. It is claimed that Winnipeg, for instance, is favorably located for the manufacture of twine, being on a through line of railway from coast to coast, and having a large demand for the product in the tributary country. The raw material for the higher grades of twine would have to be imported, though twine from native material, such as flax, might be used to some extent.

Another native product which might be turned to account is salt. No salt is manufactured anywhere in Manitoba or the Territories, though salt has been found in several locations. A large quantity of salt is used in the Lake Winnipeg and other Manitoba lake fisheries, and the demand is now large enough to support a considerable industry.

Another product of the country which could be utilized for home manufacture is wool, the production of which is now considerable. There are three or four

mills now in the country, but the great bulk of our wool clip is exported to the United States or shipped to Eastern Canada in its raw state. A woollen mill at Winnipeg should prove a profitable investment—in fact one of the best openings presented in any line.

The minerals of the country will no doubt afford opportunities in time for some extensive industries. Gold and silver mining has proved profitable in the country east of Winnipeg to Lake Superior. Iron ore is known to be abundant in the Lake Winnipeg region, though nothing has been done to develop the territory. In the far north-west great petroleum fields are supposed to exist. Coal, varying in quality from indifferent lignite to true anthracite, is found in various parts of the country, the area of coal lands being estimated at 50,000 to 75,000 square miles. Coal mining is carried on at several points. These and other minerals will form the basis of flourishing industries, no doubt, in the future. Much is hoped for from the development of the iron and petroleum deposits, at some future date.

In this article we have referred mainly to the capabilities of the country between Lake Superior and the Rocky Mountains, for industrial development. Special articles dealing with British Columbia will speak of the industrial progress made in that part of Western Canada, and indicate possible directions for further expansion. In that great province, with its vast mineral, timber and fishery wealth, there are undoubtedly many opportunities for the profitable investment of capital.

THE DAIRY INDUSTRY

Improvement in Quality and large Increase in Quantity of the Output—Number of Factories increased Over 100 per cent.—On the Road to Prosperity.

ERHAPS the greatest progress made during the past year in Manitoba and the territories in any single industry, has been in dairying. This is very gratifying to all those interested in the progress of the country. Dairying is acknowledged to be one of the greatest sources of wealth which a country can have. There is always a cash market for choice dairy goods, and dairying is not, like growing crops, subject to immense destruction from a brief period of adverse weather. Like the constant dropping which wears the stone, dairying is a constant source of wealth to a country. It is a noteworthy fact, that districts which have a large dairy industry do not suffer as severely from periods of depression, as other agricultural communities where dairying is not an important factor.

The Commercial has long urged the dairy interest upon the attention of the people here. More recently both the Dominion and provincial governments have taken up the matter, with the object of encouraging high class dairying in this part of Canada. For the past two seasons in succession the Dominion government has had travelling dairy outfits going about the country, in charge of expert dairymen, for the purpose of giving instructions in dairying.

Last year the provincial government secured the services of an expert dairyman to act as provincial dairy instructor and inspector of butter and cheese factories in Manitoba. A measure was also passed by the local legislature for the encouragement of dairying, under the provisions of which a small loan is granted to assist in the establishment of butter and cheese factories. In addition to this, a school of dairying has been established in Winnipeg, and during the present winter practical instructions will be given in the manufacture of butter and cheese. The school is in charge of the provincial dairy inspector. As the factories generally close down in the winter, the dairymen will have an opportunity of attending the school and perfecting themselves in their work.

As a result of all this interest in the work, the dairy industry has made great progress during the past year, and what is of still more importance, there has been a great improvement in the quality of the product. There is room for further improvement, however, in the latter respect. In past years not as much attention has been given to quality as was desirable, as goods were manufactured largely for the local market. The situation is now changed. A considerable surplus quantity of butter and cheese is now produced ; ich must be exported, and in order to find a profitable market, it is most important that the greatest care should be given to quality. With the facilities now available for receiving dairy instructions, and the efforts being put forward to improve the quality of the output, we look for better results in the future.

THE COMMERCIAL-ANNUAL SUPPLEMENT.

This we may say was the first season that Manitoba entered upon an export trade in dairy goods. The few shipments made previous to this year were of a spasmodic nature. This year a regular export trade was entered upon, in addition to the usual trade with British Columbia, where considerable Manitoba butter has been consumed for some years. It is therefore with keen interest that the people awaited the verdict passed upon our goods in the markets to which they were sent. As may have been supposed, opinions as to quality of our product differ widely, the quality no doubt having been irregular. While some lots were highly spoken of, others were subjected to much criticism. As regards butter, many shipments of creamery goods from Manitoba were highly spoken of, but probably more fault was found with our cheese. The general result was perhaps quite as favorable as could have been expected for the first season. Some factories, both in butter and cheese, evidently produce fine goods, thus proving that the country is adapted to the manufacture of fine goods, where skill and proper appliances are used. Other factories are known to produce a poor article, indicating that something is lacking in their management. There is no class of goods in which fine quality is so necessary as in dairy products, and it is to be hoped that those factorymen who were shown to be deficient, will make an effort to retrieve themselves this year,

PROGRESS OF THE YEAR.

Manitoba, we may say, had a regular boom last year in the establishment of dairy factories. number of butter factories was more than doubled, nineteen creameries having been reported in operation last season, no less than twelve of these having been Of cheese factories fifty-four were new factories. reported in operation, about twenty-five of these having been new factories. There were also a few private dairies not included in these lists. Most of the factories are operated on the co-operative plan. The output of the various factories varied from 200 pounds to 1000 pounds per day. A number of the new factories were not in very good shape for manufacturing last season, as they did not get started until late in the season and were without a supply of ice. Next season the new factories will be able to do better work and make a larger output.

Following is the official estimate of production for the season of 1895:

Cheese.—1,553,192 pounds, sold at an average price of 6.9 cents per pound.

Butter.—Creamery only—529,812 pounds, sold at an averege price of 16.16 cents per pound at the factories.

These figures do not include dairy goods made in private dairies or by farmers. A little cheese is made by farmers, besides a large quantity of butter. The quantity of dairy butter made by farmers in Manitoba is estimated at about 1,250,000 pounds. This would be over and above their home requirements. These figures for both factory and private make, are for Manitoba alone, and do not include the territories, where quite a number of factories have also been established during the past year.

At present a movement is on foot to establish a dairy exchange in Winnipeg. This is another feature which shows the growing importance of the industry. The object is to have a cold storage warehouse here, to which the factories and country dealers could send their goods, and sales could be held at stated intervals to dispose of the goods. One advantage to be derived from

this plan would be to encourage factorymen and country dealers to ship their goods promptly. In the past one of the worst features of the dairy trade here has been the tendency on the part of factorymen and country dealers to hold their stocks, until the quality was impaired, the accommodation for holding goods at the factories or in country stores being generally very poor.

Following is a list of creameries or butter factories in Manitoba, with their post office address:

NAME.	Address.
Birtle	Birtle.
Douglas	
Foxwarren	Foxwarren.
Hamiota	
La Borderie	
Minnedosa	
Manitou	Manitou.
Macdonald	
Ninga	Ninga.
Newdale	
Oak Lake	
Rapid City	Rapid City.
Stonewall	
Shoal Lake	
Gladstone	Gladstone.
St. Francois Xavier	St. Fra. Xavier.
Russel (Barnardo)	Russell.
North Norfolk	
Pilot Mound	
· ·	

Following is a list of cheese factories in Manitoba, with their post office address:

The vicir post office address.	
NAME.	Address.
Alexander	Alexander.
Arrow River	
Brandon Hill	Brandon.
Baldur	Baldur.
Beulah	Beulah.
Blumenort	Chortitz.
Binscarth	Binscarth.
Carberry	Petrel.
Cartwright	Cartwright.
Deloraine	Deloraine.
Fannystelle	Fannystelle.
Headingly.	Headingly.
Hochstadt	Hochstadt.
Jolys	
Jolys	
Killarney	Killarney.
Lauder	Lauder.
Lone Tree	
Lorette	Lorette.
Loratto	Lorette. Maadam Taa
Meadow Lea	Messuette
Minnedosa	
Napinka	Naninka
Oak River	Napiline. Oak Rivar
Otterburne	Winning
Poplar Point	Poplar Point
Royal	Roval
Portage Creek	Portage la Projrie
Russell	Russell.
St. Jean	St. Jean.
St. Jean	
St. Eastache	
St. Malo	St. Malo.
St. Francois Xavier. Ste. Anne.	Winnipeg.
Ste. Anne	Winnipeg.
Ste. Agathe	Winnipeg.
Starbuck	Starbuck,
Silver Plains	
Straithclair	
Stein-ach	
Somerset	Somerset.
Union Point	Ste. Agathe.
Virden	Virden.
St. Norbert	
Hochstadt	
Langley	Clarkleigh.
Lake Manitoba	The Alission.

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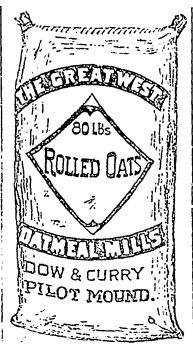
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W. F. HENDERSON & CO., 124 Princess Street. Winnipeg.

Winnipeg, where there is a linseed oil mill, but the bulk is shipped to Eastern Canada. In some years considerable flax seed has been shipped to the United State. The area of flax showed a large increase last year, the area being placed at 82,668 acres, compared with 30,500 acres in 1894. The average yield of seed last year was 15.5 bushels per acre, and the total production is placed at 1,281,354 bushels, which is much larger than in any previous year.

No other grain or seed crops are grown to any extent in Manitoba besides those already mentioned. Rye and peas do well, but the area grown is very limited.

The same thing is also true of field roots. Manitoba farmers do not grow roots largely to feed stock, depending mainly on grain feeds. The reason for this is largely owing to the greater labor required with root crops. Carrots, mangolds, turnips, etc., however, are easily cultivated and return satisfactory yields where grown. Potatoes are produced in excess of the home demand and are sometimes shipped to Eastern Canada or the United States, though this year prices are too low to permit of the profitable shipment of potatoes out of the province. The average yield or potatoes this year was 244 bushels per acre, making a total crop of 4,012,562 bushels.

Hay or clover fodder crops are not cultivated in Manitoba to any extent, the farmers depending upon the native wild prairie hay. The whole country in its virgin state we may say is a vast hay meadow and the

farmers simply cut what they require. cultivated grasses, however, have given good satisfaction when tried.

It will be seen from the tables given above, that the grain crops were very abundant last year. production of all grain crops last year is placed at about 61,500,000 bushels. A bushel represents 60 pounds of wheat, 34 pounds of oats and 48 pounds of barley. When we consider the small population of Manitoba, this production is certainly enormous. The number of farmers in Manitoba is estimated at 25,000. This gives us about 2,400 bushels of grain produced for each farmer. It is doubtful if any other country can make a greater showing in the quantity of grain produced per capita of population.

The land area of Manitoba is about 65,000 square miles, besides about 10,000 square miles of water area. We have therefore a land area of over two and a half square miles, or say 1700 acres for every farmer. This indicates what vast room we have for development, and it also shows the possibilities of the future of Manitoba in grain production.

It will be remembered that these figures apply to the province of Manitoba alone, and not to Western Canada Manitoba is only a very small portion of Western Canada, being smaller in area than any of the other political divisions of the country, though it is first in point of population, the total population of the province being about 200,000.

GROWING LIVE STOCK TRADE

Cuttle Shipments Increase nearly Seventy per cent-Sheep Increase nearly Three Hundred per cent-Hogs Increase Fifty per cent.

T is exceedingly gratifying to note the increase in the export live stock trade of Manitoba and the A year ago The Commercial was Territories. able to report that the "live stock trade has been much greater than in any previous year." Again we can repeat the same statement with emphasis. The season of 1895 shows a greater increase than in the previous year. Following shows the shipments of live stock from Manitoba and the Territories for two years:

	1894.	1895.
Cattle	30,000	50,000
Sheep	4,000	15,000
Hogs	10,000	15,000
Horses	200	100

About 50 per cent. of the cattle and all the hogs were purchased from Manitoba farmers, while nearly all the sheep and horses and half of the cattle came from the Territories. In addition to these exports, there were imports of about 7,000 head of young cattle from Ontario, for feeding upon the western ranges. These latter will be exported again a couple of years hence. This shipment in of young stock is a new feature, and it is hoped it will prove successful. There has been considerable loss on the western ranges to calves from storms and the depredations of wolves. By bringing in young stock which have passed their first winter, the losses will be greately reduced. The question is, to obtain a supply of young stock at right prices.

It is pleasing also to note that the quality of our live stock stands high. Nearly all the live stock exported from Manitoba and the Territories are shipped via the ocean port of Montreal. The Live Stock Export Journal of Montreal testifies to the quality of our stock by stating that the best cattle received at Montreal during the season came from Manitoba and the Territories.

The development of our live stock trade is particularly pleasing to The Commercial, because this journal was always a persistent advocate of mixed farming, and repeatedly urged the farmers to turn their attention to live stock and dairying, instead of devoting their attention so closely to grain growing.

A few years ago we were importing cured and fresh meats. Now all this is reversed and a rapidly growing

export trade has sprung into existence.

Inaddition to exports of live stock as above, there is a limited quantity of dead meat shipped out of the country, to Eastern Canada markets. Considerable expansion is hoped for the latter industry. In the near future it is expected that cold storage warehouses and slaughtering establishments will be provided, thus enabling the more economical shipment of dressed meats to take the place of a portion at least of the live stock export trade. The extension of the home packing or meat curing business and the establishment of a meat-canning industry are looked upon as likely in the near future. The curing industry is at present limited to pork packing, for the home and western trade.

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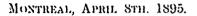
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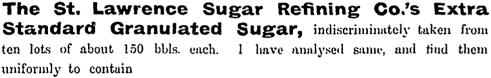








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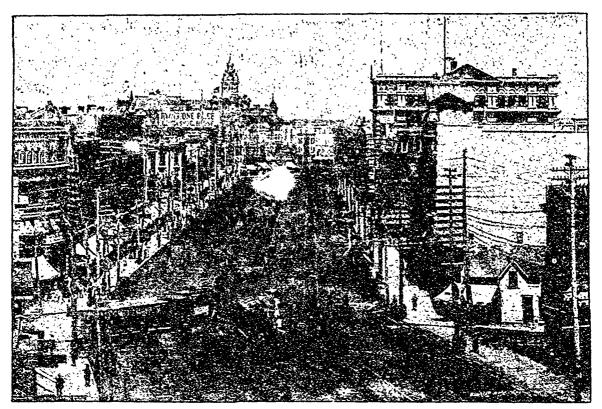
From both Pacific and Atlantic

Rinnen Haddies and Qysters Handled in Large Quantities in Season

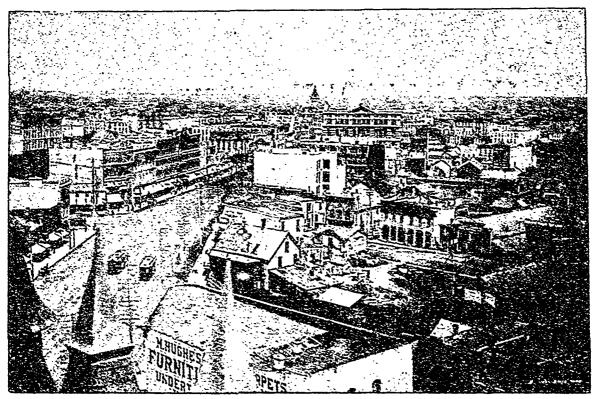
Country Orders, large or small, promptly filled.

602 MAIN STREET,

WINNIPEG

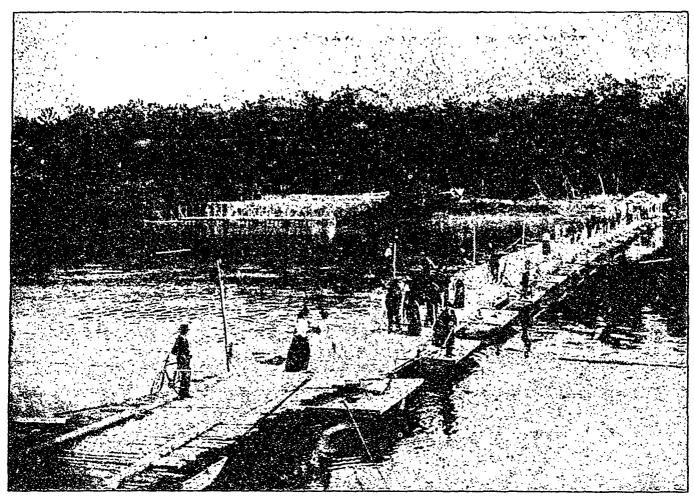


MAIN STREET, WINNIPEG, LOOKING NORTH

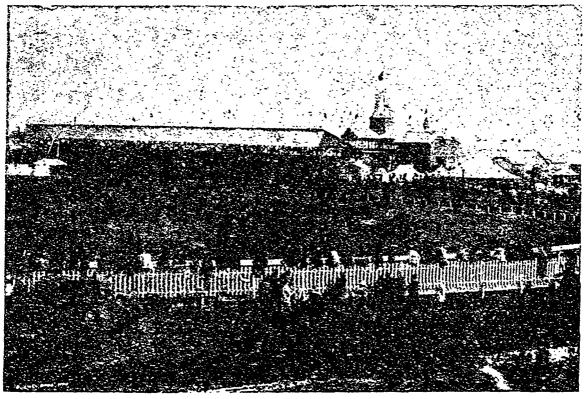


WINNIPEG FROM ROOF OF HOTEL MANIFORA.

Photos by Steele, of Winnipeg



FONTOON BRIDGE OVER RED RIVER AT ELM PARK.



INDUSTRIAL EXHIBITION GROUNDS, WINNIPEG.

Photo by Steele, of Winnipeg

THE TRANSPORTATION PROBLEM.

Important Reductions in Freight Rates from Original Charges.

is, the question of transportation is a most important one in Manitoba and the Territories of Western Canada. Winnipeg is often spoken of as being located in the heart of the continent, and a glance at the map of North America will show that this statement is approximately correct. Our nearest ocean port eastward is Montreal, distant from Winnipeg 1,423 miles. But Montreal is only a summer port, the St. Lawrence river, upon which Montreal is situated, being closed by ice for a portion of the year. Thus when the Sc. Lawrence route is closed, our nearest Atlantic port is distant about 1,700 miles from Winnipeg.

Westward to the Pacific ocean, our nearest port is Vancouver, distant from Winnipeg 1,482 miles. The general movement of our exports is eastward, and the great bulk of our imports come in from the east, hence the Atlantic ports are of chief importance to the great central prairie country of Western Canada.

Looking at the distances to Atlantic ports, it will be seen that even with the port of Montreal open, our products have a long railway haul to reach the nearest ocean port, making the question of transportation a most important one to this country. The question of freight rates has been much agitated here, and the railways have been frequently urged by public and private deputations to reduce the rates. Naturally the rates at the outset were high. Both the country and the railways were new, and the amount of traffic to be handled was very limited, consequently high rates were necessary, as viewed from the standpoint of the railways. It is pleasing, however, to notice, that many important reductions have been made in the freight rates since 'he through lines of railway were first Some of these reductions we will refer to completed later on.

While Winnipeg is 1,423 miles from the nearest ocean port, this does not necessarily mean that all traffic is subject to railway haul for this distance. Nature has provided a much cheaper outlet for the products of the country in the great St. Lawrence system of inland navigation, known here as the "lake route." Montreal is at the head of ocean navigation on this system, but for smaller vessels, this system of navigation extends from Montreal to the head of Lake Superior. Fort William and Port Arthur on Lake Superior are distant from Winnipeg 424 and 430 miles respectively. Winnipeg has also railway connection with Duluth, an important Lake Superior port, distant 473 miles by the present railway route. There is a good prospect of the early completion of a much shorter route to Duluth in the near future.

This inland system of navigation is of inestimable value to Manitoba and the Territories of Western Canada. A vast amount of the incoming and outgoing traffic is handled by this inland water route, at very much lower rates than could be given by the railways. The grain crops of Manitoba, for instance, are carried to Fort William, Port Arthur or Duluth, on Lake Superior, by the railways, and there transferred to lake steamships for transportation eastward. Some of this grain goes to Montreal, there to be transferred to ocean

steamships, but a great deal of it goes via the Eric canal and Hudson river to New York, and thence to Europe.

Grain is carried at very low rates by the lake route, the rate from the head of Lake Superior to Buffalo sometimes ranging as low as 2 cents per bushel (60 pounds) for wheat. This lake route outlet makes it possible to grow wheat in Manitoba at a profit, even with prices as low as they have been of late in the world's markets. In the winter season, when the lake route is closed, grain is generally held in store in large elevators, which have been established at the lake ports, or in smaller receiving elevators at interior points, until the opening of navigation the following spring, when the movement again begins. Navigation on Lake superior generally closes early in December and opens about the first of May.

At some date in the future ocean steamers will be navigating Lake Superior, thus establishing an ocean port 1,000 miles nearer Winnipeg than the present nearest port. All that is necessary to accomplish this most desirable result, is an enlargement of the lower St. Lawrence canals. Ships have crossed the Atlantic and penetrated already to the upper lakes, but this has been done mainly as an experiment. At the present time there is a very strong feeling in favor of the opening of the St. Lawrence route to the head of the lakes for ocean steamships, and that this will ultimately be accomplished is quite certain.

FREIGHT RATES.

The tendency of railway freight rates has been downward, as will be shown by a reference to a few special lines. Grain treights are of course the most important line. The first grain tariff from Manitoba points to Lake Superior ports made the rates from portant line. Brandon to Fort William 33 cents per 100 pounds. We quote the rate from Brandon because it is a central point in Manitoba, and represents about the average rate from the great wheat territory. This rate has been reduced several times, and the last reduction, made a couple of years ago, reduced the rate to 19 cents per 100 pounds, from Brandon to Fort William, distance 557 miles. From Winnipeg the rate is 2 cents less. This tariff covers grain, oatmeal, flour, millstuffs, etc. This shows a very large reduction on grain rates to Lake Superior ports since the road was first opened twelve years ago. Two years later the road was opened through to Montreal, and the all rail grain rate was fixed at 49 cents per 100 pounds for wheat and 44 cents for oats and barley, from Brandon to Montreal and common eastern points. The present rate is 47 cents for wheat and 42 cents for oats, per 100 pounds. rate is not nearly so important as the rate to Lake Superior, as the great bulk of the grain is moved by water from the lake ports. The all rail winter grain rate from Lake Superior ports to winter seaboard ports was reduced last fall 5 cents per 100 pounds, to 30 cents per 100 pounds, the rate last winter having been To get the through all rail rate from Manitoba points to winter ocean ports, add the rates from Manitoba to Lake Superior ports, to the 30 cent rate from lake ports to winter ocean ports. Very little grain has been hendled all rail to winter ports, the usual plan being to store the grain here until navigation opens by the lake route in the following spring. Elevator rates at lake ports were also reduced from 1½ to 3 cents per bushel, including storage for twenty days.

The live stock export trade is a comparatively new business, and no changes have been made in the tariff since it was first issued. Local live stock rates have been greatly reduced, however. The original rate from Brandon to Winnipeg, distance 133 miles, was \$48 per car for all classes of stock. The present rate is \$42 for horses and \$36 for cattle, hogs and sheep. A very low rate was made last year on live stock to the ranges, being a reduction of 25 per cent. on local rates, with the object of encouraging ranchers to bring in young stock.

Important reductions have also been made on lumber rates. Fort William and Rat Portage are the principal sources of lumber supply for Manitoba. The old rates were 29 cents from Fort William to Winnipeg and 16 cents from Rat Portage to Winnipeg. Present rates, which were reduced two years ago, are 16 cents from Fort William and 10 cents from Rat Portage, per 100 pounds.

Dairy produce is another important line. The old rate from Winnipeg to Montreal was \$1.40 on butter and eggs and \$1.09 on cheese, car lots. Last year a new tariff was issued, quoting 90 cents on these products, in ordinary cars, and \$1.13 in refrigerator cars, per 100 pounds, car lots. When butter and cheese is intended for export, the rate is 80 cents in ordinary cars and \$1.01 in refrigerator cars. Local rates on dairy products, poultry, etc., show a reduction of about 15 per cent. Refrigerator cars are run on branch lines, for handling dairy goods, and through refrigerator service is maintained east and west, on the main lines.

A low rate was made recently on car lots of dressed meats, from any Manitoba point and as far west as Moose Jaw, in the Territories, to Montreal and common points in Eastern Canada, in order to encourage the shipment of dressed meats.

No important changes have been made in general classified freight for some years, but the last revision of the tariffs made important reductions, both in incoming and local rates.

These reductions show that the tendency of freight rates is in the right direction, and as population and traffic increases, we may expect further reductions thus making us hopeful for the future.

WINNIPEG'S GRAIN TRADE.

THE MOST IMPORTANT INTEREST IN THE TRADE OF THE CITY .- A FINE ELEVATOR SYSTEM.

THE article in another column of this number of The Commercial, under the heading of "Agricultural Development in Manitoba" shows the rapid increase in the grain production of the province for the past thirteen years. This increase in production indicates the growth of the grain trade of the country, so that it is not necessary to enter into statistics again to show how the trade has developed since this country first began to export grain. Manitoba wheat is now a staple commodity in the markets of Great Britain, where its value is now more fully appreciated than it was a few years ago. This is shown in the fact that prices of Manitoba wheat in British markets have increased in comparison with prices of other wheats in those markets. For instance, at one time Duluth grades of wheat commanded a premium over Manitoba grades. This was owing to the fact that Manitoba wheats were not so well known. and the quantity offered was not large enough to keep a continuous supply in British markets. The latter tact particularly operated against the Manitoba grades. Now, however, these obstacles have been overcome, and Manitoba grades command the top prices for heir class in British markets.

The principal drawback to the grain trade of Manitoba and the Territories for the past year, and the previous year also, has been the low prices. This has made the farmers dissatisfied and led to an agitation which has been annoying and disagreeable to the trade. The local dealers of course could not prevent the low prices, but they have nevertheless been subject

to much unreasonable criticism by persons who do not understand the nature of the trade. There is a tendency among the farmers to blame the local dealers for the low prices which have ruled, and this has been a cause of a great deal of harsh criticism directed against the home dealers. A return of higher prices would remove this unpleasant situation, and it would certainly be welcomed by those who handle the crops here. It is a well known fact that much of the crop has been handled by the dealers during the past two years, on smaller margins than in previous years.

The enormous crop of last year has given the home trade more grain to handle than in any previous year. Up to the close of lake navigation last fall, early in December, over 11,500,000 bushels of wheat had been shipped to Lake Superior ports, and about 2,000,000 bushels more had been shipped out in flour, making a total of over 13,500,000 bushels of wheat disposed of from the beginning of the crop year (Sept. 1) to the close of navigation. A limited quantity of wheat shipped to lake ports remained in store at the close of navigation. Since the close of navigation shipments have not been nearly so heavy, but there has been some movement all rail to Eastern Canada for the milling trade there, and also to the seaboard for export. The bulk of wheat marketed by farmers since the close of navigation is held at lake ports or in interior elevators, for shipment after the opening of navigation next spring. Freight rates are so much lower by the water route, that it pays to hold the grain in store, as a general rule, until it can be shipped out by the water route. For this purpose large elevators have been erected at the lake ports. Their capacity this winter has not proved equal to requirements. The elevators at Fort William were filled up about the middle of January. The fine interior elevator system in Manitoba, however, enables the dealers to still keep on purchasing grain. Next summer it is understood the elevator capacity at Fort William, our principal lake port, will be largely increased, to meet the actual necessities of our growing grain trade. A large quantity of grain is yet held by farmers for later marketing.

A feature of the grain trade of the past season was the high lake freights which prevailed last fall, rates from Fort William to Buffalo having touched as high as 6½ cents per bushel. The usual rate is less than half of this price. The high rates were due to the large demand for tonnage for moving iron ore and coal. Winter freight rates from Fort William to the seaboard (all rail) were reduced to 30 cents per 100 pounds, as compared with 35 cents a year ago.

In the earlier years the surplus wheat crop of Manitoba was about all purchased by the millers of Eastern Canada, but of late years the quantity of wheat produced has been much greater than was required by the Eastern millers, and the bulk of the crop is now exported. A considerable quantity is turned into flour by local mills and this flour is sold largely in Eastern Canada markets. Only a limited quantity of Manitoba flour is exported abroad. Our surplus oats and barley are taken mostly in the Eastern provinces of Canada. At times some has been exported. Flax seed is shipped largely to Eastern Canada, and in some years to the United States. Some oatmeal is exported abroad, as well as sold in the Eastern provinces. British Columbia takes a limited quantity of grain, flour, grain feedstuffs and oatmeal.

The grain trade of Manitoba and the Territories centres in Winnipeg, and the trade is greatly assisted by the organization known as the Winnipeg Grain Exchange, which was organized in 1887. Reports from the leading markets of the world are received by the grain exchange, reports from some quarter coming in every few minutes. In this way the members are kept posted as to the course of the wheat markets of the world. The exchange is also very helpful in defining rules of trade, arbitrating disputes between members, etc. The exchange, however, has nothing whatever to do with the fixing of prices, as seems to be generally supposed in the country. The business of buying and selling grain is conducted by the various grain dealers and grain firms as they see fit, on their own responsibility, entirely independent of the organization. Some of the larger grain firms have elevators at country points, and during the marketing season they station buyers at these points to purchase the grain direct from the farmers. Other dealers buy only in car lots from country dealers, who in turn buy from the farmers.

The most important adjunct to the grain trade is the elevator system. The wheat belt of Manitoba and the adjoining territory has the finest elevator system in the world. In addition to the large storage elevators at the lake ports, or at milling points such as Keewatin and Winnipeg, there are from one to half a dozen smaller elevators or warehouses at every country market This elevator system affords excellent facilities for the economical and rapid handling of the crop. In Manitoba the crop is marketed very rapidly, and without this elevator system it would be practically

impossible to handle the crop. At any rate, the marketing would have to be spread over a year, whereas now it can be handled in about three months. A large number of new elevators were established last year. the elevator capacity showing an increase of about one and three quarter million bushels. This would represent about sixty new elevators built in our wheat territory last year, giving them an average capacity of 30,000 bushels each. The Ogilvie Milling Co., the Lake of the Woods Milling Co., and the Northern Elevator Co. of Winnipeg, control the largest lines of country elevators There are a large number of elevators which are owned by small country buyers, who buy grain at only one or a few points. A number of elevators have also been established by local stock companies of farmers. The farmers in several districts have formed companies and built elevators, for the purpose of storing and sometimes shipping their own grain. The list of elevators given below will show that there are quite a number of these farmer companies The most important thing in the elevator line done last year was the establishment of a fine cleaning elevator at Winnipeg, by the Northern Elevator Co., for the purpose of cleaning smutty grain, etc. A description of this elevator was given in The Commercial last fall. The following shows the grain storage capacity of Manitoba and the Territories, including our Lake Superior ports, for a series of years, as compiled, for the annual report of the Winnipeg Grain Exchange, showing the increase from year to year:

1891	,628,000	bushels.
1392 10	,366,800	ti
189311	,467,100	11
1894	1,817,100	li .
1895 12	,000,000	**
1396 13	,873,600	11

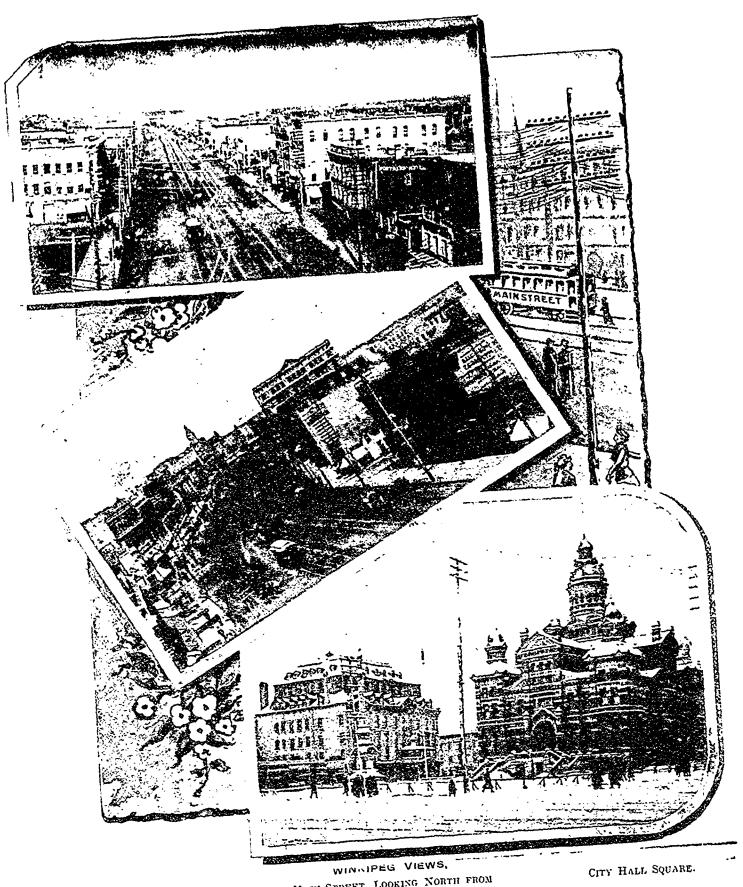
The following is a list of elevators and grain warehouses in Manitoba and the Territories of Canada, including elevators at our two Lake Superior ports (Fort William and Port Arthur), showing lines of railway on which they are located, and giving their capacity in wheat bushels. Warehouses are marked "W." Others are elevators:

CANADIAN PACIFIC RAILWAY MAIN LINE.

STATION. OWNER OR LESSES.	APACITY BUSHILS
Port Arteur. Canadian Pacific Railway Co.	315,000
" . Marks, K. & Co	w 150,000
Fr. William . Canadian Pacific Railway Co. A	1,250,000
" B	
" " С	1,500,000
KEEWATIN Lake of the Woods Milling Co.	650,000
Winnipeg Ogilvie Milling Co	320,000
" Northern Elevator Co	140,000
POPLAR POINTFrancis, B	8,000
HIGH BLUFF. Dilworth, J	27,000
" Ogilvie Milling Co	20,000
" Northern Elevator Co	20,000
PORT. LA PR. Lake of the Woods Milling Co.	175,000
£1 41	w 7,000
PORT. LA PR. Farmers Elevator Co	110 000
" Ogilvie Milling Co	32,000
" Patterson, H. S	20,000
BURNSIDE Farmers Elevator Co	27,000
BAGOTPhillips & Richardson	21,000
McGregor Clark, S. P. & Co	24,000
" Rogers, H	w 4,000

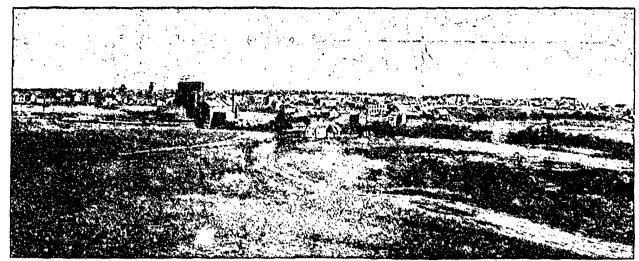
THE COMMERCIAL-ANNUAL SUPPLEMENT.

AUSTINClifford, W		INDIAN HEAD, Bell, W. R	30,000
Kollet T H	30,000	Lake of the Woods Milling Co	
" .Kellet, T. II w Sidney Northern Elevator Co	3,600 30,000	mile of the woods miling co.	25,000
		Chinadan Illianco I alin Coll.	15,000
" " " w " Rogers, G w	3,000	Balgonie Farmers E'evator Co	30,000
O. D. D. D. D. D. D.		Regina Parrish & Lindsay	60,000
CARBERRYLyons, R. F	55,000	" Western Milling Co	25,000
. Northern mevator co	35,000	" " " " W	8,000
. Take of the woods hilling (o.	35,000	PerseSpring, Rice G	2 ,000
" .Ogilvie Milling Co	25,000	Moose Jaw. Ogilvie Milling Co	15,000
" . Rogers, Geo	25,000	" Baker, E. A & Co	12,000
Douglas Lake of the Woods Milling Co.	30,000	Moose Jaw Bogue & McDcugall w	2,000
" Greenwood, T	30,000	"Simpson & Co w	2,000
" Milne, D	25,000	" Hitchcock & Annable w	10,000
SEWELL Muir, R. & Co w	3,000	Control Dearway Danier Marine Day	
" Kellet, T. II w	3,000	Canadian Pacific Pembina Mountain Braz	XCII.
Chater Farmers Elevator Co	30,000	MorrisOgilvic Milling Co	35,000
" Woodcock, T. D	25,000	ROSENFELD " " W	10,000
Brandon Parrish & Lindsay	60,000	Rosenfeld " "	15,000
" Farmers Elevator Co	50,000	" Lake of the Woods Milling Co.	12,000
"A. Kelly & Co	125,000	ALTONA " " "	45,000
"D. H. McMillan & Co	40,000	"Ogilvie Milling Co	46,000
"Ogilvie Milling Co	25,000	"Schwartz, J	20,000
"Riesberry, J. M	15,000	"Livingston, J. & J w	10,000
KEMNAY Farmers Elevator Co	33,000	"Ritz & Widmeyer w	6,000
"Ogilvie Milling Co	30,000	GRETNA Ogilvie Milling Co	14,000
ALEXANDER . Farmers Elevator Co	30,000	"McBean Bros	30,000
" . Fenwick, A	30,000		20,000
	_ *	"Livingston, J. & J w	10,000
" .Ogilvie Milling Co GriswoldLake of the Woods Milling Co.	10,000		7,000
Chisholm A D	30,000	. Don's a nonnee	
	30,000	PLUM COULER, Ogilvie Milling Co	32,000
Mario mining (V	20,000	" .Wagner, Bros	30,000
OAK LAKELeitch Bros	35,000		9,000
***	20,000	. 170 man,	25,0(0
vorthern isterator co	25,000	intro or the moots stiming to.	20,000
"Ogilvie Milling Co	20,000	" Livingston, J. & J w	10,000
VIRDEN Northern Elevator Co	35,000	WINKLER Winkler & Stodders	75,000
VIRDEN Union Bank	35,000	"Ogʻlvie Milling Co	30,000
"Lake of the Woods Milling ('o.	30,000	" McMillan, D. H. & Co	25,000
"Ogilvie Milling Co	33,000	" Lake of the Woods Milling Co.	10,000
" Virden Milling Co	17,000	"Livingstor, J. & J w	5,000
HARGRAVE Holmes, A. E	35,000	MORDEN Farmers Elevator Co	10,000
" Northern Elevator Co	4,000	"Ogilvie Milling Co	15,000
ELKHORN Lake of the Woods Milling Co.	35,000	" Northern Elevator Co	35,000
"Ogilvie Milling Co	20.000	" McMillan, D. H. & Co	20,000
" Northern Elevator Co	37,000	" Commercial Bank	16,000
FLEMING Lake of the Woods Milling Co.	45,000	Lake of the Woods Milling Co.	15,000
"Pierce, S	9,000	" Canadian Pacific Railway Co. w	4,000
" Brigham & Jømes w	7,000	" Body & Noakes w	3,060
" Crowe, II. & Co w	6,000	THORNHILL Lake of the Woods Milling Co.	18,000
" Galbraith, L w	6,000	"Ogilvie Milling Co	18,000
MoosominFarmers Elevator Co	40,000	" Weldon, J. H w	3,000
"Ogilvie Milling Co	35,000	ManitotIronside, R	45,000
"Brigham & James	30,000	" Chalmers Bros & Btehune	10,000
" Lake of the Woods Milling Co.	15,000	"Ogilvie Milling Co	10,000
WAPELLAKnowles, A w	7,000	" Lake of the Woods Milling Co.	15,000
"Nixon, K w	7,000	" Canadian Pacific Railway Co. w	2,000
" Northern Elevator Co w	3,000	LA RIVIERE. Motheral G. & J	30,000
WHITEWOOD. Street, R w	4,000	PILOT MOUND, Ogilvie Milling Co	30.000
" Clark, S. P. & Co w	2,800	" " " " W	6,000
Broadview Thorburn & Sons w	6,000	" Chalmers Bros & B w	6,000
GRENFEL Grenfel Elevator Co	25,000	"Donald & Fraser	25,000
"Skrine, () w	5,000	"Dow and Curry w	12,000
	_		30,000
Trinestinal, in 11, to Correct to	3,000	CRYSTAL CITYRING & Parr	20,000
Wolseley Wolseley Milling Co	15,000	" Greenway, T	
" .Ogilvie Milling Co	16,000	CLEARWATER Chalmers Bros & B	30,000
· · · · · · · · · · · · · · · · · · ·	35,000	Rogers, R w	12,000
***************************************	4,000	CARTWRIGHT Young Bros	30,000
at more than continues	30,000	HolmfieldHarrison Bros	28,000
Indian Head. " "	30,000	KILLARNEY Young & Buck	25,000

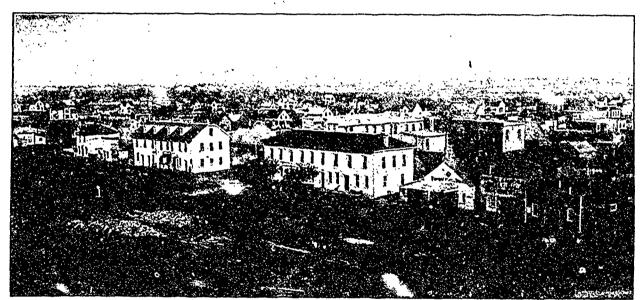


MAIN STREET, LOOKING NORTH FROM 24TY HALL SQUARE.

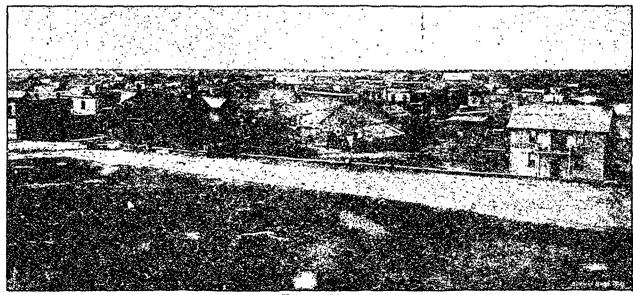
MAIN STREET, LOOKING NORTH FROM HARGRAVE BLOCK.



Souris, Manitoba,



CARBERRY, MAN., LOOKING NORTHWEST FROM LYONS' ELEVATOR.



VIRDEN, MANITOBA.

THE COMMERCIAL ANNUAL SUPPLEMENT.

STATION OWNER OF LESSEE, CAPACI	IN BUSHELS	STATION OWNER OR LEGARE CAPACE	
KILLARNEY Farmers Elevator Co	30,000	HOLLAND Farmers Elevator Co	
	•		30,000
man bros	30,000	Northern Mevator Co	25,000
NINGA Northern Elevator Co	25,000	" Lake of the Woods Milling Co.	20,000
" Lake of the Woods Milling Co.	45,0C9	"Ogilvic Milling Co	40,000
Boissevain Patrons of Industry	45,000	CypressRiver " "	35,000
" Hurt & McKay	35,000	" " Farmers Elevator Co	30,000
" Nichol, E & Son	25,000	" " Rilay I *	
Totaled E D		10109, 000	3,000
raccien, r. D	25,000	" Crighton, A w	3,000
" W	5,000	GLENBORO Farmers Elevator Co	40,000
" ('ole, F. F	25,000	"Ogilvie Milling Co	40,000
· · · · · · · · · · · · · · · · · · ·	4,000	" Northern Elevator Co	30,000
" Ogilvie Milling Co	40,000	STOCKTON Reid & Co	
Wittensport Color P. D.		mock rosReta a Co	18,000
WHITEWATER Cole, F. F.	20,000	" w	6,000
" Martin, R. D. & Co	20,000	TREESBANK Lake of the Woods Milling Co.	45,000
DELORAINE Commer .al Bank	30,000	METHVEN " " "	30,000
" .Young, C A	30,000	" Banting, T. E.	20,000
" Ogilvie Milling Co	25,000	" Ogilvie Milling Co	36,000
Againe anning Co	20,000		
Organia Description		" Manitoba Elevator Co w	1,500
CANADIAN PACIFIC—SOUTHWESTERN, SOURIS	AND	NESBITT Northern Elevator Co	25,000
Pipestone Branches.		CARROLL Lake of the Woods Milling Co.	45,000
		"Parish & Lindsay	25,000
BeresfordParish & Lindsay	25,000	" " "	
" " " " w		*****	5,000
Courbre McCollege C IT was a	3,000	Omerny Charles Decree Decree	
Souris McCulloch & Herriott	75,000	OTHER CANADIAN PACIFIC BRANCHES.	
Souris Deyell & Co	-10,000	Sr. Boniface. Turner, A w	20,000
" Lake of the Woods Milling Co.	30,000	Mempareta Magne I	
"Sowden, W. F	30,000	NIVERVILLE. Macira, J	35,000
HARTNEY Lake of the Woods Milling Co.	35,000	" Ogilvie Milling Co w	10,000
" Home and the		OTTERBURNE. Remier, A. W w	6,000
" llammond & L	35,000	" Carey, P w	3,000
" Bateman & Chaptin	35,000	Dominion City Waddell, J	25,000
" Ogilvie Milling Co	30,000		
LAUDER " "	20,000	make of the Woods willing Co.	25,000
"Scott & Scott	25,000	" Maynes, S w	3,000
Name of Name of Street, Street		EMERSON McMillan, D. H. & Co	25,000
NAPINKA Northern Elevator Co	25,000	" Ogilvie Milling Co	40,000
MELITA Martin, R. D & Co	35,000	1. 11 11	12,000
" Lake of the Woods Milling Co.	45,000	STONEWALL " "	
" Ogilyie Milling Co	15,000	STONEWALL	32,000
Pierson " "		" Northern Elevator Co w	6,000
" Wartin R D & Co	5,000	" Commercial Bank w	5,000
	30,000	STONEWALL Musgrove, G & Co w	5,000
GAINSBOROUGH " "	35,000	WEST SELKIRKSelkirk Milling Co w	3,000
" Shearer, Wm	3,000	T treasure Dhilling & Dishardson	
" Henry, W	3,000	LUMSDEN Phillips & Richardson	10,000
" Commercial Bank	5,000	PR. ALBERT Hudson's Bay Co	20,000
Conference Constant Marian Co		" Gordon & Ironside w	12,000
CARIEVALE Carnduff Mill & Elevator Co	27 000	" McLeod, S w	10,000
. Martin. R. D. & Co	3,000	Wetaskiwin West, J w	10,000
" .Smith, R	2,000	LACOMBEStewart, D. G. & Co w	•
CARNDUFF Carnduff Mill & Elevator Co	35,000	DACOMBE Diewart, D. G. & Co W	15,000
OxBow " "	26,000	Edmonton Brackman & Kerr	34,000
"Northern Elevator Co		" Parrish, S w	10,000
More mer in Literator Co	20,000		
· · · · · · · · · · · · · · · · · · ·	5,000	Total Canadian Pacific Railway 11,	350.100
" Thompson, T. T w	5,000	10001 0000000000 100000 100000000000000	500,100
" Hopper Bros w	1,200	NORTHERN PACIFIC RAILWAY.	
ALAMEDA McEwar, D. A w	2,500	NORTHERN I ROTTIC TURILWAY.	
" Hopper, A. R w	2,000	Winnipeg Hudson's Bay Co	70,000
		Mannes Northern Players Co	
	2,000	Morris Northern Elevator Co	30,000
49 66 60	30,000	" w	4,000
Pipestone " "	30,000	St. Jean " "	30,000
" Deyell & Co w	5,000	LETELLIER " "	12,000
RESTON Lake of the Woods Milling Co.	40,000	(15,000

Deyen a co	6,000	WEST BINNE.	70,000
CARMAN Farmers Elevator Co	60,000	" Pocock & McGowan	10,000
" Northern Elevator Co	30,000	Union Point. Northern Elevator Co w	2.500
" Lake of the Woods Midling Co.	22,000	Somerset " " w	2,500
"Ogilvie Milling Co	35,000	"Turner, A w	12,000
RATHWELL Kane, A. M	30,000	SWAN LAKE. Northern Elevator Co w	2,500
" Alexander, R. S w	5,000	PORT. LA PR. Phillips & Richardson w	4,000
TREHERNE Farmers Elevator Co	65,000	ROLAND Northern Elevator Co	30,000
TREHERNE Northern Elevator Co	35,000	"Ironside & Kerr	30,000
" Grey, W. & J. G	30,000	MIAMI Carson Bros	30,000
dicy, n. d J. G	50,000	PARAMETER CONTROL DIUSTICA CONTROL CON	30,000

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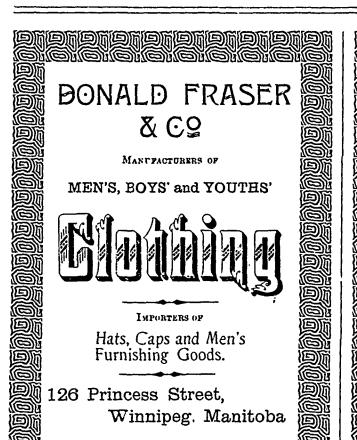
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Of Farm and Dairy Products will find it to their interests to correspond with us and to favor us with their consignments. We have a large clientele which comes regularly to us for supplies, and you can therefore rely upon prompt returns and full market values.

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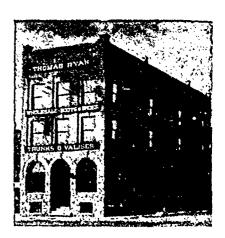
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Sweet Home—Patent.

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E are now making the finest lines in Enamelled Ware ever placed on the Canadian markets. Heretofore only "Seconds" or inferior goods were imported. We offer you "First

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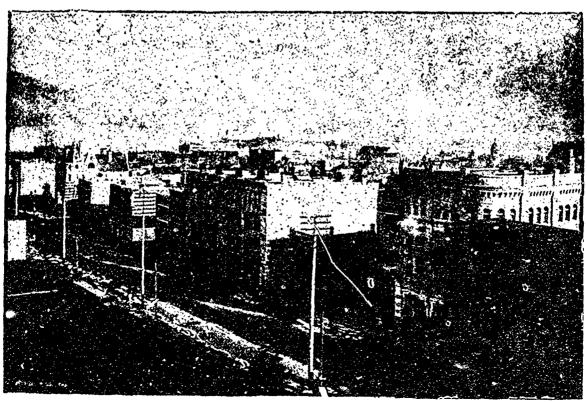
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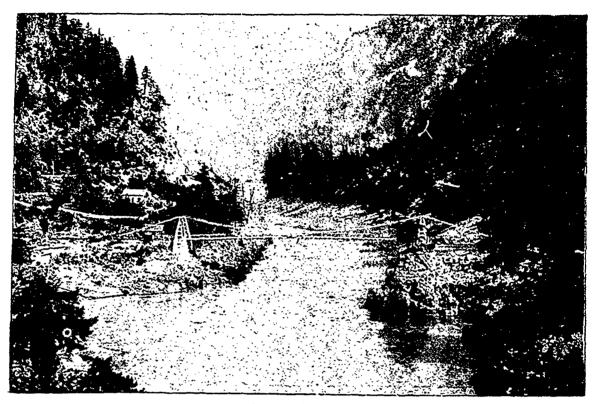
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VIEW OF PORTION OF VANCOUVER, B.C.

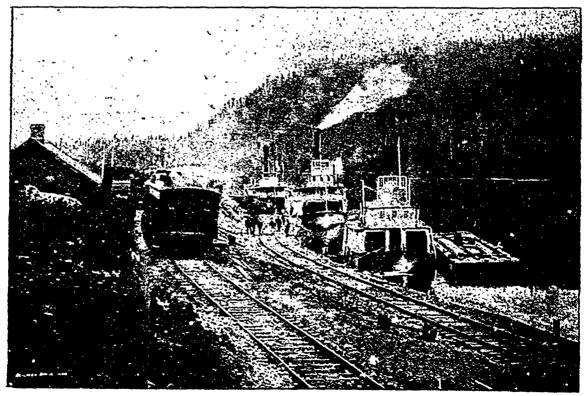


VIEW FROM GRANVILLE STREET, VANCOUVER, B.C.



SPUZZUM BRIDGE.

The head of navigation on the Fraser River, B.C.



ROBSON LANDING, LOWER ARROW LAKE, B. C. Terminus of the C.P.R. Branch between Arrow and Kootenay Lakes

THE COMMERCIAL-ANNUAL SUPPLEMENT.

THE COMMENCE	IAIJ—AI	WWOAD BOIT HEMBINI.	
STATION. OWNER OR LESSEE. CAPACE	TT BUBILELE		r BUBILELA
Miami Northern Elevator Co	30,000	FRANKLIN Lake of the Woods Milling Co	40,000
GREENWAY " "	30,000	" Campbell, R. L	16,000
BELMONT " "	30,000	MINNEDOSA Ogilvic Milling Co	33,000
" Martin, R. D. & Co	30,000	" Ennis, R. C	25,000
WAWANESA Northern Elevator Co	30,000	" Wake, John w	7,500
" A. McBean & Son	40,000	" Pearson, E w	8,000
" .Russell & Snider w	3,000	" Northern Elevator Co w	7,000
ROUNTHWAITE Northern Elevator Co	30,000	RapidCityFarmers Elevator Co	35,000
MARTINVILLE. " "	12,000	" McCulloch, G. & Co	35,000
BALDUR A. McBean & Son	40,000	" Northern Elevator Co w	12,000
" Farmers Elevator Co	40,000	" Warren, John w	5,500
HILTON Northern Elevator Co	14,000	" McCulloch, G. & Co w	6,000
"A. McBean & Son	40,000	" " " W	10,000
Oakville Phillips & Richardson	20,000	Basswood Northern Elevator Co w	3,500
" Sparling & Ironside w	2,500	"Cookman, Isaac w	7,500
ROSEBANKE. D. Moore & Co w	2,500	NEWDAIE Northern Elevator Co w	3,500
Northern Elevator Co	15,000		11,000
"Nichol, Thos	30,000	"Cook, J. L w	1,500
MYRTLE Northern Elevator Co w	5,000		16,000
***************************************	2,500	. 1101 MCI II DICTAGO CO	3,500
ELLIOTT'S Elliott & Co w	5,000		30,000
BrandonA. McBean & Son	40,000	· DECOLUTION	7,500
Makal Mautham Daries De	046,000	" . "	3,500
Total, Northern Pacific Ry	846,000		6,000
(1)		GOLSGIRTHT. Leese W	3,500
GREAT NORTH-WEST CENTRAL RAILWAY	•		5,000
FOREST Matheson, T. S	25,000	BIRTLE Northern Elevator Co w	6,500
" " W		***************************************	10,000
"Campbell, K w	2,000 4,000	Foxwarren. Laycock, A w	7,500
VANCENorthern Elevator Co w	2,000	"	3,000
PETTAPIECE . Ogilvie Milling Co	33,000	BINSCARTH Northern Elevator Co w	3,500
'. Northern Elevator Co w	5,000	Orciat, 21. O	6,000
OAK RIVER. Ogilvie Milling Co	33,000	" " " " " " " " " " " " " " " " " "	3,500
"Parish & Lindsay	40,000	Russell Northern Elevator Co w	3,000
Hamiota " "	40,000		7,000
"Ogilvie Milling Co	33,000	····m· ompson ······ ·· ·· ·· ··	9,000
"Armstrong & Basler	30,000	·····Bourton, o. O·············	5,000
"McKenzie, F. B w	4,000	SALTCOATS Carleton, T w	3,000
MCReuzic, T. D W	4,000	YORKTON Hopkins & Meredith w	3,500
Total, Great North West Central Ry	251,000	Total Man and M. W. Du. O	96 500
Louis, of the Little Treat Constituting	201,000	Total Man. and N. W. Ry 9.	26,500
MANITOBA AND NORTHWESTERN RAILWAY.		TOTALS.	
		Canadian Pacific Railway 11,850,00	20
G. Pit Sid's Philips & Richardson	7,500		
MACDONALD Northern Elevator Co	15,000	Northern Pacific Railway 846,00 Great Northwest Cen. Railway 251,00	
" Lake of the Woods Milling Co	32,000		
" Paterson, H. S	35,000	Man. and N. W. Railway 926,50	
GLADSTONE Northern Elevator Co w	3,500	Grand total 13,879,50)()
" Broadfoot, P w	4,500	Atana mat 19'019'90	,,,
" Pearson, F. E w	2,500		
" Bailey, W. S w	3,000	WORDS OF ENCOURAGEMENT.	
" Williams, A. G w	4,500	THE COMMERCIAL, our readers will admit, is not	given
MIDWAY Northern Elevator Co	12,000	to blowing its own horn. Very encouraging lette	
" w	3,500	frequently received from our readers, testifying	
"O'Reilly, E	10,000	esteem in which this paper is held by its pa	
"Ogilvie Milling Co	40,000	Though the receipt of such communications is	
Anden Northern Elevator Co	15,000	gratifying, we do not make a practice of publ	
" Wilson, Moore & Co	20,000	them. We may be permitted, however, to publi	
"Lake of the Woods Milling Co.	40,000	of these enccuraging letters, received recently f	
NEEPAWAEnnis, R. C	60,000	western merchant who has been a subscriber t	
" " " " " " " " " " " " " " " " " " " "	75,000	COMMERCIAL since shortly after the paper was	
"Ogilvie Milling Co	50,000	lished. The letter is as follows:	-
"O'Reilly, E	20,000	Elitor of The Commercial.	
" Northern Elevator Co	12,000	DEAR SIR.—I like your paper immensely, and study is	
" Northern Elevator Co	14,000	time it arrives and get great good and information from it	May
FRANKLIN Ogilvic Milling Co	16,000	it continue long and prosper, keeping its present high levit is the most level paper published that I have seen of its	
" Sirrett, E J w	8,500	Yours truly,	muu.
" Northern Elevator Co w	8,500	Maple Creek, Dec. 27, 1895. JEAN CLAUSTRE	:.

CEREAL MILLING IN THE WEST.

The Most Important Manufacturing Industry of the Prairie Country of Western Canada.

HEAT flour milling is by all odds the most important manufacturing interest in Manitota, and in the wheat regions of the Territories the industry has also made considerable progress. The first requisite—raw material, is to be had in abundance for this industry, and as the price of wheat usually rules at or about an export basis here, the material can be had cheap enough to encourage a large milling industry, in excess of requirements for local trade.

Manitoba flour is sold all over Canada, from the Pacific to the Atlantic coasts. The Pacific province of British Columbia consumes a liberal quantity of Manitoba flour, and the only thing in the way of giving Manitoba almost complete control of the British Columbia market is the long railway haul. The cost of this long haul enables the flour manufacturers of Washington and Oregon states, who are close at hand, to ship some flour into British Columbia. As it is, however, the superior quality of Manitoba flour gives it a large trade even at this disadvantage as compared with the flour from the Pacific Coast states.

Manitoba flour has also a large and increasing sale in Eastern Canada, from Western Ontario to the Atlantic coast. The larger population in this direction gives it a larger field to work in than in the far western province.

Some flour is also exported across the Atlantic, though our millers have not pushed the export trade very actively. Those familiar with the flour business, know that there is very little money in the export flour trade. It is to a considerable extent a slaughter trade at best, and so long as the domestic trade will consume the product of the Manitoba mills, the millers will not be anxious to exploit British and foreign markets. Manitoba flour cannot be shipped to the United States on account of the duty imposed on imports of flour by that country.

Another line of cereal milling which is carried on to some extent is oatmeal milling. The market for the product of these mills is much the same as in the case of wheat flour, though a much larger proportion of the oatmeal output is consumed locally.

The first new process flour mills were established in Manitoba in the year 1882, and the present cereal milling industry has grown up entirely since that date. We give below a list of the mills in Manitoba and the Territories. Of these mills, those located at Elkhorn, Wawanesa and St. Jean, and the oatmeal mill at Edmonton, were built within the past year. The Hudson's Bay Co.'s mill at Prince Albert was also built last year, to replace one burnt. Following is the list of mills, giving the points at which they are located, the owners, and their capacity in barrels per day of 24 hours:

FLOUR MILLS.

STATION, ORNER	DAILS CAPACITS (RARRELS)
KEEWATIN Lake of the Woods Milling Co	2,000
WINNIPEGOgilvie Milling Co	1.800
" Hudson's Bay Coy	200
MARQUETTE. Cahoon, W. R	50
PT LA PR'RIE. Lake of the Woods Milling Co	700
" .Farmers Mill Co	150

McGregor Rogers, H	125
AustinChfford, W	150
CARBERRY Rogers, G	125
Brandon Alexander, Kelly & Co	350
OAK LAKELeitch Bros	250
VIRDEN Virden Mill Co	50
ELKHORN Elkhorn Mill Co	75
CANNINGTON . Moose Mountain Trading Co	75
WAPELLA Hughes, Hart & Morris	75
WHITEWOOD Greey, W. & J. G	50
Wolseley Mill Co	100
Fr. Qu'App'e. Joyner & Elkington	100
REGINA Western Mill Co	125
GRETNA Friesen, J. P. & Son	100
Winkler Winkler & Peters	125
MordenFraser & Son	125
Manitou Waits, A. & Co	100
LaRiviere Carrie & Grant	75
PILOT MOUND. White, G	50
CRYSTAL CITY Greenway, T	100
KILLARNEY Young & Buck	100
Boissevain. Hurt & McKay	200
Souris McCulloch & Herriott	125
HARTNEY Hammond & Leckie	150
LAUDER Morrison, J	40
MELITA Ferguson & Powell	150
OxbowGreer, Nesbitt & Leitch	75
CARMANW. H. Clendening	75
RHINELAND Peter Muller	50
TreherneGreey, W. & J. G	125
HollandMoir, J	50
GLENBORO Cochrane, J. W	150
STONEWALL Rutherford & Co	75
W. Selkirk .Selkirk Mill Co	25
Duck Lake. Stobart, W. & Co	15
P. Albert Kidd, J	100
" Hudson's Bay Co	100
CALGARY Donald McLean	100
INNISFAIL Andrews, A	100
EdmontonRitchie, J. & R	75
" Fraser & Co	25
St. JeanSt. Jean Mill Co	75
WEST LYNNE. Pocock & McGowan	100
Wawanesa Russell & Snider	100
BALDUR Band & McDonnell	75
Памюта Armstrong & Basler	75
GLADSTONE R. Muir & Co	150
ARDEN Wilson, Moore & Co	100
NEEPAWA Beautiful Plains Mill Co	150
MINNEDOSA F. & E. Pearson	75
RAPID CITY.G. McCulloch & Co	150
BIRTLEArrow Mill Co	100
MILLWOODH. B. Mitchell	100
AssissippiII. Gill	50
RUSSELLJ. G. Boulton	30
Total	10,465
OATMEAL MILLS.	,,
	75
Winnipeg. S. Nairn	75 75
Pr. La Pr'rieMcKinnon & Kennedy	75 100
BrandonA. Kelly & Co	100

Total.....

100

 $\begin{array}{c} 75 \\ \overline{425} \end{array}$

WINNIPEG'S LARGEST INDUSTRY.

Trequires an extended visit and a careful inspection to arrive at an idea of the magnitude of a big flour milling enterprise. In recent years the tendency has been to concentrate flour milling into industrial concerns of great magnitude. Winnipeg has one of these mammoth modern flour mills in the Ogilvie mill in this city. This mill was established here in 1882, but on a considerably smaller scale than at present, the first capacity having been about 1000 barrels. This in itself is a large capacity, and it has been nearly doubled since then, the present capacity being about 1,800 barrels.

The last extensive overhauling of the mill was done in 1893, when the capacity was greatly enlarged and a great lot of new machinery put in, at a cost of over \$80,000. Since then no general overhauling of the mill has taken place, but minor improvements are constantly being made, and anything which has proved to be a real improvement in milling machinery is always speedily adopted, the determination being to keep fully abreast of the times, regardless of expense.

No general overhauling of the mill, we have said, has been made since 1893, vet the annual expenditure on improvements and additions to this big enterprise is sufficient to establish a good sized country mill complete, buildings and all. The past year over \$15,000 was expended in improvements at the mill. This included a new brick chimney of mammoth size, being 125 feet high and seven feet in diameter inside, from bottom to top. Another important improvement made within the year was the putting in of six new boilers.

of expense. Hoor in any mill on the continent

OGILAR'S MILL, WINNIPEG.

It would require a good half day to make a close inspection of the mill and its appurtenances. The mill proper, as will be seen from the accompanying cut, is a large brick structure, with stone foundation and basement. The portion of the mill containing the wheat cleaning machinery is separated, from the rest of the building by a solid brick wall, extending from the ground up to the top, connection being had between the two apartments only through double iron doors. engine room is a solid brick one story apartment, adjoining the mill at the south end, and adjoining the engine room again is the boiler room. Adjoining the mill at the north end is a large elevator of frame superstructure, and beyond this again is an annex elevator, built some time later. On the west side of the mill, as shown in the cut, is situated the flour, packing and storage building. A railway switch runs between the mill and flour packing and storage warehouse, connection with the mill from the packing house being made overhead of the track. Another railway switch runs along the outer side of the storage and packing rooms, thus giving abundant railway facilities. On the east side of the mill, in a separate building, a little removed, is the machine, blacksmith and carpenter shops, and in another separate building is the mill office and bake shop.

The modern flour mill is truly a great institution, with its great floors, one after another, filled with machinery of various designs, and all running so smoothly and noiselessly as to scarcely be felt.

Another feature is the order and regularity of everything. In a large mill there are a great number of machines of similar design, and by placing them in regular order a fine appearance is made. Ererything is scrupulously clean and orderly about the mill.

The basement or ground floor of course contains the shafting, and here great care is noticeable in economizing space and power. No less than thirty double stands of rolls are driven from one shaft. Everything has been done to economize power. The basement floor is eighteen feet high, and the head miller, with pardonable pride, claims that it is the finest basement floor in any mill on the continent.

We next move up to the second, or grinding floor, which contains 47 double stands of Allis rolls. arranged in regular order, and presenting a fine appearance. The latest improved feeding device has been added to all the rolls, so as to effect a uniform distribution to rolls. On this floor there are also two run of stone for grinding purified middlings; also the dynamo which furnishes heat for the oven in the bakery, and is kept running all the time.

The third or bin floor is largely taken up for spouting. The old system of large,

bulky bins has been dispensed with, and spouting is done direct from reels and purifiers to rolls. On this floor is situated an automatic machine for taking samples of flour every hour. The machine is entirely under the control of the head miller, and cannot be tampered with by any other person. The head miller can lock up the machine and go away for a day, and when he returns he can have a sample of the flour, taken every hour by the machine. In this way he has a check upon the work that is being done all the time, and can locate any neglect on the part of millers in charge. The flour testing room and office of the head miller is on this floor.

Going up to the fourth floor we find that it contains all the most advanced machinery in bolting and purifying, including Smith purifiers and Allis round reels, perfectly arranged. There are twelve Victor heaters located here for tempering wheat in cold weather, so as to bring the cold grain to the proper temperature, before passing to the rolls. The fifth floor is a duplicate

of the one immediately below, and like it was replaced with all new appliances in 1893.

On the sixth floor we find the main drives for reels and purifiers, and for the elevators. There is also a shaft, belted from the fourth floor, which drives the centrifugal reels. All these reels are placed on the sixth floor, making a row two deep—or one above the other.

The seventh floor gives another belting floor. The elevators terminate here. Here also are a number of Holt purifiers, and additional bolting machinery and an automatic scale.

The wheat cleaning department, as already stated, is separated by a solid wall from the flour manufacturing department. Special care has been given in recent improvements, to the cleaning machinery, and everything in this department is the best that can be had. Wheat cleaning is an important feature in milling, as without a perfectly clean and polished berry, the best results cannot be obtained. There are the same number of floors in this department as in the other portion of the mill building. The different floors are amply provided with the best scourers, having facilities for scouring the wheat six times.

In the basement of this department are situated scales for weighing wheat to the mill; also the latest machinery for making ground feed, and also cleaning machinery to clean the grain before crushing. A considerable shipping trade is done in ground feed, extending from the Pacific coast to Eastern Canada.

The mill building is supplied with electric light, generated on the premises. Steam jets and hose reels are located on every floor, to be ready for fire. Every floor could be flooded with steam in a few seconds, while a stream of water could also be turned on at each floor. A Humphrey elevator, running from the basement to the top of the mill is another of the conveniences.

The engine room is an apartment which would delight any engineer who would appreciate clean and pleasant surroundings. A 175 horse power compound condensing Wheelock engine is used for running the elevator, the cleaning machinery, flour packers, steam shovels for unloading wheat from cars and the car pullers. It also operates the large sturtevant fans, which exhaust from The other engine runs the milling machinery rolls. proper only. It is a 350 horse power, Corlis compound condensing engine. The supply of water is drawn from the Red River by a 600 horse power steam pump and condenser. The water is brought through a 12 inch suction pipe. A second pipe to the river can also be used, if required. The dynamo for supplying electric lighting for the mill and auxiliary buildings, is also located in the engine room, and is operated by a separate engine. In the boiler room six new boilers have been put in within the year, as stated.

The flour packing is done by six machine power packers, in a separate building, with railway switches on each side. A car can be loaded in eight minutes The flour is carried by an overhead passage way, by machinery, from the mill to bins in the packing rooms. All flour is sacked and no barrels are used at all. There is storage in connection with the packing department, for 15,000 barrels of flour.

In the elevator adjoining the mill the wheat receives its first cleaning with the aid of large separators and scourers. The elevator and annex have a capacity of 275,000 bushels, which storage capacity is increased to a total of 300,000 when the wheat bins in the mill are added. The elevator is connected with the mill by a Hill clutch of 100 horse power, so that the elevator

machinery can be instantly put in motion or stopped without interfering with the mill. The elevator is equipped with belt carriers, in place of the old style of convevors.

Special attention has been given to testing flour by baking on the premises. A competent baker is employed, and all devices for a thorough test are at hand. The baking is done by an electric oven, supplied by a dynamo on the second floor of the mill. The plan of baking by electricity supplies uniform heat, and enables the baker to have complete control over his oven, increasing or diminishing the heat instantaneously, at pleasure. These practical baking tests allow of a close watch upon the quality of flour turned out and comparisons can be made with brands of any other mill in the market.

The last adjunct to this great industry which we shall mention is the repair shops, a two story building close by the mill, containing machine, blacksmith, and carpenter shops. These are supplied with engine, lathes, band saws, and other appliances and tools for executing repairs on short notice.

In addition to the mill and buildings immediately surrounding, a commodious brick building up town is used for city and general offices, in connection with the western trade and offices of the wheat buying department, etc.

So far we have only attempted to describe the mill and its auxiliary departments. The wheat buying department is another vast business in itself. The Ogilvie Milling company has in Manitoba and the Territories one of the unest elevator systems in America. At almost every good wheat point in our great hard wheat belt, the name 'Ogilvie" will he noticed painted on the side of a grain elevator. This elevator system was established to enable the company to select its wheats, by purchasing such qualities as they require direct from the farmer, and great care is taken to secure the choicest wheats for their standard brands of flour. The country elevator system was extended the past year by the erection of thirteen new elevators, and four additions at points previously occupied, giving the company a line of 54 elevators in all, of an average capacity of 35,000 bushels each. These elevators are used not only for the purchase of wheat for the Winnipeg mill, but also to secure supplies of hard Manitoba wheat for several large mills controlled by Mr. W. W. Ogilvie, which are located at Montreal and other points in Eastern Canada, the Winnipeg mill being only one of a vast milling system, with an aggregate capacity of 8,000 to 9,000 barrels. Manitoba wheatislargely ground in these Eastern mills.

The business of the Winnipeg mill is chiefly domestic, and the flour finds a large sale from one end of the Dominion to the other, or we may say from Halifax on the Atlantic to Victoria on the Pacific. Some export trade is also done, and the demand for export is much larger than can be supplied. The following extract from a letter recently received at the Winnipeg office from Wm. Morrison & Sons, importers of Glasgow, Scotland, will confirm anything we could say as to the quality of the flour made in the Winnipeg mill. Wm. Morrison & Sons write:

"We have pleasure in stating that the quality of the flour made in your Winnipeg mill, of which we have imported considerable, has given the highest satisfaction to all who have used it. Glasgow is pre-eminently a city of large baking establishments, some of these using 2000 barrels of flour per week, and all are qualified to give a sound verdict on the merits of any

W. E. SANFORD MF'G. CO., Ltd.

HAMILTON, Ont.

TORONTO, ONT.:

Bay Street.

VICTORIA, B. C.:

Wharf Street.

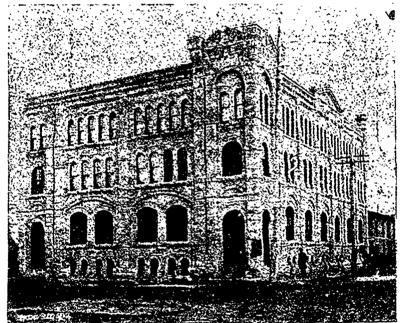
WINNIPEG, MAN.,

Cor. Princess & Bannatyne Sts.

WHOLESALE

Clothing Manufacturers.







CORNELL, SPERA & CO.,

WHOLESALE

<u>᠉</u>ᡷᡠᡠ᠔᠀ᡐᡠ᠔᠀ᡭ᠙᠐᠙᠙ᡬ᠔᠙᠙᠘᠔᠙᠙᠘᠔᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙᠙

Men's Furnishings.

Smallwares and Fancy Goods

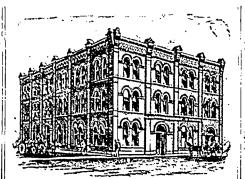
We are also selling the best makes of English Canadian and American again this season. Bicycles

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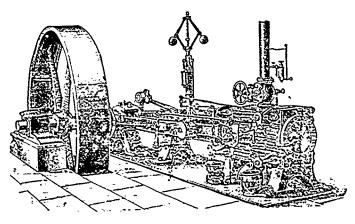
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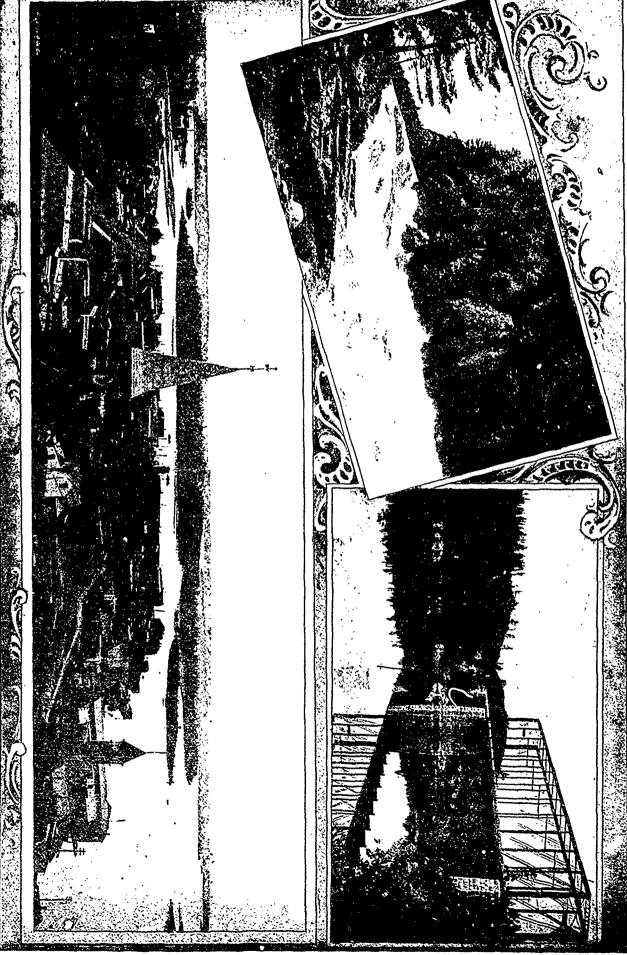
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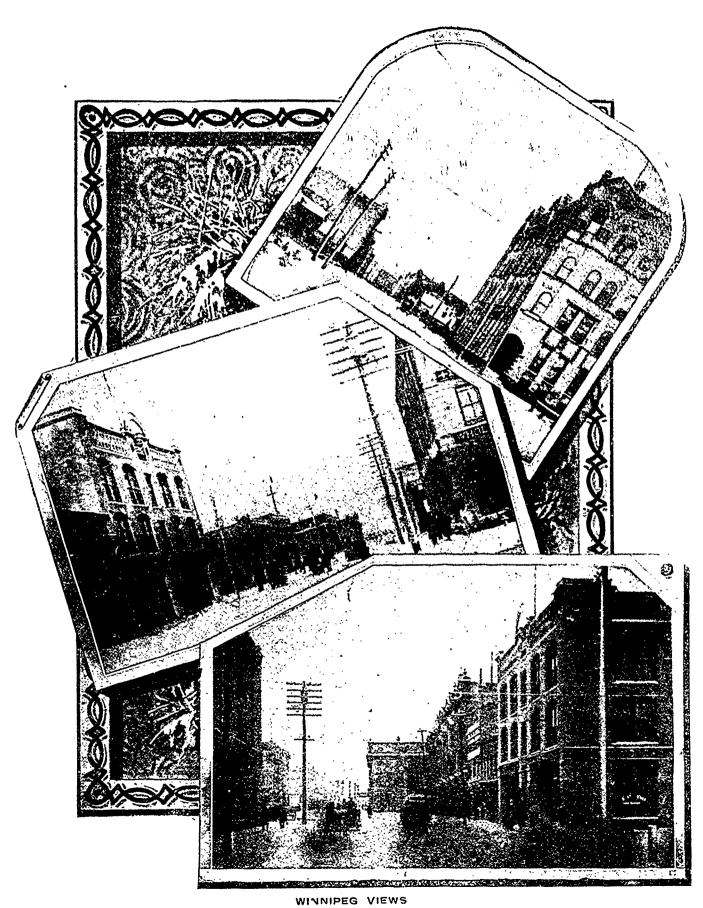
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CANADIAN PACIFIC RAILWAY BRIDGE AT RAT PORTAGE.



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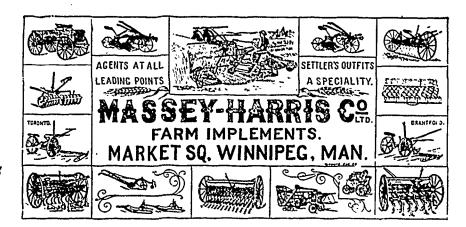


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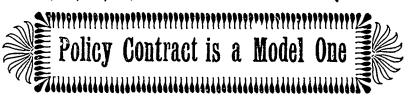
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Insurance at Risk over \$26,700,000.



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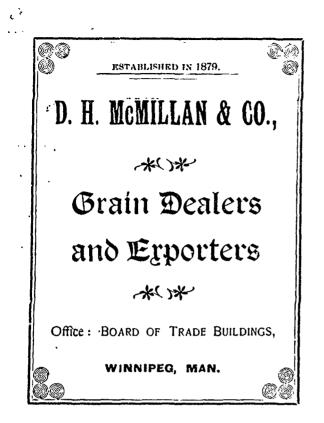


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Lumber, Lath, Shingles, Flooring, Siding, Sheeting, Mouldings, Casings.

Cedar Poles

AND
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AND
Joisting

UP TO FORTY FEET,

Saw Mills,
Planing Mills
And Factory
at - -

JOHN MATHER, Manager.

KEEWATIN, ONT.

THE COMMERCIAL—ANNUAL SUPPLEMENT.

flour. With remarkable unanimity they express the opinion that nothing finer than your patent grade was ever placed on this market."

We need not add anything to such a recommendation as this regarding the quality of Manitoba flour as

turned out from Ogilvie's Winnipeg mill.

At the head of this great milling enterprise, including the Winnipeg and the Eastern mills, is Mr. W. W. Ogilvie, whose name is synonymous with Canadian flour milling enterprise, and who is one of the very foremost millers of the world to-day, his industry ranking in importance with the three or four largest milling businesses of the world. The Winnipeg branch of this great milling industry is in charge of Mr. F. W. Thompson. The Winnipeg office has direct charge of the western trade, the mill here, and also the wheat buying department, including the line of elevators throughout our hard wheat belt. This vast enterprise, employing a large number of men in the different departments, has been conducted with marked skill by Mr. Thompson for some years. The mill is in charge of George Kent as head miller, who previously had a thorough training in the big mills of Minneapolis.

BRITISH COLUMBIA.

A SERIES OF ARTICLES ON THE DEVELOPMENT AND RESOURCES OF THE GREAT PACIFIC PROVINCE.

HE COMMERCIAL, for a number of years past, has given special attention to the great province of British Columbia, and each week a budget of correspondence is given from our representatives in that part of Western Canada. In this annual number British Columbia has not been overlooked. Following are a number of articles prepared specially for The Commercial by residents of the province, who are fully competent to write upon the various matters which they have taken up. These articles have been prepared by men of provincial reputation, who have made the resources and development of the province a special study for years:

VANCOUVER ISLAND.

To rightly describe the financial situation of 1835 is difficult. It is still more difficult to make comparisons with previous years. The year opened with good prospects, but times depressed and money tight. Mining activity gave a hopeful aspect to the business outlook, and the confidence which it inspired was strengthened as the year advanced. Looking back at the present time it cannot be said that the actual improvement in trade has been marked, although there have been some gratifying features.

An interview with the leading wholesale dealers of Victoria leads to the conclusions as above stated. Compared with 1894, several say that there has been an increase of trade, especially during the latter part of the year. Others have noted no especial improvement A few report collections easier and money more plentiful, while those in other lines complain of continuing

tightness and slow payments.

There is one thing upon which all agree, and that is that business is on a much better footing than for some time past. Credit has been greatly restricted, and with the consequent weeding out of weak concerns, the situation is greatly improved. Trade is on a sound and health footing, and is therefore safer and better.

It is noted that the firms who carry the largest stocks of goods, and who are able to supply goods on the spot, complain the least and report business best. With keen competition with eastern firms and each other this is a decided advantage i': all lines.

With reference to the mainland trade, Victoria firms claim to maintain their share and hold their own. The Kootenay trade, though much prized, is not regarded as promising for coast merchants as it might be, and the benefits of the mining developments will be of an indirect nature. The Eastern, Winnipeg and United States wholesale firms have a decided advantage in reaching that market and, with the exception of special lines, may be expected to largely control that field.

One specially gratifying feature is the development of the trade of the west coast of Vancouver Island, which has been very marked during the year and has added materially to the business of our merchants in nearly every line. The business of the mainland coast as far north as Alaska has been well maintained, and the vessels trading north are reported as enjoying large cargoes. The development of the industries of the coast has been gradual, but sure, and in its possibilities lie a good future for the capital, which is very advantageously situated in regard thereto.

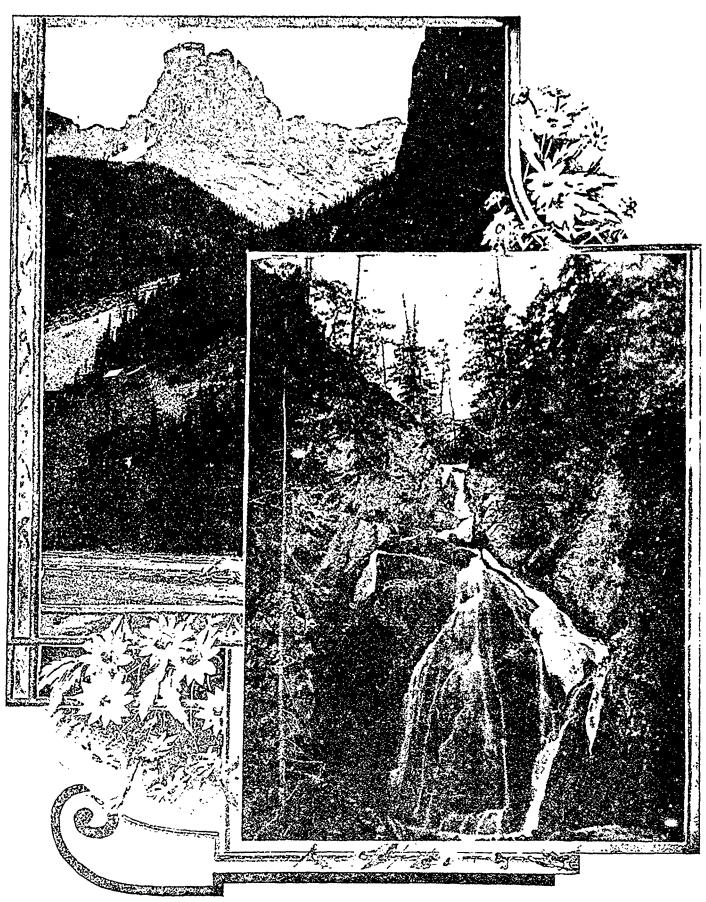
R. P. Rithet & Co. ltd., in their monthly freight and shipping report for December, in reviewing the year,

speaks as follows:

"Although the hopeful anticipations expressed in our circular of a year ago have hardly been borne out to the full, it may at least be said that during the period under review an average business has been done. In all branches steady progress has been made, the closing months especially showing marked improvement.

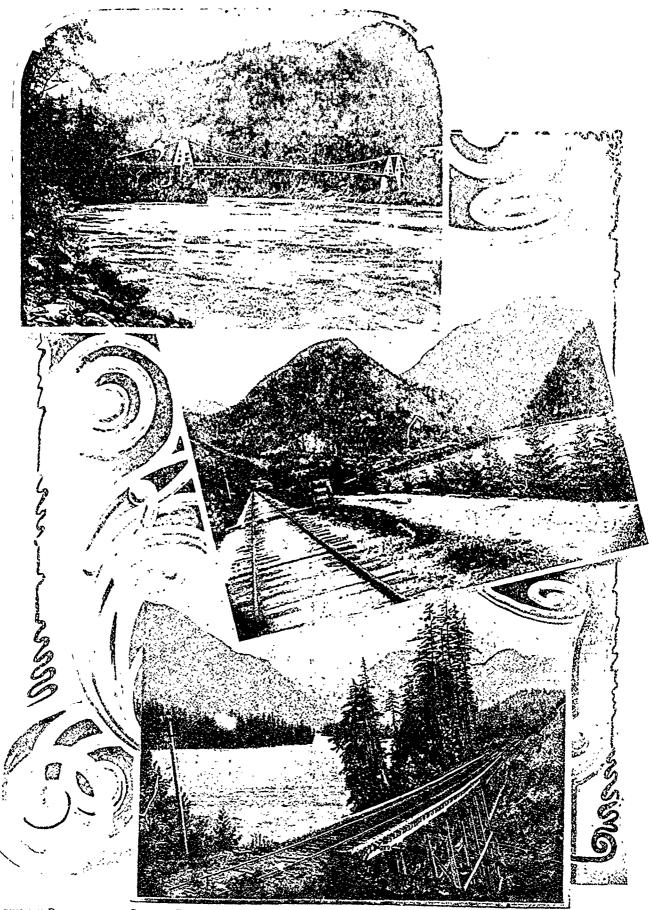
"The lumber trade has been prosecuted under the depressing influence of very low prices, consequently it has been neither extensive nor brisk, and the same may be said of our coal industry, in which the exports have fallen off to some extent. The sealskin catch too proved a disappointment as to quantity, although the prices realized compared very favorably with the previous year. Of salmon, on the other hand, the catch has been satisfactory as to quantity, but prices have not changed for the better. The pack, however, has been disposed of to advantage, and so far as this province is concerned, we begin the new year with a stock only sufficient for local requirements.

"The establishment of a new ocean-going line of steamers during the year is an item of more than local interest, and places this port in a still more favorable



Cathedral Rock, showing c.i. .R. and the Mt. Stephen Tunnel, near Field (B,C)

BRIDAL VIII. WATERFALL, NEAR KAMLOOPS, B.C.



SUSPENSION BRIDGE ON THE CARIBOO ROAD AT SPUZZUM, YALE, B.C.—FROM THE WEST.

C.P.R. IN FRASER CANYON.

HOPE MT., HOPE, B.C.

position than it has hitherto occupied. We are now excellently served by one line to Australia via Honolulu, and no less than three to Japan and China."

In particular lines the reports of wholesale grocers are on the whole favorable, business being on the increase, and collections rather freer, if anything; dry goods, liquors and hardware are steady, with no very marked improvement, with accounts slow; produce and commission business, in which there is much division of business and strong competition, the volume is large, but not brisk, and margins are close; shipping has much improved, and business dependant upon and associated with it is fairly good and satisfactory. In all lines the trade of outlying districts is a factor of considerable importance and more profitable than local business, which is largely divided with eastern firms. Bankers and financial men are conservative in their estimates and methods, and while taking a hopeful view of the situation, are careful not to excite false

The retail trade has profited largely by an improvement in business methods, and particularly in approaching as near as possible to a cash basis. Old accounts are, as a rule unrealizable assets, but current business is on a satisfactory basis. Prices have been reduced to rock bottom, competition being keen and profits small, but with the healthier conditions prevailing merchants are better off.

Industrially there is, so far as can be judged, an improvement noticeable, but taking the year as a whole, it cannot be said to have been a profitable one. The principal industries have been kept going, but dividends have not been the rule. Labor has been fairly well employed, and in this connection, the situation has been much improved over last year.

As to the outlook for the present year, business men are practically unanimous in stating that they do not look for any more than a continuance of present conditions, slightly improved. Matters are on the mend and trade is taking an upward trend, but that is about all that is safe to say. One merchant stated that it was impossible for any business man to say definitely what the prospects were. At present trade was on the hopeful side, and that is all that could be alleged. There was nothing either in the local or general situation to indicate a very speedy revival. Something might occur to give matters a quick upward turn, but in the ordinary course of events that was not to be looked for. Steady improvement on the present lines would in time bring business up to its former condition of prosperity, and that once reached, it would have a permanency and stability which only unsafe business principles could destroy, and that with the experience of the past would not be likely. Victoria has had a lesson which it will not be slow to forget. Another prominent business man expressed the belief that another line of railway tapping the interior, with its terminus in Victoria, would be a great factor in building up its commercial interests.

Agriculture on the island has not yet reached that stage when it can be said to affect the business interests as in the East, but its influence is being felt. There has been a decided increase in interest in farming matters generally and of acreage of crop, as well as an improvement in methods. In the Eastern press it has been reported as a successful year for crops in B. C. This is true with an important modification. Yields have been large, and quality above the average, but prices have been low. Produce is lower than ever it has been, and consequently farmers have not realized

what they anticipated. Farming cannot be said to have paid in 1895. This is in a great measure due to the low prices elsewhere to the south and east, with large importations coming into competition with home produce in the local market. Just now dairying and poultry raising are attracting a large share of attention, and efforts in these lines promise to be fairly successful.

NANAIMO COAL MINES.

The most important industry on the Island of Vancouver is coal mining, and despite favorable predictions at the beginning of last year, it has suffered more or less severely from competition with Australian and British coals in the American market. The following quotation from the Colonist's review of the year, written by its Nanaimo correspondent, pretty accurately describes the situation:

"The retrospect of the trade of Nanaimo for the year of 1895 is not altogether a pleasant one, and even the most hopefully disposed are compelled to admit that this has been a period of decided retrogression in a commercial sense. The causes which operated so detrimentally in 1894, have merely become intensified with the lapse of time, and Nanaimo, like the majority of Western cities, but to a greater extent on account of its more limited resources, has felt the prevailing depression severely. Competition in the American coal markets grows fiercer every day with the extension of our own coal producing facilities and on account of English and American coal being brought in as ballast and sold at exceptionally low rates. But whatever is actually the cause there is unfortunately, nothing indefinite about the effect. Our foreign shipments generally, and our foreign coal shipments in particular, show a marked falling off as compared with 1894."

The following statement of the respective outputs for the year, of the three collieries in question speaks for itself:

The coal output for the year by collieries as compared with last year was:

•	1895.	1894.
	Tons.	Tons.
Wellington	337,146	366,765
Union	258,542	221,700
New Vancouver	339,704	393,772
_	935,392	982,237
Decrease	47,845	

As a consequence of the depression in the coal mining industry the trade of Nanaimo has suffered severely, and the merchants of that city who depend upon the mines largely for their business complain a good deal but look hopefully for better times during the coming year. With the exception of large saw mills owned by Mr. Haslam, coal production is the only important industry of the immediate district, and it can be readily seen how business is so closely associated with the fortunes of the latter. When the pay roll is large and wages good the merchants thrive irrespective of conditions in other parts of the province, and vice versa. There is, perhaps, no other section of the coast so dependent upon the activity of foreign markets as Nanaimo is; because when freights are high and carriers in demand foreign coals are practically excluded from San Francisco; but, when, as at present, freights are low, coals from Australia and England are brought in ballast or at very low rates and the market is slaughtered. At present the immediate outlook is any

thing but promising, as a further reduction in employees is contemplated.

Real estate values and assessments have, however, been maintained, the latter showing an increase, and taxes have been more promptly met. Municipal affairs are in a fairly healthy condition.

The value of Nanaimo's imports was \$161,478, the duties collected \$65,499 and free goods \$21,763.

Of exports, coal amounted to \$2,703,519, and miscellaneous \$7,373.

SEALING.

The scaling operations, always of very great interest and importance to the City of Victoria, of which they may be said to be one of her peculiar industries, were very successful, all things considered, and for purposes of your readers the excellent review given by The Colonist in its New Year's edition cannot be very well improved upon and is here given in extenso:

The total catch was as follows:

The total catch was as lonows:	
B. C. Coast	
Japanese Coast 18,687	
Copper Island Coast 6,281	
Behring Sea	
Total Canadian Catch	70,739
Catch of Director off Falkland Island	620
Catch of United States Schooners landed at Vic-	
toria	2,255
•	73,614

The prices of furs since the last fur sales have been considerably reduced and are now very low. The effect of that is a reduction of the wages of hunters. For 1896 the fleet fitted out is larger than ever, and as pointed out in the foregoing the conditions of success are better than last year.

STATISTICS OF VICTORIA'S TRADE, ETC.

	1895.	1891.
Exports	2,035,065	3,013,213
Imports—		
Free	620,615	698,937
Dutiable	1,767,896	1,812,807
Duties	620,984	642,827

The total collections for 1835, including Chinese immigration and minor sources of revenue, were 675,700 as against 691,141 in 1894. Owing to the shrinkage of the opium trade on account of the lowering of the duty on the American side, there has been a loss, estimated at \$50,000, in the returns.

The Inland Revenue Returns for the year show receipts of \$148,231, as against \$154,871 in 1891.

Income from the Postoffice has been \$42,500, as

against \$42,300, a slight increase.

Shipping shows the most gratifying progress. The regular steamers of the Canadian Pacific Steamship line to China and Japan, and the Australian service have enjoyed a large augmentation of business. The Northern Pacific liners and the newly inaugurated O. R. & N. O. steamers make three direct services to the Orient, the latter two doing a substantial freight business. A fourth line, the N. Y. K. of Japan, is talked of. Locally, shipping has much improved. Three boats run to Alaska, and competition to Puget Sound points has been rendered keen by the addition of a third steamer. Communication has been much improved and rendered more frequent between Victoria, the

West Coast of Vancouver Island and all the islands of the gulf of Georgia.

As evidence of the increase of shipping, the clearances and entries at the customs house for the past three years have been as follows:

	Deep S	ંહ્વ.	Coastwise.			
	Eutered.	Cleared.	Entered.	Cleared.		
1895			1,185			
1894	1,300	1,107	1,365	1,369		
1893	835	1,391	804	1.481		

The Marine Railway at Esquimalt has done a good year's work, being constantly employed. The dry dock has suffered a loss of trade as a consequence, its returns being as follows: Tonnage, 21,418; number of days occupied, 83.

Considerable public work was carried on by the City of Victoria, and this in connection with the public buildings and other work carried on by the Provincial Government, gave employment to a large number of men. The value of new buildings and improvements in the city is valued at about \$575,000.

The total assessed value of Victoria's property is put down as:

Taxable land	7,302,820
•	\$23,067,120

Taxes were paid promptly and fully, which is a satisfactory indication of a healthy condition of affairs.

MINING IN BRITISH COLUMBIA.

Of the mining record for 1895 it is difficult to speak with any degree of certainty. The province is yet in the development stage, and in the absence of a mining exchange, and with our bureau of mining statistics just on the point of organization, the more systematic methods of arriving at exact conclusions are wanting. We are only sure of several things in a general way. One is that there has been a greater activity than ever before in the matters of enquiry and location; another, that there has been largely increased development of claims: and still another, more important than the others, that the output has been greatly augmented for the actually producing mines.

It would be easier to express negatively the parts of the province that have not been more or less exploited during the past year, than to give definitely the localities that have. From the extreme south to the very far north, and even beyond our borders, the prospector and the prospective investor have extended their investigations, taking in the whole country from the waters of the Pacific almost to the Rocky Mountains. The quest has been for gold, silver and coal principally, but incidentally by-products have not been overlooked. Many quartz and hydraulic claims have been recorded, and in this respect one of the not unimportant sources of provincial revenue have been miners' licenses and record fees. How many claims have been recorded in the various mining districts and what the revenue 'as been cannot be stated until the official report of the Minister of mines has been published. The capital invested and the nominal capital of mining companies incorporated have been astonishingly great. These are facts that in themselves prove nothing more so far than

that interest has been excited, that the distribution of our minerals is wide, that raith is strong, and that activity has been unusually great. These are the essentials to mining development, providing the minerals are in place in sufficient quantity and conditions are right. They give good grounds for hoping for results. That is a fair and safe way of putting it. In dealing with mining matters in the speculative stage we cannot be too careful, and it is the purpose here to state facts, not surmises.

The districts in which prospecting and locating have been most active have been in the vicinity of Rossland in the Trail Creek division; in the new Kettle River mining division in the southern part of Yale; and in Alberni, Vancouver Island. In these the properties are mainly gold and copper, but it has by no means been confined to these divisions, but has extended throughout East Kootenay and in North Kootenay through Gold and Selkirk ranges, the Arrow Lakes. Lardeau, Fish Creek, Cariboo Creek, Canoe and Downie Creeks' watershed and the Big Bend country; to many parts of Yale, the Westminster district, up the coast, into Cassiar, Cariboo and Lillooet.

The placer deposits have attracted scarcely less attention than the quartz ledges and Wild Horse Creek in East Kootenay, the Tulameen and Similkameen in Southern Yale, the Thompson and its tributaries, the Fraser River for almost its entire length and tributaries, China Creek in Alberni, and others have had a great deal of capital directed to them, numerous companies have been formed to consolidate claims and operate them, and much locating and re-location have been It is scarcely possible to go into details of these in a brief review. A list of incorporated companies with an aggregate nominal capital of over \$30,000,000 could be given, but it is doubtful if it would serve any better pulpose than a mere statement of the facts as above. As intimated previously, they prove nothing to the outside public, until results are shown, except that there is an evident strong and widespread belief that the minerals are there and that it will pay to develop the deposits. Of course, some of the companies included in the list in question are large, substantial and well stocked, and they are spending large sums preliminary to actual mining. Mining men know what that means. The mining plants are of the most modern and include the latest appliances, and are to be operated upon the most approved methods. As these are just being put in place, and it requires time, usually several seasons, to complete arrangements, it is too early to expect returns. This year we may look for a considerable output of placer gold by hydraulicing, but it will not be until next, or possibly the year following, that their success can be demonstrated. There are, too, very often unlooked for obstacles in reaching "pay dirt" that cause delay and largely increase expenditure These are the risks of mining.

Coming now to the work of development proper, it has been very extensive in Slocan, Trail Creek, Boundary Creek and Cariboo. Trail Creek, of which the far famed Rossland is the capital, sprung into great prominence during 1895. There were several good reasons for this; the mines were gold propositions, they proved not only to be very rich but easily mined, and the facilities for shipment were excellent.

During 1895 Rossland, referred to above, sprang from a few shacks to a town with a population variously estimated at between 2,000 and 3,000 inhabitants, and boasts of electric lights, water works, and no less than

four newspapers. The principal producing mines have been the Le Roi and the War Eagle, the former of which has reached a daily output of a hundred tons. The ore shipments run from \$35 to \$50 per ton, and, as may be readily imagined, such properties as these have been very remunerative, the War Eagle alone paying four or five dividends during the season of about twenty per cent. each on the capital invested. There are several other mines in the district which are on the " velvet" and paying dividends. The shipments from Trail Creek mines constitute a large share of the output of Kootenay for the year. During the last part of the year shipments were made from a number of other properties, and the probabilities are, that during the coming year there will be a dozen or more mines in the vicinity of Rossland making regular shipments, the A smelter value of which is estimated at \$5,000,000. is in course of erection to treat the local ores, and another is in contemplation, these being connected with the mines by tramways. There is talk of both the C. P. R. and the Nelson and Fort Sheppard Railway extending their lines to reach this camp, and a charter for a railway will be asked at the present session of the legislature for the purpose of connecting Trail Creek with the Boundary Creek mines in Yale, which are said to be in the same mineral beltand are of a similar character.

Perhaps the greatest amount of development work has taken place in the Slocan district, although the shipments from there have not been as large this year Last year the Nakusp and Slocan railas expected. way was completed to Three Forks, and the line has now been extended to Sandon, and during the present year the Kaslo and Slocan railway was started and completed, and is now carrying ore from the mines to Kootenay Lake. A great deal of ore, both in Slocan and Trail Creek districts, was mined but not shipped, and consequently the aggregate of shipments for the present year, 1896, will be very large, as the bulk of the ore will be carried on sleighs from the mines to the railways. It is stated that there will be between twenty-five and thirty shipping mines this winter, and an estimate of the Slocan output for the present year is between \$2,500,000 and \$3,000,000. The investments in the Slocan district has been very heavy, a number of large companies having been incorporated for the purpose of consolidating development properties, the ·Cumberland, Alamo, Sunshine, Slocan Milling and Slocan Tramway companies being the most conspicuous. The Byron White company, which is operating the Sloran Star mine, has a concentrating plant of 150 tons per day capacity, concentrating ore which has accumulated in the dumps, aggregating from 15,000 to 20,000 tons. Last year it paid a dividend of \$50,000, and expects to ship 10.000 tons of ore this season.

Among the camps in Yale district are McKinney's, Copper, Deadwood, Atwood, White's, Ingraham's, Boundary Falls, Grand Forks, Grand Prairie, Kettle River. Boundary Creek, Fairview, Rock Creek, Midway, and others, in which more or less development work has been done. These are principally gold and copper producers, and from several mines shipments have already been made, although one drawback has been the lack of communication. As intimated before, there is a proposal to run a line connecting some of these camps with the Trail Creek smelter, and thus supply an outlet for the Yale district and ore for the smelter. In Cariboo there have been some half dozen hydraulic companies organized, and these are engaged in explor-

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Yours for business.

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CARRIAGE AND WOOD WORK DEALERS WINNIPEG, MAN. ation and development work. Concessions have been obtained of large areas of altuvial diggings, river beds and road channels and hydraulic plants are being put in. The principal of the companies operating are the Quesnelle and Horsefly, in which C. P. R. officials are principally interested. Some \$100,000 has been invested already, and at the preliminary wash up last year some \$70,000 in gold was taken out after a few hours' run It may be expected that these two companies will be the principal producers during 1896. There are also the Whittier company, composed of English capitalists, engaged in a scheme to work all the old mining grounds in Williams' Creek: the Slough Creek company, and the Victoria Hydraulic company on the South Forks of the Quesnelle. Extensive operations are also going on on Willow river, at the month of Mosquito Creek.

In Lilloott district the Lilloott, Fraser River, Cariboo Gold Fields company, recently stocked for a very large amount of capital in England, is expending a large sum of money in opening up the Bonanza claim at Cayoosh Creek, and is also engaged in exploration work in other parts of the province. The smelter at Pilot Bay, with a capacity of 100 tons per day, was blown in this summer, and has been almost continually at work ever since. Its principal supply of ore is from the Blue Bell Mine on Kottenay Lake, of which the daily output is 200 tons. The lead ores of this mine are mixed with the dry ores from No. 1 and Sky Line Mines at Ainsworth.

The celebrated Silver King mine, Toad Mountain, has a completed smelter of an output of 100 tons per day, and has constructed a tramway four and one-half miles in length, with over 900 buckets, connecting the mines with the smelter. Operations on the smelter will be commenced without further delay.

The erection and operation of smelters, the building of tramways, and the putting in of branch lines of railway, which all require extensive capital, are the best evidences of the development that is going on, and indicate above everything else faith of the capitalists in the wealth of the district. These have all been the result of between two or three years' efforts.

The actual output of the mines of Kootenay cannot be definitely ascertained, for the reason that a large amount has been mined and placed on the dumps preparatory to shipment, which is not included in the shipping returns, but is variously estimated at between two and a quarter and two and a half millions. This, with the placer gold mined, will bring the returns for the year up to about \$3,000,000. This year, with the number of hydraulicing plants that will be put in operation, the several smelters at work, the fifty or more mines that will be producing to some extent, and the increased facilities of communication, lead to the belief that the output for 1896 will be not short of \$10,000,000, of which several millions are already in sight.

With reference to Alberni, although there have been extensive discoveries and a large number of claims located, there are no producing mines as yet, and Alberni is now in the position in which Kootenay was several years ago, that is, while preliminary work is being done, the claim owners are waiting for capitalists to undertake the actual work of development.

As a rule the ore of Alberni district is low grade, but lying in extensive deposits and accessible from the water's edge, presents exceptional advantages, inasmuch as smelters may be erected on the grounds and the ore

treated economically, thus utilizing a large body of ore profitably and creating local industry, which will employ large numbers of men. On China Creek a large number of leases have been obtained and operations are now in progress, and will continue during the winter. Saw mills are creeted and flumes are being built and a clean-up is anticipated early in the spring.

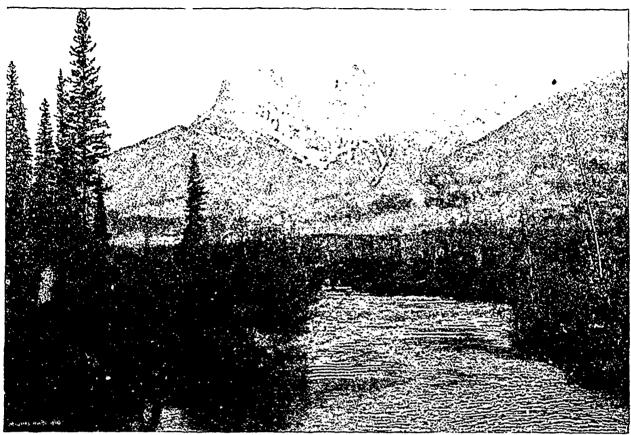
There will be considerable extension of the coal mining industry during the present year. It is anticipated that one if not two companies will undertake the development of new coal fields on Vancouver Island and on Queen Charlotte Islands. However the most satisfactory feature in connection with the coal mines is the fact that a large coking plant has been creeted by Messrs Dunsmuir, of Victoria, at Union, and an output of 150 tons of coke per day has been provided for. It was for some time a matter of doubt as to whether the coal mined at Union was adapted for coking, but the promoters of the enterprise referred to spared no pains to prove the success by experiment. The outcome of this industry is that a large additional market will be obtained for our coals by the supplying of smelters with coke—a want which has heretofore been felt as a great drawback to the mining industry.

In addition to the districts which have been referred to in the foregoing, promisi g indications of minerals, have been obtained at various points along the northwest coast of British Columbia, on the shores of Burrard Inlet and in several places in the New Westminster district. But of the value of these sufficient is not known upon which to base any conclusion.

Attention has been re-directed to the Cassiar country as a field for hydraulicing, and one or two companies have been making preliminary investigations and securing leases of ground. Further north, on the Yukon and in the Peace River country, large numbers of miners have gone in, and it is thought that with better facilities for communication and cheaper transport that these two will become among the richest gold fields of this Western country. As the summers are short, and the cost of provisions and freight on machinery are extremely high, the profits at present are limited and the country unattractive. It seems, however, unnecessary for those in search of investment in mineral wealth to go so sar afield when such districts as Alberni, Cariboo, Kootenay, and Yale afford easy access and evidences of boundless treasure.

LUMBERING IN BRITISH COLUMBIA.

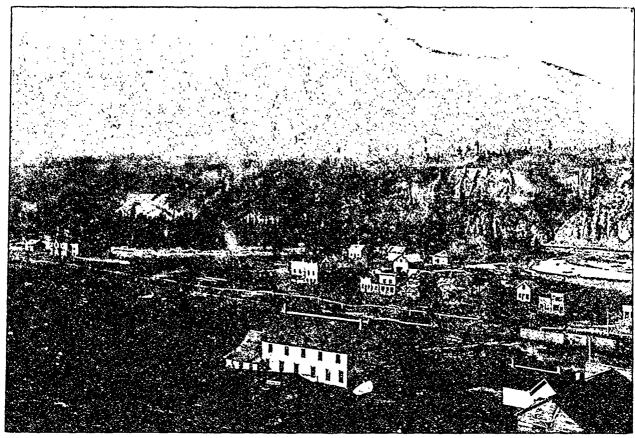
According to the reports of the trade, British Columbia lumber is becoming more and more appreciated in Manitoba, the Territories and Eastern America. The reason alleged by the trade is on account of its superior quality and comparative cheapness. In fact markets are possible, it is said, along the line of the Canadian Pacific Railway system. One thing is beyond dispute, that the demand for British Columbia lumber is constantly growing in the Canadian Territories and in Manitoba, which is an evidence of their own expansion and prosperity. While British Celumbia is pleased to note this fact, Manitoba should be glad on the other hand to learn of the prosperity of the Canadian Pacific If our lumber mills are doing a large and profitable business it means that just so many more tons of imports will be shipped in from Manitoba Unfortunately, although mills at present running have been of great good to the province, the business they have done has, since as far back as 1890, not been a



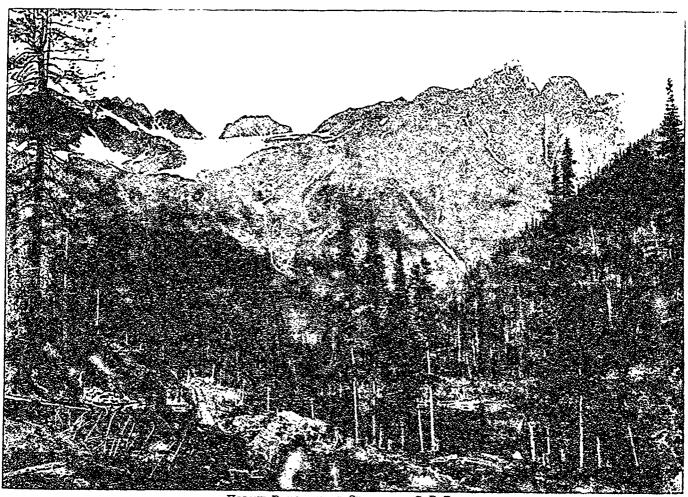
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NATURAL MONUMENTS, CANMORE.



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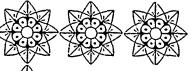
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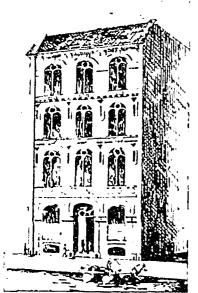


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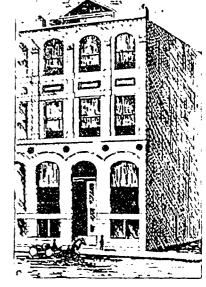
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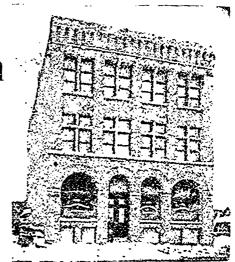
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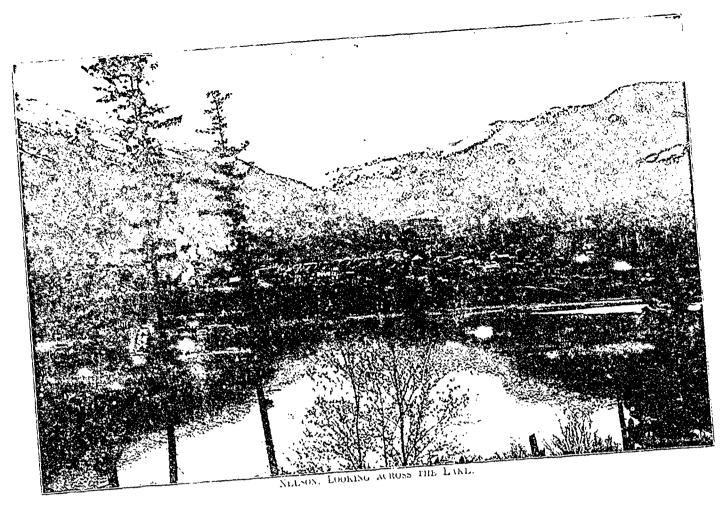
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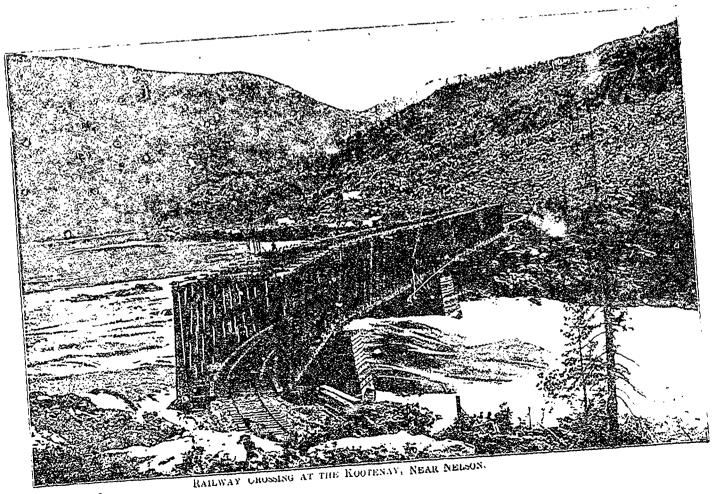
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profitable one, partly owing to the unbuisnesslike methods adopted by some of the mill owners. Lumber is at present selling at \$6 when to enable mill owners to pay a fair wage and make living profits it should be selling at \$9 and \$10. The reason of this is that companies have been constantly organizing to cut lumber, with little or no capital, imagining that all would be easy sailing and they would quickly acquire a large business and vast wealth. They became on the contrary often pinched for means to carry on the business and had to sell lumber at any price for immediate necessities, and down tumbled the market. This is true of the States as well as Canada. These mill owners could not continue to do business at the rates they were selling their lumber, as very often it was below actual cost. Some me had to suffer and sometimes it was those who could least afford it, the unfortunate employees and supplyers, which caused great misery and suffering in the province, while in other instances the companies themselves lost everything and were the only sufferers. I sually the loan companies or banks were secure by mortgage. The province is anxious to have saw mills start, the more the merrier, but from past experience it would be disastrous if another single mill started up without it was prepared to do business at a profit, and thus bring money into the province and protect wage earners and merchants from a recurrence of the disasters recently caused by the failure of big concerns recently run without sufficient capital and business discretion. If there be no unnatural developments in the trade the lumber business will improve, and there may possibly be a return of the good times of 1885 and 1890. As it is the province has seriously suffered from incapable men of meager means embarking in a business which requires the greatest executive ability and abundance of capital. It is greatly to the interest of the province that the present mills should be kept running, as with scarcely an exception they are paying the best possible price for labor and logs; all their business is on a cash basis, and to give an idea of the ar ny of employees sustained by the mills, one company alone pays annually directly and indirectly from \$35,000 to \$40,000 in wages, and this has been carried on since 1890 while the company has been making little more than one new dollar for an old one, besides this, every ship that comes into port leaves from \$5,000 to \$6,000 in the way of stevedoring, towage, supplies etc., which is at once distributed in healthy channels. An arrangement is now being affected among all the mills of the coast looking to the establishment of a uniform range of prices which will probably succeed. This action mill owners have been obliged to take from sheer necessity. It is practically an agreement of the mill owners to only sell at a certain advanced price.

The improved tone of the foreign market may help to naturally advance lumber, but should inexperienced men of no financial substance again rush in, it is feared that it would be disastrous to themselves, the lumber interests, the poor laboring men and the province at large. The lumbering interests of British Columbia are scarcely second in importance to the railroad interests. The city of Vancouver owes her existence to the Canadian Pacific Railway and the lumbering industry and it is her place to discountenance and discourage by every fair means, the ruination of the trade and the abandonment of the industry, by the reckless speculative ventures of incompetent men. The export of lumber last year from Vancouver was considerably in excess 1894.

From the blue books of the province it is ascertained

that British Columbia possesses the greatest timber reserve in the world at the present time. Practically the entire area of British Columbia is thickly timbered, and as yet fire and the logger's saw have not materially reduced this immense source of wealth. The chief timber of the Canadian Pacific coast is Douglas fir. Red cedar comes next, which is used chiefly for shingles. The British Columbia cedar shingles are very durable and are a good substitute for slate, being almost weather proof. Yellow cedar for cabinet work is now also coming into the market. It takes on a fine finish and is used in cabinet work. The other chief timbers are as follows: White spruce for doors and sashes, boxes etc., hemlock, white pine, balsam, maple, ander, large maple, cottonwood, knotted walnut and crab apple.

The leased limits run 20,000 feet to the acre, and there are 524,573 acres leased. In 1894 the total lumber cut was 67,499,277 feet. This year is greatly in advance. The chief trading company in British Columbia has alone cut 40,000,000 feet. The province has an area of 382,300 square miles, and 74 per cent of this is covered thickly with timber.

FISHING INDUSTRY.

The fishing industry in the province of British Columbia has made greater progress in the past twelve months than for any similar period in the history of the province.

The value of fish exported in 1893 was somewhat larger than in 1895, but last year there were more fishermen employed; they got better prices for their fish, and there were more canners to share in the profits.

Since 1895 the value of canned and resh fish has been reduced by the government statistician in making his returns. So that only a fair result can be obtained by comparative statements since that period.

The following statement shows the value of salmon exported for five years:

1891	• • • • • • • · · ·	 \$1,517,060
1892		 1,148,860
1893		 2,916,990
1894		 2,362,714

As is well known by those conversant with the canning industry, as far as salmon are concerned, it has always been thought, that every four years there would be a large run. In the big year the salmon climb the fresh water streams in millions to spawn. In shallow streams at times they are so thick that a canoe is with difficulty propolled through them, and they can be scooped out of the water with the hand. These fish never return to the spawning grounds, but their progeny, after they are big enough to wiggle for themselves, make for deep water, and in four years' time come back to the scene of their nursery days, and set up nurseries of their own.

Eighteen hundred and ninety-three was the big year for salmon, consequently, it was expected that 1894 would be moderate, 1895 small, and 1896 an off year. As a matter of fact 1895 has been a very large year, and surprised all the knowing ones. In explanation there has been but a single theory advanced at all plausable, that is, that the B. C. batcheries are responsible for upsetting the conceit of the salmon experts.

Early in 1895 an agitation was on foot to induce the government to extend the season, when sockeye salmon

othe principal salmon canned) could be eaught from the 25th of August to the 1st of September, and to allow offal, or the unused heads of the salmon, to be thrown in the river. The canners were successful in persuading the government (represented personally by Sir Charles Hibbert Tuppers to their way of thinking. Whether beneficial results have arisen from these concessions, is an open question. Mr. McNab, Inspector of Fisheries for British Columbia, thus expresses himself on the subject to The Commercial correspondent:

"Although I do not think it actually affects the fishing injuriously to throw offal into the river, it certainly renders the water impure temporarily, and I think tends to cause typhoid fever in fishing towns. If the government had hung out a little longer, it is my opinion that we would have had a factory in operation, which would have utilized all the refuse from the canneries, which they would have prepared and sold for fertilizing purposes. As for the seasons being extended, this I do not approve of. The salmon that are in the river from August 25 to September 1 are bound for some spawning ground near by, and are full of roe, consequently, soft and untit for canning and are always refused by the freezing companies. sockeye season is lengthened, it should be closed from August 25 to September 1st, and opened from September 1st to 15th., as during this latter time, sockeyes are bound for spawning grounds further away, before the run, and their flesh is firm as their roe is not so far advanced."

In 1895 there were 20,780,170 pounds of salmon canned.

The following is a comparative statement of the value of all fish exported for five years:

1891												\$3,008,755
												2,849,483
												4,437,963
												3,954,288
												4.426.359

This includes salmon canned, tresh, frozen and salt, sturgeon, halibut, oolachans trout, smelts, rock cod, tooshqua. skill, fur seals, hair seals, fish oil, oysters, clams, mussels, crabs, abetones, shrimps, prauns.

This year there is an agitation on foot to urge the government to permit promiseuous fishing of salmon, with siens and traps. The agitator's plea is that the Americans at Point Robert are allowed to slaughter the fish in this way, and thus they are forced into an unfair competition with the U.S. fishermen.

It is well for these greedy fishermen that there is a national government to keep them in check. If all restraint were taken off, we would soon empty our rivers of fish as they have done in the States, by permitting promiscuous fishing. If the mothers were all lured into a trap to their death before they could reach the spawning grounds, propagation would cease, and an industry, which may last for another 50 years, which is one of the chief sources of revenue to the Prevince would be at an end in 5 years. As it is, with strict regulations, careful nursing, and artificial hatching, the gap caused by "off years" seems filling up, and off years are a thing of the past.

The English capitalist is commencing to cut a big figure in the salmon industry, as in all other industries in the province. It is said that next year all the present canneries not aiready owned in England, will be transferred to an English syndicate, but that five more canneries will be built with private capital, on the

Fraser. Some think this is a menace to the trade, as the same number of fish will have to be divided among more canneries. Others think there will be enough fish for all.

There were forty-four canneries in operation in the province last summer. Two thousand persons drew wages during the season, \$2,000,000 being distributed among them. The season lasted eight months.

Five million fish were hatched artificially from salmon roe in 1895.

Eastern oyster beds and lobster beds will be tried as an experiment in the Province, probably this year.

In Manitoba the system of artificial hatching is known to the readers of The Commercial, but salmon hatching is conducted so differently that it might be interesting to learn how it is done. The eggs of white fish are so glutenous that they adhere together, and it is necessary to keep them in bubbling water to separate them, and prevent them moulding. With salmon eggs it is different. A pan is placed at the foot of the operator, who spreads the ripe female salmon on his knee, and vents the eggs into the pan, partially filled with water, by running the hand firmly along the fish from head to tail. The male is vented in the same way, and the two vents are then brought in contact by slightly The egg at first is the size of a shaking the pan. small pea and quite soft. At the end of 24 hours the egg becomes hard, and is the sign of impregnation. The impregnated eggs are placed in wire trays, with interstices large enough for the water to flow through, but small enough to hold the eggs. The trays with the eggs are placed in troughs of constantly running water, and when the fry is hatched, he wriggles through the wire tray, down the trough and into the tank; for some time the egg is attached to him and he feeds on it, but as soon as he grows around the egg, as it were, he must be fed. The fry is then towed in oblong boxes by steamers far up the different lakes in the province and allowed to escape,

The salmon spawns in the following way naturally. The male digs a half moon trench in the sand, with his hooked lower jaw, which is given him by nature only during the salmon season, but the poor fellow works so hard in a tough river bottom sometimes, that he rubs off half his nose. When he has the trench dug, he poises over it, trembles his fins to keep the fine sand afloat, so that the trench will not fill up. When the female is ready, he slips to one side until the eggs are deposited in the trenches. He then goes up stream about his own length and the vent floats down and mingles with the eggs. The running water soon fills up the trench. In case when there is difficulty in depositing the roc. humped nosed salmon (the cloctus of the species), renders assistance by swimming underneath the female with their humps. Hundreds have proved that the foregoing is correct by actual observation, as when the season is at its height in almost any clear shallow stream, the salmon can be watched spawning from the shore.

In 1896 it is expected that large operations will be carried on in the B. C hatchery, while 5,000,000 white fish will be hatched and placed in the lakes of British Columbia.

AGRICULTURE IN BRITISH COLUMBIA.

British Columbia is not an agricultural country for revenue and may only hope to eventually supply her home markets. There are two kinds of land that might be used for farming in the province. That along the

Fraser valley, which is an alluvial deposit, and the timbered high lands. The first referred to is on Lulu Island, and what is known as Pitt Meadows (redeemed and dyked) and at other points along the Fraser river. This class of land is suitable and mostly used for dairy farming and cattle raising. On Lulu Island a good deal of this land is offering on easy terms the first two years, no cash. On Pitt Meadows also land can be leased for payment of dyking assessment and draining. The alluvial land is very rich and when properly dyked highly productive. On the other hand the high land which is more or less heavily timbered according to location, is mos suitable for fruit growing, but it is so difficult to clear, that it would pay the intending settler to purchase land all ready cleared, at say \$40 an acre, than uncleared land at \$5 an acre.

On the high lands a settler should go into mixed farming and have a capital of \$2,000 to insure himself of a competency, for he would find that the soil is very different from that in Manitoba, which in its native state, is but waiting for the plough. Small fruits, such as apples and plums, are very prolific in the Province, but the settler should be in easy access to railroad or steamboat, and in this respect the alluvial lands along the Fraser are most fortunately situated.

Dairying is progressing in the Province. Creameries have recently been erected in some of the principal municipalities, as was expected from result of the recent lecturing tour of Prof. Saunders and the Dominion Dairy Commissioner, Other municipalities are arranging to erect dairies. The creameries are turning out a very good article, which is selling at a much higher price than imported creamery. The Dominion Commissioner and his able assistant, Mr Ruddick, during their visit were astonished at the possibilities open to the farmers in raising poultry and hogs, and in dairying. Since the Commissioners have left, the farmers seem to realize that they have been wasting valuable time, and are more intelligently operating their mixed farms, with the result, that during the last six months of 1895 the imports of the products of the farm very materially fell off, and it is expected that the falling off will be much more marked in 1896. One feature of the fruit growing is, that in 1895 a partial combination of all the fruit growers in the province, resulted in much experience being gained, and better prices being This year the fruit growers of British Columbia are as a unit for business purposes, and very favorable results are expected from shipping fruit to Manitoba and the Territories. The C. P. R. have been very attentive to the petitions of the farmers of British Columbia, and have been doing all in their power to help them find a market for their products. Several concessions have been made by them in the matter of shipping fruit, and it is said further concessions are to The Provincial Government are be made this season. also generously encouraging desirable settlers, and have made large grants of land to colonists. The members of the Scandinavian colony, settled by the Minister of Immigration, are very much pleased with their deed of land at Bella Coola from the government, and by their frequent letters are happy and contented in their new home.

Very briefly by districts, the agricultural report would be as follows: Cassiar, non-productive, agriculturally, contains 44,000,000 acres, in many parts suitable for stock raising, but devoid of access by roads. Very thinly populated. Weather rather severe for farming. Cariboo:—It has often been said that

Cariboo had a great agricultural future before it. The Peace river plains are particularly well suited for ranching, but not yet settled. Roots grow to enormous size in Cariboo and hay is abundunt. The climate is beautiful, said to be almost perfect; settlers of Cariboo live to a great age.

Chilcotan country is also filling up with farmers. Roots and small fruit are successfully raised.

The New Westminster district is the most important agricultural district in the province.

With the exception of the Scandinavians already referred to, there are few settlers in the northern part of the district. At Bute Inlet, in a southerly direction, settlers are coming in and the farmers are successfully embarking in dairying, cattle ranching, and mixed farming; while their waters teem with fish. The great drawback is lack of transportation for their products, but this is being gradually overcome by reduced rates offered by the steamboat lines. One hundred miles south are Howe Sound and Squamish Valley, where more farms are to be found. The Squamish Valley, which is close to Vancouver, will go in for fruit growing and poultry, raising hogs and dairying, owing to their proximity to the cities.

North Vancouver is hilly, and has not yet felt the plough. The hillsides would be suitable for sheep pasturage. The Province has recently divided 2000 acres of land owned by them in Burnaby municipality, and sold it to intending settlers on easy terms. Sixty holdings have been taken up and settlers are making fair returns. South Vancouver is also increasing its farms, but as the municipality is close to the cities of Westminster and Vancouver the land is held rather too high for them to increase very fast. The reclaimed lands in some parts of the province are, however, doing well.

The alluvial lands already spoken of, are in the municipalities of Richmond, Delta, Langley, Surrey, Matsqui, Upper Sumas, Chilliwack. Chilliwack is called the garden of British Columbia, and it certainly leads in dairying.

Kent, Mission, Maple Ridge and Dewdney are also of more or less importance as farming centres.

Yale in the interior contains 13,500,000 acres, is most famed for agriculture, particularly for cereals and fruit. While in Westminster district there is too much rain, in Yale there is hardly enough and irrigation has to be sometimes resorted to.

Beyond North Bend, at Lytton, Spences Bridge, Nicola, Ashcroft (where the famous potatoes are grown) are scattered many farms, while at Kamloops and surrounding it, probably the best fruit in the Province is grown. Wheat, oats and hay are also grown in small quantities.

There are also many farms in Grand Prairie and Salmon River. In the Okanagan Valley there are magnificent orchards, and the growth of cereals is comparatively large. About eight per cent. of the land in the valley is cultivated. A large percentage for British Columbia. Two thousand five hundred hogs and 63,500 tons of fruit were shipped from Okanagan in twelve months.

Spellumacheen, Lillooet and the Kootenays, about complete the list of agricultural districts. In these districts cattle raising, dairying and mixed farming are on the increase.

When it is taken into consideration the large available areas of agricultural land in the Province and the large acreage under cultivation, the natural conclusion

Is arrived at, that with better means of carrying, freight and more roads in the interior, British Columbia will soon be in a position to supply her home markets, and thus save to the Province the large amount sent out annually for food supplies.

IMPORTANT TO GROCERS.

OMETHING new which is of special interest to grocers is the invention known as the computing scale. It is manufactured by the Computing Scale Co., of Dayton, Ohio. This scale has had a very large sale in the United States considering the time since it was first introduced, over 20,000 now being in use in that country. A large number have also already been sold in Eastern Canada and many testimonials of the most pleasing character have been received from Canadian business men who have used it.

The computing scale was introduced into Manitoba last fall, and it is now handled here by W. Geo. Evans, who has his office at 222 McDermott Ave. Those who have used the scale here are greatly pleased with it, and they include the lead 3 retail grocers of the city. We may mention the Hudson's Bay Co., Geo. Craig & Co., D. W. McLean & Co., and J. G. Hargrave & Co., any of whom would testify to its merits. The Hudson's Bay Co. have a number in use and they will extend the use of the scale to all their stores.

It is difficult to describe this scale in writing, but an ocular demonstration of ten minutes would convince any one of its great merits. At first glarce it appears somewhat complicated, but when its working is explained, it is seen to be perfectly simple, and as easily handled as an ordinary counter scale. In fact any one who could weigh out a pound of tea on an ordinary scale, could handle this one.

Without trying to describe how this scale works, we will simply tell what it does, as was practically demonstrated to a representative of The Commerciai a few days ago. In the first place, this scale saves about half the time of the clerk in weighing the parcel, as compared with the ordinary scales now in use. While the clerk is weighing the parcel in the old way, he can have it weighed and the price computed by the new scale.

The saving of time, however, is not the most important matter. The saving of direct loss in weighing out groceries, etc, is of greater importance than that of time. The scale will show to a quarter of a cent, the value of a package. There can be no loss from giving over-weight, as the scale will show the exact value of the parcel, and the merchant or clerk can see at a glance exactly what he is giving. Every grocer knows that the loss in over-weight is very great. The natural tendency of the ordinary scale is to give overweight, as it takes a little over-weight to bring the scale up to the balance. In this scale a fraction of a cent over the amount required will be shown by the scale. The scale in fact weighs the package, shows the price per pound, and also shows the total value of the package to a fraction of a cent. It saves all figuring up to find the value of the package, and renders it impossible to make any mistakes in calculating. over-weight can be given; no mistake can be made in calculating the value of the package, as the scale shows the value accurately to the fraction of a cent; and there is no loss of time in figuring up amounts of each purchase. This scale appears to be really a grand thing for the grocer, and it should be seen at the earliest opportunity.

FLAX SEED AND OIL TRADE.

IIIE production of flax seed in Manitoba last year is placed at 1,281,000 bushels. This is a much larger quantity than is required in all Canada for home crushing. The total crushing ca; zely of all mills in Canada aggregate under 400,000 bushels, and is estimated at nearer 350,000 bushels. Thus the crop of Manitoba alone last year is sufficient to supply all the mills of Canada for three years.

Of this total crushing capacity, about 100,000 bushels is attributed to the mill in Winnipeg, which is the only mill in the West. In Eastern Canada there is also only one mill of any importance, and this represents the balance of the crushing capacity of the Dominon.

While Manitoba now produces a much larger quantity of flax seed than can be crushed in the country, it is surprising to learn that large quantities of linseed oil are imported into Eastern Canada, principally from England. This is a peculiar situation. We have a large surplus of the raw product, and yet we are importing large quantities of the manufactured article.

The production of linseed oil in Canada is not much more than sufficient to meet one half of the home requirements and the balance is imported. The question is, why should we not manufacture all the oil required for home consumption, seeing that we have a plentiful supply of raw material to work upon?

It may be further stated that imports of linseed oil are subject to a duty of 20 per cent. ad valorem. Thus, while the consumers of the country are paying this duty on nearly one-half of the oil used in the country, the producers of flax seed are obliged to sell in an open market, because they produce more seed than is consumed at home, and consequently the price will rule at or near an export basis. It would, therefore, evidently be an advantage to producers of flax seed and also to consumers of linseed oil, to have the full requirements of oil manufactured at home.

As Manitoba is the principal source of supply of the raw material, there would appear to be a good opening here for the establishment of linseed oil mills. It is estimated that it requires 25 bushels of flax seed to produce a barrel of oil. Instead of our present capacity of 4,000 or more barrels, we should therefore be making fully 15,000 barrels of oil annually. All of this increased capacity would be required in Canada for home consumption, and the raw material is at hand for this enlargement of production.

We have said nothing about the oil cake or linseed meal. This is a very valuable food for live stock, and it should only be necessary to make its merits generally known to our farmers and feeders, to lead to a demand sufficient to consume the oil cake or meal.

LUMBERING IN WESTERN CANADA.

ally spoken of as a vast prairie country, yet they are not without great timber resources. The northern and eastern portions of Manitoba are principally covered with timber, spruce predominating. Bordering Manitoba on the east is a great timber country, extending east, north and south for hundreds of miles. A large portion of Saskatchewan and Alberta Territories are ecvered with timber, and farther north again in the unorganized regions there are vast forests. British Columbia is known as a lumber country of vast extent and great wealth, but the lumbering interests of

the latter province are dealt with in another article, so we will not speak of them here.

The principal source of lumber supply for Manitoba and the Eastern portion of Assiniboia territory is the Lake of the Woods region. The mills of this district are located at and near Rat Portage, on the Main line of the P. P. R. At this point the railway touches the lake, thus affording shipping advantages for the lumber, while the lakes and streams running into it, afford facilities for gathering in the saw logs to the mills. The lumber cut at Lake of the Woods is principally white pine, with some red pine. Most of the mills of this district were amalgamated into one company a few years ago, known as the Ontario and Western This concern owns six mills at Rat Port-Lumber Co. age and Keewatin, and lately they have established a sash, door and box factory in connection with their This company employs about 500 men. Next in importance is the Keewatin Lumber Co, which owns and operates a large mill at Keewatin, with a capacity of 15,000,000 feet per annum. These two concerns comprise the principal lumber manufacturing interests of the Lake of the Woods district.

Tributary to Lake Winnipeg is a large area of timber country, and a portion of the Maxitoba supply is drawn from this region. Spruce is the principal timber cut there.

Winnipeg has one saw mill of considerable capacity which cuts logs brought down tributaries of the Red river, from a timber district in southeastern Manitoba. The timber is white and red pine, spruce, etc. Another mill is located at Whitemouth on the Canadian Pacific railway, east of Winnipeg, and still another mill at Brandon, the latter supplied with spruce timber brought down the Assiniboine river from the Riding Mountain district. These comprise the principal mills of Manitoba, though there are a number of smaller mills at other points engaged in sawing for local trade.

In the northern portion of the organized territories. Prince Albert and Edmonton are the principal lumbering points. Both these towns are situated on the North Saskatchewan river, though a long distance apart. At Prince Albert, particularly, the lumber industry has assumed considerable importance.

In Western Alberta, comprising a portion of the Rocky Mountains and bordering country, there is abundance of timber, and there are several mills on the line of the Canadian Pacific railway in the Bow river valley, in Alberta, principally at Calgary. The western portions of the territories draw their supply of lumber principally from these Alberta mills, or from British Columbia. There are several mills on the main line of the Canadian Pacific railway in the eastern portion of British Columbia, which ship lumber eastward into the prairie country, but they cannot ship as far east as Manitoba to advantage.

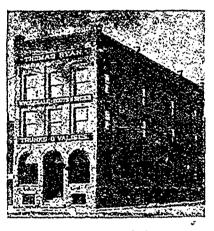
The large coast mills of British Columbia also send considerable lumber into the prairie country, but it is only special classes of lumber that they can ship so far east as Winnipeg. Lumber from the British Columbia coast mills which comes to Winnipeg is principally cedar siding and fir flooring. In common boards, dimension, etc., they cannot compete with the pine and spruce cut so much nearer to the Manitoba consuming markets. British Columbia red cedar shingles, however, have come into general use in Manitoba, owing to their superior quality as compared with the native pine.

The lumber trade has been dull for the past two

years, owing to the very low prices which have ruled for grain, rendering the farmers unable to spend much in building. Stocks have now been largely reduced, however, and with the enormous crops harvested last year, the lumbermen expect a more active trade next summer. On this account they are largely increasing their cut of logs this winter. The logs are cut in the winter and hauled out to the bank of the streams, and then floated down to the mills or to navigable water in the spring.

A NEW WHOLESALE WAREHOUSE.

Warehouse erected in Winnipeg last year by Thos. Ryan, wholesale dealer in boots and shoes. This warehouse is situated on the corner of King and Bannatyne streets, a short distance from the market and city hall, giving it a very central location in the heart of the wholesale quarter of Winnipeg. The building is three stories high, besides the basement. It is substantially built, with heavy stone basement walls and brick superstructure. The ground size is 28 by 89 feet. The building has only recently been completed, and it was occupied about the first of the year



by Mr Ryan. The private and business offices and sample room are located on the ground floor, taking up the front portion of the building. This part of the building is handsomely fitted up, the apartments being divided by crystaline glass plates, with panels of ground and engraved glass. In the rear of the office and sample room a portion of the space is fitted with cartoon goods, very conveniently arranged in aisles, according to numbers. The lave in the rear of the building affords good shipping facilities, the remaining portion of the ground floor being taken up for the shipping room. The basement is one of the best in the city. It is well lighted, and with a solid cement floor is as dry and nice as the upper floors. The two floors above are used for storing stock, the second floor being taken up at present with winter goods, and the third floor with heavy wear principally.

The building is fitted with all conveniences, including an elevator, water, gas, furnace heating, etc.

Mr. Ryan may be classed as an old timer among the business men of Winnipeg. He first engaged in the retail boot and shoe trade in the early days of the city, growing up with the place, and when the new western metropolis began to take on airs, Mr. Ryan, keeping pace with the spirit of the times, erected a fine stone building on Main street for his retail trade. Later he went out of the retail trade and has now erected this substantial structure to accommodate his wholesale trade.

KEEPS IN TOUCH WITH THE



PARSUNS PRUDUCE CO..

AND OCCASIONALLY TELEPHONES FOR

FANCY DAIRY AND CREAMERY BUTTER.

EGGS AND CHEESE.

THE LIVE MERCHANTS of Vancouver, Victoria and the Kootenay Country of British Columbia are dealing with them largely,

I KNOW WHERE TO GO.

HE LARGEST COMMISSION MERCHANTS in the Canadian Northwest.

THE ONLY HOUSE giving their entire attention to Butter, Eggs and Cheese.

Their NEW COLD STORAGE WAREHOUSE. - nd.

and with a capacity of 50 cars will be ready

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183, 185 and 187 THISTLE STREET

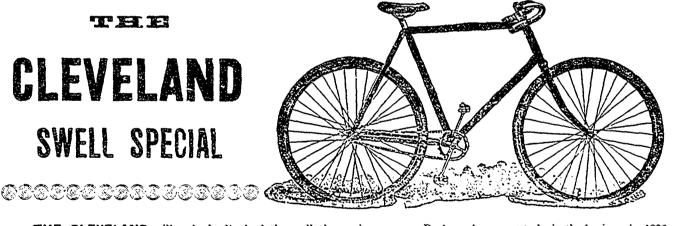
rough system of Refrigeration.

business JULY 1st. NEXT.

THE

CLEVELAND

SWELL SPECIAL



THE CLEVELAND will undoubtedly lead them all the coming season. Dealers who expect to be in the business in 1896 will do well to write us for descriptive catalogue before making contracts. In addition to this strictly high grade wheel, we are general agents for Manitoba and N.W.T. for the ENVOY and FLEETWING, popular Bicycles at popular prices,

THE FAIRCHILD V. & M. Co.,

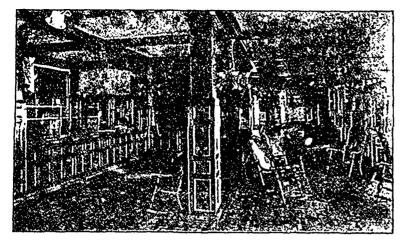
WHOLESALE AND RETAIL DEALERS IN

FARM IMPLEMENTS, THRESHERS & VEHICLES,

John Deere Plaws, American Monitor Press Drills and Seeders, Moline and Speight Wagens, American Advance and J. L. Caso Threshers, Canada Carriago Co.'s Carriagos, Floury Grain Crushers

WINNIPEG, MANITOBA.





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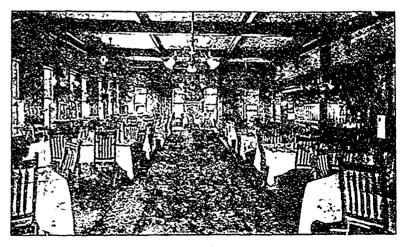
ROTUNDA AND OFFICES.

RE-CONSTRUCTED AND RE-FURNISHED.

HIS HOUSE has accommodation for over 200 guests, has every modern luxury to be found in a hotel. Bedrooms and suites of rooms with Bathrooms and Lavatories attached, and is a model for ventilation, light and comfort.

The fire prevention and escape facilities are perfect, and preclude any chance of accident. The magnificent dining room has no superior in Canada. The parlors are luxuriously furnished, and the Rotunda and Reading Rooms, spacious, brilliantly lighted and cosy and in every other respect the house is

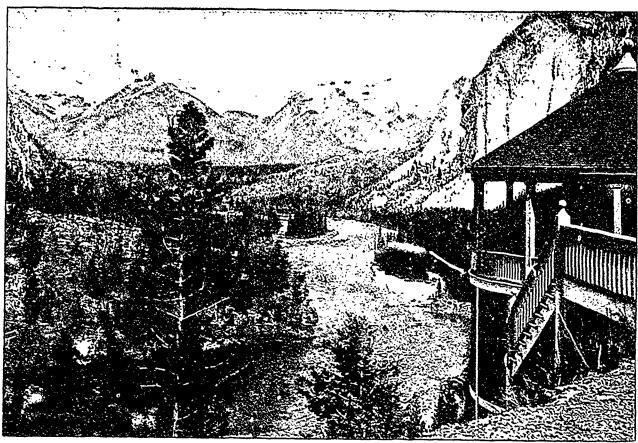
The Palace Motel of Western Canada.



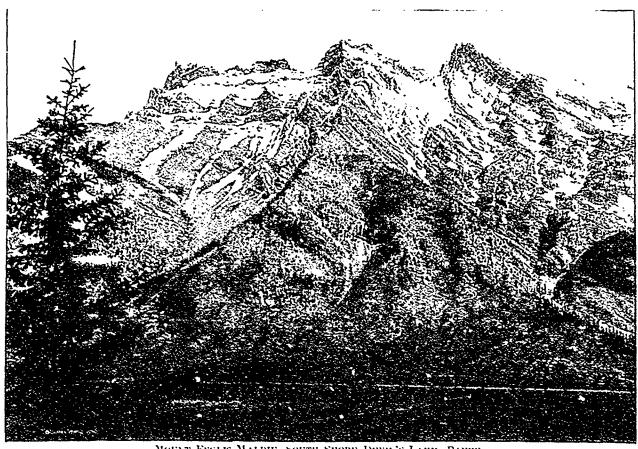
DINING ROOM,
100 x 40 Feet. Capable of Scatting 200 Guests.

It is by all odds the most convenient house in the City for Commercial Travellers, being in the centre

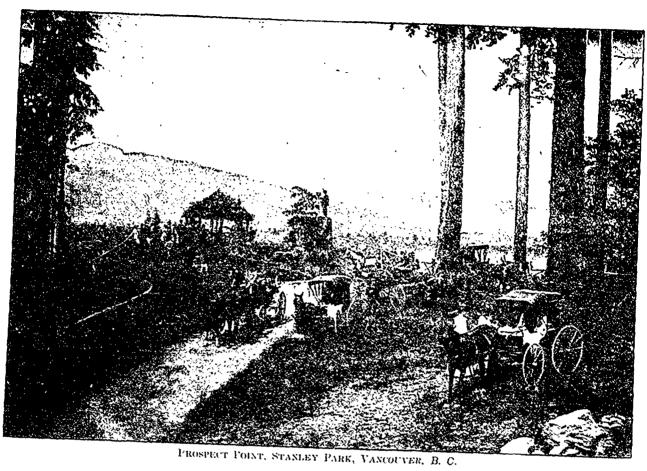
of the City, and families will find in it the acme of comfort.

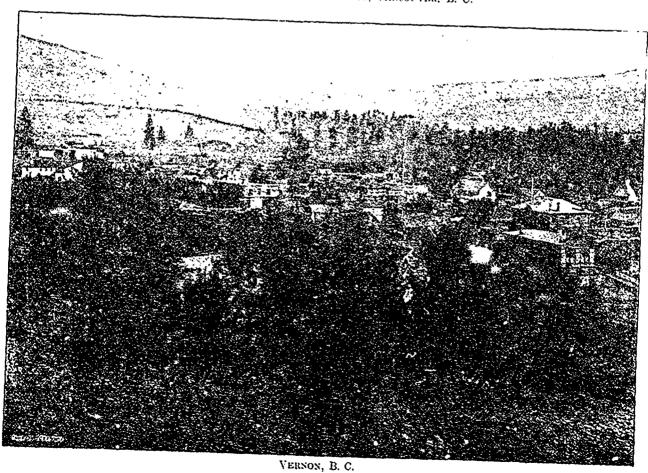


Bow I IVER VALLEY, FROM C. P. R. HOTEL BAND STAND BANTE.



MOUNT ENGLIS MALDIE, SOUTH SHORE DEVIL'S LAKE, BANFF.





MCCORMICK MOWERS and

McCORMICK MACHINES cut one-third of the worlds crop in 1895; over 500,000 of them being in use. They have been in the front rank since 1831. They will lead again as usual in 1895,

THE NEW LIGHT STEEL HARVESTER AND BINDER needs only to be seen and examined in order to be appreciated and classed as the "King of the Harvest."

THE No. 4 MOWER is well known to the public, and has made a record for itself unequalled by any other machine ever introduced in this country.

McCORMICK TWINE is an arti that the farmer can depend upon to give satisfaction, for the very good reason that we have an interest in supplying good twine to be used in our machines. We have reliable agents at all the principal points in Manitoba and the Northwest Territories.

McCormick Harvesting Machine Co.

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Branch Office: WINNIPEG, MAN. W. A. CAVANAUGH, General Agent

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On Improved City and Farm Properties. Easy Terms. Expenses Moderate.

A Few Good Improved Farms for Sale Also Wild Lands. Low Prices.

London and Canadian Loan and Agency Co. 195 LOMBARD STREET.

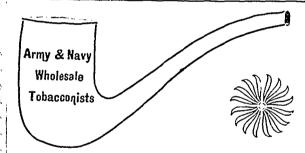
STOCK-RAISERS AND DAIRYMEN!

REDUCED FOR THIS AND NEXT \$16 per ton

Including Bags. Cash with Order.

For Car Lots, write for Prices,

WINNIPEG LINSEED OIL MILLS.



Brown & Co.,

Wholesale Dealers and Importers of

Pipes, gars and Tobaccos.

CUR SPECIAL BRANDS OF CIGARS

Army and Navy Specials Pride of Winnipeg

Pharaoh Great West Blue Jackets

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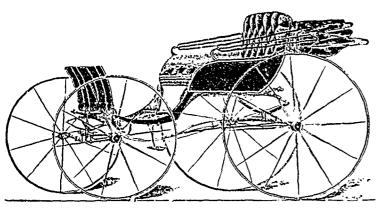
Also full Stock of English, American, Turkish and Canadian Tobaccos and Cigarettes.

A Full Line of English, French, German and Turkish Pipes.

Complete stock of

537 Main Street, WINNIPEG.

SMOKERS' SUNDRIES.



J. MAW & CO.,

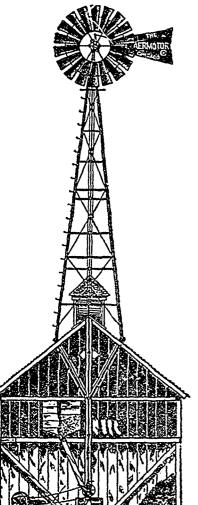
Wholesale and Retail Dealers in

Carriages, + Harness, + Cutters,

Aermotor Wind Mills and their Attachments, Pumps, Feed Grinders, etc.

OFFICE AND SHOWROOMS:

PRINCESS STREET, MARKET SQUARE, WINNIPEG, MAN.



MODEL POWER OUTFITATIVOR DS FAIR .

HEN MAKING a purchase always select the best as it is the cheapest in the end.

We are the sole representatives of the

Brantford Carriages
AND THE
Aermotor Windmills

manufactured in Chicago, which have proved to be the best on the continent. There are other concerns claiming to build this mill, but be not deceived, they are only imitators, and very poor ones at that; and we can prove it. We will sell you a Chicago Aermotor as cheap as the poor imitators. Only give us a chance before placing your order, and be convinced.

We also carry a full line of Pumps, both for hand and windmill power, and a full line of Straw Cutters, Wood Saws, Harness, etc. We have also the sole control of the Vessot Grain Grinders.

The Massey-Harris Co. represent us at all their agencies throughout Manitoba and the N.W.T.

Address, J. MAW & CO.,

144 Princess Street, Market Square, Winnipeg, Man.

NEW WHOLESALE

STATIONERY BUSINESS

OVE, MCALLISTER & CO. beg to intimate. that about 1st March, they will open out with a stock of Stationery, Books, School and Office Supplies, Printers' Stock, Wrapping Papers, Bags, Twines, Wall Papers, Pipes and other Goods usually handled in a Stationery business.

Messrs. Love and McAllister, having for some years represented Messrs. Parsons, Bell & Co., and latterly The Consolidated Stationery Co., are in a position to know the wants of the Trade, and they hope that that, combined with the personal attention they will give to the business, will is ist them in their efforts to secure a fair share of you, orders.

1.., M. & Co. are in a position to buy in the best markets. on the best possible terms, and will thus 'be able to meet all fair and honest competition.

They have secured those central and commodious premises at 173 McDermott Ave. (immediately behind the P.O.) known as the Mitchell Block, where they will be pleased to see any of their friends, or have communications from them. Their Travellers will start out shortly with a full line of samples, when a kindly reception is asked for them.

LOVE, MOALLISTER & CO.,

173 McDermott Avr., Winnipeo. February, 1896

Wholesale Stationers.

THERE IS NOW BEING STARTED by the New-York Life Insurance Co. an organization to be known as

THE NYLIC,

embodying an absolutely new and unique method of compensation by which men of integrity, ability and energy, WITH OR WITHOUT EXPERIENCE, can NOW make Life Insurance their business, and secure a Definite Income continuous' throughout life.

For particulars, apply direct to the Company,

JOHN A. McCALL, President,

346 Broadway. New York City.

A STORY OF HIGH PRICED BUTTER.

URING the past two years, when choice dairy butter was begging a purchaseratten to fourteen cents a pound, old Winnipeggers must have looked back over the early eighties just after the boom, when choice butter sometimes touched fifty cents, and butterine or oleomargarine was quoted as high as thirty-two cents wholesale, and wondered if ever a semblance of these prices would be again reached.

In those days four-fifths of the butter used in Manitoba had to be imported, and not infrequently the butter on the table of a leading hotel or restaurant smelt more powerful than pleasant. In short an ample supply of good butter could not be had, although from the Eastern provinces and Western states the import supply kept coming in, in quantity sufficient it not in quality desirable.

It was the summer of 1883, and the writer knowing something about the butter producing points in the States of Iowa and Minnesota was going around posting importers as to where to write for supplies. Calling upon one wholesale dealer in the north end of the city, he found that merchant puzzled to fill a railway construction camp order with medium grade stuff. Pointing to about a dozen tubs of butter in a corner he said: "I cannot send that stuff, for it has turned in flavor and smells too rank." It had to be rank to be unfit for medium grade in these days, but the merchant had some conscientious scruples about aroma.

In conversation the writer described the machine known as a butter worker. How by a process of rolling and squeezing while a spray of pure water fell upon the butter all disagreeable smell could be taken away, and by resalting and repacking the butter could be made sweet and palatable, even if the grain was destroyed, all that was necessary being, that the butter be used soon, as it would not keep like new made. To all of this the merchant listened attentively, and liked the idea. A few days later the writer called upon the same dealer, and was told by his office boy that he was up stairs at work. Up stairs the writer went, and there was the merchant at butter working. He had nailed together the most primitive kind of a machine, consisting of a shoot like a miniature steamboat gangway, a foot higher at one end than the other; about five feet in length, eighteen inches in width, and supported by four rough two by four scantling legs, while at the higher end another two by four scantling towered two feet above the box, and on top of this post was a tin can, perforated with several small gimlet holes, from which a spray of cold water was playing upon a mass of butter in the trough below, and running down over the lower end into a tobacco pail below. With a handroller of very rough make, the merchant was rolling, pounding and flopping the butter around, while the odor coming from it was anything but pleasant.

It is best not to say much about the operation, but the writer learnt afterwards that twelve tubs of medium grade butter were sent out to the different camps of a certain railway contractor, and they were the sweetest and best eaten in those camps during that summer. The merchant was paid for them a price away beyond what is now paid for the finest creamery butter made in Manitoba.

The writer has several times tried to get possession of that first butter worker used in Manitoba, but the owner sacrilegiously consigned it to the stove a few

years ago, and as the writer believes, to try and hide from the outside world the fact that he had ever engaged in butter working. Now is the time for the writer to get even with him on this score, by giving him dead away.

Who at the present time would accuse Mr. W. M. Rublee of Rublee, Riddell & Co., of being the pioneer butter worker of Manitoba? But question it as you may the honor (?) belongs to him.

A BIG MILLING CONCERN.

HE Lake of the Woods Milling Company is one of the very largest flour milling concerns in Canada, taking second place only in this respect. As regards Manitoba wheat, however, it is the largest concern grinding Manitoba wheat exclusively. The company operates two large mills, one at Keewatin on the main line of the Canadian Pacific Railway east of Winnipeg, and one at Portage la Prairie, on the Canadian Pacific Railway main line west of Winnipeg.

The first mill of this company was established at Keewatin. This point was selected on account of its splendid water power, while it is also a convenient point for milling, being on the direct line between the great wheat fields and the eastern consuming markets. The Keewatin mill is the largest mill in Canada, the capacity being 2,200 barrels. The mill is kept right up to the times, and all modern milling improvements are adopted as fast as their value is proved. The minimum water power of the mill at lowest head is 1,300 horse power. No trouble with ice has ever been experienced, and the flow of water is abundant.

There are two large elevators in connection with the mill at Keewatin, with an aggregate capacity of 650,000 bushels. A cooper shop for the manufacture of flour barrels is also conducted in connection with the Keewatin mill. The cooperage was largely extended and fitted throughout with new machinery during the past year, and the barrel now made is claimed to be the finest flour barrel turned out anywhere. The barrels are made of poplar wood, cut near the mill. This is the only mill in the west putting up flour in barrels to any extent. A complete machine shop is also run in connection with the mill. A new shop was built within the year, and much new plant added including machines for grinding or corrugating rolls. It is the most complete machine shop in connection with any mill in Canada. The flour warehousing in connection with the mill has a capacity of 50,000 barrels.

The Portage la Prairie mill is a compound condensing steam plant, with a capacity of 700 barrels of flour per day. An elevator in connection with the mill has a capacity of 175,000 bushels. The entire plant is driven by a 300 horse-power Wheelock engine. This mill is located in the centre of the most closely cultivated wheat region of Canada, and a large amount of wheat is purchased right at the mill door. Like the Keewatin mill, the plant is first class, and is kept so by continual improvements.

The Lake of the Woods Milling Company takes special pride in its country elevator system. Its elevator system, including the mill elevators, is the largest in the West. Elevators have been established at a large number of country points, to enable the company to buy wheat direct from the farmers, and the best wheat districts have been selected for the elevators. The following is a list of the points where elevators have

THE COMMERCIAL—ANNUAL SUPPLEMENT.

been established, in addition to the elevators in connection with the two mills, with the capacity in bushels of each elevator: Carberry 35,000, Douglas 35,000, Griswold 35,000, Virden 35,000, Elkhorn 35,000, Fleming 45,000, Moosomin 45,000, Indian Head 25,000, Souris 25,000, Reston 45,000, Hartney 30,000, Melita, 40,000, Carman 20,000, Holland 20,000, Treesbank 45,000, Methven 30,000, Carroll 45,000, Gretna 20,000, Altona 45,000, Rosenfeld 12,000, Plum Coulee, 20,000, Winkler 45,000, Monden 45,000, Thernhill 20,000, Manitou 45,000, Ninga 45,000, McDonald 30,000, Arden 45,000, Franklin 45,000. Dominion City 25,000, and a warehouse at Newdale, 18,000. Of this list of elevators, those at Fleming, Moosomin, Reston Treesbank, Carroll, Altona. Winkler, Morden, Manitou, Ninga, Arden, Franklin and Newdale were built last year, and the

LAKE PLEWOODS MILLING Co. I.T.

COMPANY'S ELEVATOR AT CARRERRY.

elevator at Dominion City was acquired by purchase This shows that the company has greatly expanded its operations within the year. These elevators are all well built and substantial structures. The company also has elevators leased at Alexander, Glenboro, Neepawa and Hamiota, giving a further aggregate capacity of 125,000 bushels. The accompanying cut shows the design of the country elevators of the company. The cut is an exact reproduction from a photo of the 35,000 bushel elevator at Carberry. elevators in connection with the mills are supplied with the best cleaning machinery. The company also has a large flour warehouse in Winnipeg, which was built last fall, centrally located on the Canadian Pacific Railway track, and cars can be unloaded in it under cover.

The principal business office of the company is in Montreal, where Robt. Meighen, president and managing director, and W. A. Hastings, vice-president and general manager, make their headquarters. The company has a large storehouse, and a large stock of flour is carried there. Geo. Hastings, general-superintendent of plant, buildings and manufacturing, makes his headquarters in Winnipeg. The grain buying department is in charge of S. A. McGaw, who also has his headquarters at Winnipeg. The general business office of the two mills, now located at Keewatin, is to be moved to Winnipeg next month, thus consolidating the office of the superintendent, the offices of the grain buying department, and the general business offices of the mills, in Winnipeg.

The trade of the company extends from ocean to

ocean, a large business being done in the Eastern and Maritime provinces and west through to the Pacific coast. The company has done some export trade across the Atlautic, but the business is mainly domestic, and its export business has been limited, owing to the fact that the domestic demand has taken most of the flour the mills are capable of turning out. The mills are kept running constantly, and occasionally if any surplus is accumulated, it is exported. The export demand for the company's brands is good, but the domestic demand takes the great bulk of the product of the mills, and for reasons well known to millers, the domestic trade is given the preference.

The attending success of this vast enterprise, employing a small army of men in its various manufacturing. grain buying and business departments, is a matter of great importance to this country, as it is by such enterprises that the resources of the country are developed and its interests advanced.

WINNIPEG CLEARING HOUSE.

Since the establishment of a clearing house in Winnipeg, the business of the banks has shown considerable expansion. The gain during 1895 was 9.50 per cent., compared with an aggregate increase of 7.58 per cent. for all Canadian clearing houses. Follow-

ing shows clearing house returns at Winnipeg for the past two years, by months:

	1894.	1895.
January	\$4.318,346	\$4,067,468
February	3,132,537	2.721,028
March	3,510,411	2.929.438
April	2 958,886	8.098 079
May	8,455,539	4.156,282
June	3 329,427	3,865,184
July	3,570 221	4.038 846
August	3,695 874	3.937.780
September	3,975,406	4,008,906
October	6.786.730	7.911 958
November	6.607.498	8 503.272
December	5,199,672	6,640,454
	\$50,510,647	\$55,873,630









Manufactured from High-Grade American Steel Wire

SUPPLIES, DAIRY

Churns, Cream Cans and all classes of Woodenware and Tinware.



We can supply Boilers, Engines. Vats and all appliances necessary for complete equipment of Creameries and Cheese Factories.





Martin, Mitchell & Co.,



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

CONTRACTOR CONTRACTOR



OFFICE: GRAIN EXCHANGE BUILDING,

WINNIPEG. MANITOBA

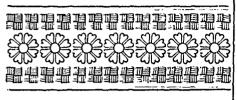
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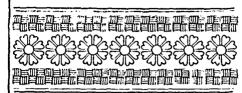


Office 13, Grain Exchange,

WINNIPEG, MANITOBA.







MANITOBA HOTEL.

MANITOBA HOTEL,

WINNIPEC, MANITOBA.

F. W. SPRADO, MANAGER.

Rates: \$3 and Upwards. Bathrooms in Connection with BEDROOMS.

\$

THE MANAGEMENT MAKE A SPECIAL FEATURE OF

THE DINING ROOM.

CUISINE AND SERVICE IS OF THE VERY BEST.







DINING ROOM

WINNIPEG BOARD OF TRADE.

Synopsis of the Report of the Council for the Year 1895-The President's Address.

HE seventeenth annual meeting of the board was held on February 4, when the annual report, reviewing the work of the board for the past year, was presented and adopted. The following is the address of retiring president, R. T. Riley:

GENTLEMEN: "The report of the Council for the past year is now before you, and treats in detail with the various matters that have been under consideration, and it will be my duty merely to comment on such matters as, during the past year, have not been dealt

with directly, by the Council.

The state of trade in the North West during 1895, has shown a marked improvement over 1894. In that year, I am justified in saying, that but few balance sheets were brought out that could be considered thoroughly satisfactory to the financial and mercantile institutions of this country, but for 1895 the contrary has been the case. The business done has shown an increase, without any proportionate increase in the expenses of operation; the loss from bad and doubtful accounts has been below the average, and the balance sheets for 1895 as a whole are satisfactory, and most of our establishments can report substantial progress.

In the city of Winnipeg, substantial progress has been made, and whilst there has not been the same amount of money invested in new buildings as in previous years, still the buildings that have been erected are all of a substantial nature, both in the larger wholesale and retail business premises, and also in private residences. I am especially glad to note amongst the new buildings erected this year, the sorting elevator of the Northern Elevator Co., with a capacity of 140,000 bushels. This will prove of great benefit to shippers and others interested in the grain business, and marks a turning point for the city as a grain centre, and I trust this elevator is but the indication of the development along this line that is to follow in the near future.

Considerable interest has been manifested during the year in the question of commercial legislation, both in the Dominion and Provincial houses. drawal of the Insolvency Bill from the Dominion house was regretted by some, but as a matter of fact, not having any Dominion Insolvency Law does not materially affect our interests here, for we have usually secured a fair distribution of assets, and last October, legislation of the Manitoba provincial government came into force which will prevent any preference being obtained by judgment creditors in the future, for as the law now stands, no creditor can obtain either a "snap" or ordinary judgment that will give any preference over a judgment obtained since October 1st, provided that the prior judgments obtained have not been fully paid, and it has also been enacted that an assignment in trust must take precedence of all judgments, and the sheriff is to hand

over any goods or monies held for judgment debtors to the assignee, as soon as an assignment is registered. It is too early yet for the business community to have received, or to be able to appreciate, the full value of this legislation, but I believe its operations will be most satisfactory. This legislation was strongly advocated by the wholesale trade here, and the Board is to be congratulated upon the result obtained. I would suggest that some action be taken by your Board or Council to induce the North West Legislative Assembly, to introduce similar legislation in the Territories this year.

During the past year, the grain crop has been unusually heavy, and the exports in this line are larger than ever before. An enormous increase has been shown both in the production of live stock and dairy products, and the Provincial Government is to be congratulated on the very active steps that it has taken in favoring the establishing of creameries in different parts of the province, rendering substantial assistance by way of loans. They have assisted in the construction of suitable buildings, and also furnishing practical instruction to the butter and cheese makers of the province. A permanent school of dairy instruction has been established in the city of Winnipeg this winter, which is being attended by students from various parts of the province, and there is an understanding that the provincial government intends, during the coming year, to devote considerable attention to the matter of our dairy products, and no doubt the work will assume the same practical form as has been adopted in the past.

An important piece of legislation was passed through by the Manitoba legislature during the past year, dealing with the drainage of low lands, by which it is hoped that a large amount of land throughout the province will be benefitted, the object of the Act being the carrying out of the necessary work, on a comprehensive plan, and charging the cost against all lands receiving benefit, and distributing the payment for the work over a number of years. Drainage operations to the extent of nearly \$100,000 have already been started in the eastern part of the province, which if successful, no doubt will be followed by considerable activity in this line in other parts.

In conclusion Mr. Riley suggested that the new council should be selected so as to give representation to the various commercial interests in the council. The suggestion was acted upon by the board.

REPORT OF THE COUNCIL.

The report of the council was presented in printed form. In full it is a very lengthy document and shows the important work the board has had in hand during the past year. Following we give a summarized report of the matters of more general public

interest dealt with by the board during the past year, as shown by the report of the council

The first subject treated was the efforts of the board to secure the settlement of the vacant lands in the Winnipeg district. A committee appointed in this connection held a number of meetings, and conferred with the provincial government, urging the questions of drainage, boring for water, destruction of noxious weeds, etc., upon the government. The committee asked the Government to establish an Agricultural College near Winnipeg, but received a reply that at present no funds could be set aside for that purpose. As a result of their labors the committee at its last meeting reached the conclusion contained in the following resolution: "That it is the opinion of the committee that the best means to be adopted to secure the settlement of the vacant lands adjacent to Winnipeg is through the formation and operation of a strong ioint stock company."

After full consideration of this subject the Council are convinced that the finding of the Committee is correct, and that only by the formation of a strong company to take over and dispose of these lands will any solution of the difficulties connected with their settlement in the near future, be reached. A charter for a company to deal with the situation is now in existence, and it is to be hoped that ective steps will be taken to organize, and prosecute the work of settlement.

Advantage was taken of the presence in the North-West of Sir Mackenzie Bowell and the Hon. T. M. Daly to interview them on the subject of the improvement of St. Andrews rapids. In reply to the claims advanced by these gentlemen the Premier stated that at present the government had not the means to undertake all the public works asked for, and that he could not give any encouragement that this work would at present be undertaken.

In April the Board of Fire Underwriters asked the co-operation of this Board in urging on the City Council an investigation into the water supply for fire purposes, and the general efficiency of the Fire Brigade. This Board expressed the opinion "that the City Council should hold an investigation. An investigation was held, and, as a consequence, several changes were made and it is believed the water supply for fire purposes has been greatly improved.

Early in las year the Council opened communication with the Manito's Board of Fire Underwriters on the subject of a tax of 5 cents per \$100 of insurance imposed by the companies which tax was imposed for the purpose of recouping the companies for a business tax levied on them by the Manitoba Legislature. The Council protested against this action of the Fire Underwriters, and it is satisfactory to know that the tax is no longer levied.

The committee of this Board, after perusing published reports of the Freight Rates Commission, requested to be allowed to fyle answers to statements submitted to the Commission by officials of the railway company, but this request was refused.

The Committee on the Settlement of Vacant Lands brought to the attention of the Council the hardship entailed on immigrants who brought their farm cattle with them from the United States, by a quarantine of ninety days at the International Boundary Line and the heavy expense connected therewith. After consultation with the most extensive Manitoba exporters of cattle, who assured the Board that the export trade

would not be adversely affected thereby, the following petition was prepared under direction of the Council and forwarded to Ottawa. The petition requested that so far as the stock of settlers moving from unaffected districts are concerned, this provision of a ninety days detention at the boundary be raised, and admission be granted to such stock after inspection by a qualified government official. The Council advise that the matter be again taken up with the Government.

The matter of a Live Stock Market for Winnipeg was brought to the attention of the Council early last summer, and a committee was appointed to look into the situation. The committee reported, after a very full investigation, that it is the opinion that live stock yards should be established in the City of Winnipeg as soon as possible, and steps taken to form a responsible joint stock company to carry the project into effect. The information made public by the action of the Board was widely published. While no company has yet been formed to carry out this project, the exports of cattle from Maritoba and the Territories are increasing at such a rapid rate that live stock yards here will shortly be an absolute necessity, and men of capital and energy will be found to meet the situation.

The matter of advertising the advantages offered in Winnipeg for the establishment of one or more tanneries for converting the raw hides, now exported, into leather, was taken up by a committee of the Council. The committee's report was very favorable, indicating that a large tanning business could be carried on successfully here. A number of the entry were received by the Board, but they were unsatisfactory, and in most cases it would appear that the writers expected the city of Winnipeg would grant a bonus to any one establishing tanning works, whereas the committee were of the opinion that any such undertaking should stand alone on the favorable business merits of the project.

The removal of the general customs offices to a central part of the city, where the convenience of the business community would be met, has been pressed on the Hon. Mr. Wood.

Information has been asked from the Board as to the material existing about Lake Winnipeg suitable for the manufacture into wood pulp, from a district in Wisconsin, where the supply is becoming exhausted, and where \$6,000,000 is invested in the paper business. Information of a most favorable character has been forwarded. The Council recommend that attention be given by their successors to this matter.

In May last copies of a Bill for "An Act respecting Insolvency," was carefully considered by the Council, and while, on the whole, many features of the Bill were approved of, there were some clauses that in the opinion of the Council would not be workable in the sparcely settled provinces and territories. A committee was appointed to prepare a report on the objectionable clauses, but the Premier withdrew the Bill, and the Council was relieved of further action.

At a general meeting of the Board on the 25th June, a committee was appointed "to enquire into and report upon the best form of Municipal Government for the City of Winnipeg," the committee being authorized to add to the committee a number of citizens "with a view of securing representation from all classes of citizens not members of this Board." This Committee, after holding one or two meetings, reported that, in their opinion, it would be well to hand over the consideration of the whole matter to a large citizens' committee

THE COMMERCIAL-ANNUAL SUPPLEMENT.

composed of representatives of professional, mercantile and labor organizations of the city. The Council readily acquiesced in this view of the matter, and the Committee was reorganized on that basis.

Under the provisions of the Dominion Public Weigher's Act, the Council was called on in October to frame regulations to govern an Official Weigher for Winnipeg. David Horn, Inspector for the Winnipeg Grain Inspection Division, has since been appointed official weigher.

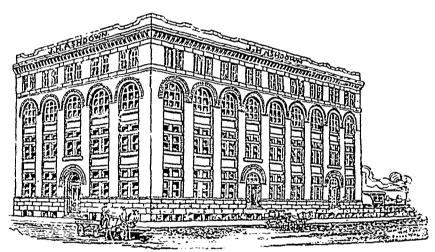
The Board received an invitation to send delegates to a Deep Waterways Convention to be held at Cleveland. Ohio, in September last, but could not see its way clear to secure the presence of any of the members.

The Western Grain Standards Board met in September and selected standard samples to govern the grain crop of 1895. Your Council are of opinion that the Board has become unwieldy in point of numbers, and a great deal of dissatisfaction is expressed that representatives of the Eastern milling and grain associations are given a place upon it. The opinion seems to prevail that the standards should be of a

more permanent character, and that if any standard samples are required to be selected, the Department of Inland Revenue should appoint the grain inspectors at Fort William and west thereof, and perhaps one or two others, as a standing Board to attend to that duty. The whole matter of Manitoba grain standards is now under consideration at Ottawa.

Your Council has been in correspondence with several of the leading Boards of Trade in Canada on the subject of acting in concert in urging for the adoption of a general postage rate of two cents per ounce for Canada and the United States. The proposition of the Council has been well received, and the matter will be pressed on the attention of the Dominion Government at a favorable opportunity.

This concludes the reference to the report of the Council. The election of officers and other proceedings of the annual meeting were given in the regular issue of The Commercial of Feb. 10. The report of the Council will be published in full in the annual report of the Board, which is about ready for distribution in pamphlet form.



J. H ASHDOWN'S NEW WAREHOUSE.

A GRAND BUILDING.

1TH this number of The Commercial we present our readers with a view of the magnificent warehouse just erected in Winnipeg by J. H. Asadown, wholesale hardware merchant. Preparations for the construction of this building were begun in the fall of 1894, and all through the season of 1895 the work of rearing up this large and massive structure went steadily on. The building was completed and occupied about the middle of last month.

The location of this structure is on the corner of Rorie and Bannatyne streets, a short distance east of Main street. This location is specially desirable for ϵ warehouse of this class on account of the excellent facilities enjoyed for receiving and shipping goods. A spur track from the Transfer railway passes immediately in the rear of the building, as shown in the cut, thus affecting facilities for loading or unloading to or from cars directly into the warehouse. The Transfer railway connects with all railways coming into the city, and thus cars of merchandise can be transferred from any road to the warehouse.

The building itself is a massive stone and brick structure. It is one of the largest warehouses of its

class in Canada, and was built with a special view to strength and permanence. It has a frontage of 80 feet on Bannatyne and 150 feet on Rorie street, and with its five floors, including the basement, gives a total floor space of about 60,000 square feet. The great strength of the walls and supports may be imagined from the statement that the floors have a carrying capacity of over 20,000 tons. The building is fitted with every modern convenience, and with special regard to the rapid and convenient handling of large quantities of goods.

Winnipeg h s many fine wholesale warehouses, and the construction of this magnificent building at a time when trade was rather depressed on account of low prices of our exportable products, indicates more strongly than could be expressed in words, that confidence which prevails in the future of this city as a great wholesale centre.

The proprietor of this great building is undoubtedly to-day the most striking example of the successful business man to be found anywhere in Western Canada. Mr. Ashdown started business in Winnipeg as early as in 1868, at a time when this commercial centre was but a very small frontier trading post, having a population

of perhaps 200 persons. Of course his business at that time was on a very small scale, but it has developed steadily up to the present time. As the present city of about 40,000 population compares with the little hamlet of about 200 souls in 1868, so does Mr. Ashdown's business compare with what it was at the beginning of his career here. His business to-day is the largest straight wholesale establishment in Canada, west of Lake Superior.

Mr. Ashdown has passed successfully through the various exciting and disturbing influences which affected this country during the early days of settlement. While many business men lost their heads during the "boom" period and were led to destruction by the reckless speculative spirit of those days, he was quietly building up and establishing a large business on a sound foundation. He erected a large building on Main street years ago for his growing trade, but though this building and its additions constitute one of the largest warehouses in the city, it was found to be unsuited to his present requirements, hence the decision to erect the fine structure which he has so recently occupied, and which we have now briefly described for the readers of The Commercial.

NEW WHOLESALE HOUSES.

THERE has not been much change in the Winnipug wholesale houses during the past year. Wholesale trade is well represented here in about every line of business, and it was not to be expected that there would be many additions to the trade by the establishment of new houses, during a period of low prices and commercial closeness. It is pleasing, however, to note that there have been no failures in the wholesale trade of the city. old firms continue about as they were a year ago. Two of the old houses have erected new warehouses in the city, showing that what change there has been has been in the nature of improvement. The new warehouses we refer to were erected by Jas. H. Ashdown, hardware, and Thos. Ryan, boots and shoes, both of these gentlemen being pioneers in their respective lines in this city, and both started in a small way and "grew up," so to speak, with the country.

Two new concerns have recently started or arranged for starting business in the city. We refer first to the new firm of Love, McAllister & Co., wholesale stationery. The three gentlemen composing this firm are all known in the city, and Messrs. Love and McAllister were formerly connected with another city wholesale house as travellers. They have secured the fine building on McDermott Ave, known as the Mitchell Block, and formerly occupied as a wholesale drug warehouse. In this building they have excellent facilities for carrying on a large business. The members of the firm are men of good business ability and they will no doubt succeed.

The other firm we wish to refer to is that of R. J. Crisp & Co., wholesale produce and grain commission. This firm has only recently started in business in Winnipeg, and their location is at 547 Main St. They will handle butter, cheese, eggs, grain, etc.

The first public cold storage warehouse in the city was built within the year, by J. J. Philp, known as the Security Cold Storage warehouse.

The Parsons Produce Co. also began the erection of a large cold storage warehouse last year, and it will be completed and ready to receive goods for storage about the end of June next. The location is on the transfer railway track, at the fe of Lembard street, thus giving good facilities to transfer directly from cars. The building will be of solid stone for the basement and brick superstructure, and no expense will be spared to make it first class in every respect. The capacity will be about 50 car loads, but the building has been so designed that it can be enlarged whenever the requirements of the trade require it. The size is 54 by 100 feet, three stories and basement.

The Winnipeg Jewelry Co. retired from business during the year, and this branch is not now represented by a straight wholesale house in Winnipeg. The number of wholesale concerns was further reduced by two, owing to amalgamations which took place. On the 1st of January, 1895, the wholesale drug nouses of Bole, Wynne & Co. and Martin, Rosser & Co., were amalgamated, under the name of the Martin, Bole & Wynne Co. The two wholesale stationery firms of Parsons, Bell & Co., and O'Loughlin Bros. & Co., were also amalgamated later in the year, under the name of The Consolidated Stationery Co., limited.

STRIKE A BALANCE.

ISE business institutions all strike an annual balance, and see how their actual standing is at the end of each year. Even for a country, and especially a new country, the course is a wise one, and it is the intention here to see what can be done for the Canadian West in the way of striking a balance at the close of 1895.

It would be a waste of time and figures to see how we are related in a financial way amongst ourselves, as we are all part of the same community from the Red River Valley to the RockyMountains, and dependent upon one another. What we want to find out is what we owe in the way of a fixed debt, which is practically all owing to the outside world. What is the value of our exports to the outside world, and thus find out how we stand towards paying the interest and principal of our obligations.

It is impossible to get down to ledger balance figures in an undertaking of this kind, but careful research has put us in a position to make a very close and reliable approximation, and that is all that can be reached in a field so varied.

First we must aim to get an approximation of what our actual fixed liabilities amount to, and under this heading we include all real estate mortgages, provincial, territorial, civic, municipal and school debenture debt.

First in treating of real estate mortgages, we find that the ten companies still doing active business here had at the close of 1895 a shade over \$15,000,000 in mortgage loans in Manitoba and the Territories. Some companies, which have been withdrawing from the field for years, still have considerable money locked up, and these added to the investments of some leading life insurance companies would aggregate about \$1,500,000 more. To this must be added the mortgages of private parties or outside corporations seeking investments. A careful approximation of these would place the aggregate somewhere between two and a half and three millions of dollars.

The aggregate of real estate mortgages in the Canadian West is therefore somewhere between nineteen and twenty millions of dollars, but let us place it for convenience in calcuation at the even twenty million dollars.

The rates of interest upon these mortgages vary all the way from five and a half to ten per cent, the greatest proportion being in straight farm loans at eight per cent. To strike an average rate of interest would bring the figures very close to seven and a half per cent, which would make an annual interest charge upon the country of \$1,500,000.

From mortgage debts we have to take a step into the debenture debt of the country, and here we enter a tangled-up field. The debenture debt of the Province of Manitoba at the close of 1894, with its fixed interest charges is easy to get at from the official records. It is as follows: Total debentures outstanding at that date \$4,439,859.98, and the annual interest charges are \$212,016.32, over three-fourths being at five per cent, and a little less than one million dellars at four per cent.

To reach the debt of the City of Winnipeg is another matter of no difficulty, as reliable records are at hand. The total debenture debt, including school improvement debentures amounts to \$2,825,188, and the annual interest charges on the same \$168,453.20, from which there should be deducted the interest earned by a total sinking fund of \$134,618.12, but which we will not deduct.

The joint debt of the City of Winnipeg and the Province of Manitoba is therefore \$7,265,017.98, and the annual interest charges \$380,469.52.

When we step outside of the debt of the Province of Manitoba and the City of Winnipeg to look after the different civic, municipal, school and other debenture debts throughout the West, we meet with a mass of small totals with rates of interest varying from five to ten per cent, which would require too much space and time to give in detail, and of which only a close approximation can be reached.

After a careful search, the compiler of this article reached an aggregate of over \$14,000,000, on which the interest rate would average pretty much the same as on mortgage loans, namely about seven and a half per cent. Outside of this there is about \$2,000,000 of varied interes'-bearing burdens, which it would be difficult to classify, but which are annual disbursements for interest all the same. These bear interest averaging much the same rate, so that there are outside of Provincial and Winnipeg debenture debt, about \$16,000,000 of interest bearing burdens on the whole country which with real estate mortgages added, and another \$2,000,000 additional to cover burdens doubtless overlooked in the search, but which will assuredly turn up, and we reach a total burden of about \$38,000,000, with an annual interest charge of about \$2,850,000. To these aggregates if we add the Provincial and Winnipeg City figures, we have a total uebt of \$45,265,047.98, with an annual interest charge of \$3,230,469.52.

The railway debt of the country we do not consider it necessary to calculate upon, as in estimating our resources in exports, we take the value in the country, and not with railway freights to the seaboard added. Let the railway earnings attend to railway debt therefore, as it is not a burden to be carried by any other source of income.

The next course to follow is to see what are our exports for the year, and their value, so that we may find means of paying our annual interest burden, and see what is left to purchase other wants, and apply to

the laudable work of further developing the boundless resources of the great country we live in.

Our work in this matter is an easy one, as The Commercial keeps a week to week record of these exports, and here we have only to put together the totals to be found in other articles in this number. The first article of export is wheat. Up to the close of navigation in grain and flour, ou. wheat exports amounted to 13,578,024 bushels, which at an average value of 32 cents a bushel, (a very low figure to fix) would have a value of \$4,314,967.68. To this has to be added nearly 8,000,000 bushels which have since come to market, and the bulk of which is still held in store awaiting the opening of lake navigation. At least 8,000,000 bushels more are held by our farmers, making 16,000,000 bushels still to export, for which a much better price is forthcoming under an improved state of markets, and may be calculated at least 45 cents a bushel, or a total value of \$7,200,000, thus making the value of the total wheat export \$11,544,967.68.

Of coarse grains the West has at least 12,500,000 bushels for export from last crop, the bulk of which is still in the hands of farmers, who would not sell at the abnormally low prices which have prevailed all winter. The insufficiency of elevator storage even for wheat has kept these grains from being shipped to lake ports for storage, and as a consequence the bulk of the crop is still in the hands of farmers. It is a moderate estimate to value these rough grains and the oatmeal available for export at \$1,600,000.

The export of flax seed will exceed 1,000,000 bushels, and the price will average fully 65c a bushel all around making a total value c \$650,000.

The exports of live stock for 1895 reached 50,000 head of cattle at an aggregate value of \$1,850,000, or \$37 a head; sheep 15,000 head at \$3 each, total \$45,000; hogs 15,000 at \$8 each, total \$120,000 and horses 400 at \$50, a total of \$20,000, making a total live stock export value for \$2,035,000.

The fish exports from Lake Winnipeg for the past year aggregate in value about \$250,000, and those from other lakes about \$50,000, or a total of \$300,000.

The make of dairy products for the year are as follows: Cheese 1,553,492 pounds with an export of creamery butter mostly from the factories, making a combined value of \$192,823. Of dairy butter 1,233,440 pounds we exported, value \$131,353, or a total export of dairy products of \$324,176.

Of raw hides 50,000 were exported having a value of over \$100,000, while the export of furs rarely comes under \$1,000,000 in value any year, and this year may safely be put down at that figure.

There is another range of varied exports which it is very difficult to classify. Our wool crop of the past year, an abnormally heavy one, pelts, tallow, 230,000 pounds of medicinal roots and several other unimportant items which will aggregate in the neighborhood of \$200,000.

As in footing up our debts we made a liberal allowance for items likely to be overlooked, namely the sum of \$2,000,000, so in making up our exports, we give a corresponding allowance, but only of \$200,000, and by doing this we bring our total exports of the year up to a value of \$15,269,14368, a pretty handsome figure for a country containing a population of about 200,000. In this we make no allowance for the Alberta coal export or the export of valuable metals mined in the country. Our export figures are the product of the common industries of the country, in which the

community at large are engaged. Nor do we make any calculation upon the extra value of wheat milled into flour and exported. If we did so we could add another \$1,500,000 to the above aggregate.

It will be seen that after deducting the annual interest on our fixed debt, we have from the value of our exports a balance to our credit of \$12,038,674.16, with which to meet our floating debt, pay off principal on our fixed debt, or employ in the further development of our great West.

That these figures are satisfactory to the people of our own country, we will not question, and they should certainly be satisfactory to that class of outside investors, who in a time of general prosperity rush their funds into the West, and after getting them tangled up in some wild speculation, when the first breath of depression comes drag out every dollar they can drag to the injury of themselves and the industrious portion of our community.

The foregoing figures furnish food for thought to outside investors, and it they will only think the matter out, they will be convinced that the West is a safe and proper country for permanent investment.

These figures furnish food for thought to our statesmen and politicians also. Instead of wasting their time and energy as well as the resources of the Dominion in vain attempts to appease fossilized bigots, by tinkering with race prejudices and religious rancor, they have scope for a great, a grand and patriotic policy of bending every energy and every resource to the rapid development of the great West, in which work lies the only hope of Canada's future greatness.

FINANCIAL RECORD.

EFORE going into the financial affairs of the West for the past year it trouble to take a look back over the progress of the country in that respect in earlier days, and we find that we have to go back to the fall of the year 1872 to reach the beginning of our present banking structure.

At the time stated the Merchants bank of Canada opened up a branch in Winnipeg, which was the first chartered banking institution west of Lake Superior. This was for five years the only Canadian bank represented in Manitoba; then the Ontario Bank opened up a branch and not long after the Bank of Montreal and Imperial Bank opened branches also. These four banking institutions did the business of the Province up to the boom of 1881-2, when there was a general rush of banks into Winnipeg. During these two years the bank of Nova Scotia, the Union Bank, the Bank of Ottawa, and the now defunct Federal Bank opened up at Winnipeg, and in the following year 1883 the Commercial Bank of Manitoba, now in liquidation, commenced business, with headquarters in Winnipeg.

During the boom years banking in some measure became tangled up with real estate and other speculation, and the losses of the Bank of Nova Scotia and the Ontario Bank were so heavy thereby, that they shortly afterwards retired from the field in disgust, while the losses of the Federal Bank had much to do with the ultimate winding up of that bank's affairs.

From the above condensed facts it can be seen, that banking in Manitoba is not without a history, and one with some periods of excitement connected therewith. Since the collapse of the Loom, however, there has been very little excitement, except in connection with the collapse of the Commercial Bank of Manitoba in the summer of 1893.

It was not until the present decade was entered upon. and the ultimate growth and prosperity of the Canadian was a matter beyond dispute, that The Canadian Bank of Commerce and the Molson's Bank opened branches in Winnipeg, although as early as the beginning of 1886 the directorate of the Bank of British North America foresaw the eventual importance of the position and opened a branch at Winnipeg.

Among the latest additions to the banking list of Winnipeg were the Banque de Hochelaga, and the Banque Nationale, and the latter retired from the field a little over two years after it entered it, leaving at the close of 1895 eight chartered banks doing business These banks are as follows: -

BANK OF MONTREAL.

This bank is unquestionably the strongest and wealthiest banking institution in North America, and its capital of \$12,000, 000, and rest of \$6,000 000, is but a small aggregation compared with the resources it can command, and from year to year

The headquarters of the bank is at Montreal, and the following The headquarters of the bank is at Montreal, and the following are the directorate and central management. Board of directors: Hon. Sir Donald A. Smith, K.C. M. G., president; Hon. G. A. Drummond, vice-president; A. T. Paterson, Esq., W. C. McDonald, Esq., Hugh McLennan, Esq., Hon J. J. C. Abbott. Edward B. Greenshields, Esq., R. B. Augus, E-q., W. H. Meredith, Esq., E. S. Clouston, general manager; Alex. Lang, assistant manager. Besides the headquarters the bank has its connections in London, England, Edinburg, Scotland, and New York and Chicago in the Louted States besides having the following branches at different.

United States, besides having the following branches at different points in Canada:

In Province of Quebec: Montreal, Quebec.
In Province of Ontario: Almonte, Belleville, Brantford,
Chatham, Cornwall, Fort William, Goderich, Guelph, Hamilton,
Kingston, Lindsay, London, Ottawa, Perth. Peterboro, Picton,
Sarnia, Stratford, St. Mary's, Toron'o, Wallaceburg
In Province of New Brunswick: Chatham, Moncton, St. John,
In Province of Nova Scotia: Amherst, Halifax.
In Province of Manitoba and North Western Territories: Winning Calcary, Reging

nipeg. Calgary, Regina. In Province of British Columbia: Nelson, New Westminster,

Vaucouver, Victoria, Vernon. In Newfoundland: St. John's.

The Winnipeg branch is under the management of Mr. A. Kirkland.

CANADIAN BANK OF COMMERCE.

This is one of the comparatively recent additions to the banking institutions of Manitoba, and its location in Winnipeg may be

considered a strong proof of the progress of Manitoba.

The headquarters of the bank is located in Toronto, in which city in addition to the Main offices there are seven branches at different points. In Montreal there are two branches, and others are in operation at the following points throughout Canada: Ayr. Birrie, Belleville, Berlin, Bleuheim, Brantford, Cayuga, Chatham, Collingwood, Dandas, Dannville, Galt, Goderich, Guelph, Hamilton, London Montreal, Orangeville, Ottawa, Paris, Parkhill, Peterboro, St. Catherines, Sarnia, Sault Ste. Marie, Seaforth, Simcoe, Stratford, Stratbroy, Thorold, Toronto Jet., Walkerton, Walkerville, Waterford, Waterioo, Windsor, Winnipeg, Woodstock.

The Winnipeg branch is under the management of Mr. F. H. Mathewson, who has been a bank manager in this city for nearly fourteen years.

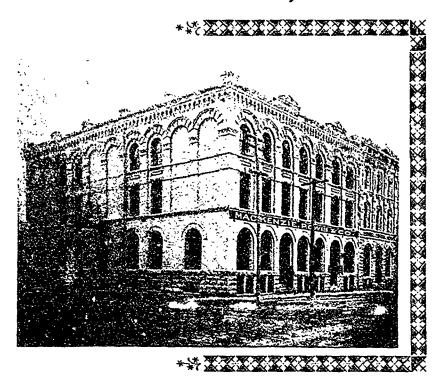
The bank has also a branch in the city of New York.

The following are the directorate and central management. Geo. A. Cox. Eq., President; John I. Davidson, Eq., Vice-President; W. B. Hamilton, Eq., Jas. Crathern, Esq., Matthew Loggat, Esq., John Hoskin, Esq., Q. C., L. L. D., Robert Kilgour, Eq., B. E. Walker, General Manager, J. H. Plummer, Assistant General Manager General Manager

MERCHANTS BANK OF CANADA.

This institution is the pioneer chartered bank of the Canadian West, the location of the Winnipeg branch dating back to the fall of 1872, and may be looked upon as the parent banking institution of Manitoba.

Mackenzie, Powis & Co.,



Wholesale Gnocers.



DIRECT IMPORTERS OF COFFEES

from Rio Janeiro. A large shipment just received of clean prime goods,

Solo Agents for the celebrated

MAZAWATTEE TEA.

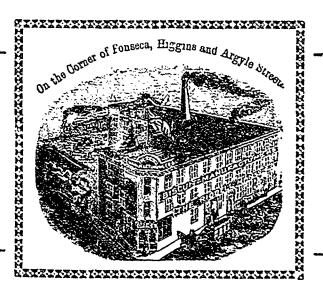
These delicious Ceylon Teas are preferred to all others when once tried.

Cor. McDermott & Princess Sts., WINNIPEG.

THE RIDDELL MANUFACTURING CO.

- * Manufacturers of **-

High Class
Biscuits

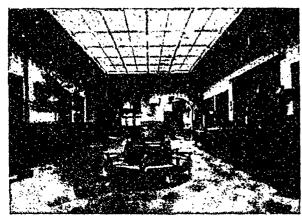


Confectionery.

AND PURE

FACTORY: CORNER HIGGINS and ARGYLE STREETS,

WINNIPEG, MANITOBA.



VIEW OF THE ROTUNDA.

CLARENDON HOTEL

Has NO SUPERIOR in Western Canada, and is in every respect a

First-class Family and Commercial Hotel,

WITH EVERY MODERN COMFORT AND LUXURY.

...Accommodation for 300 Guests...

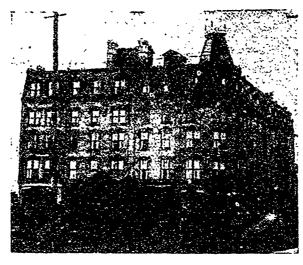
Corner of Portage Avenue and Donald St., WINNIPEG.

e MM2

SUITES OF ROOMS FOR FAMILIES.

Sample Rooms for Commercial Travellers, all elegantly fitted and furnished.

MM



MML

A Solid Fire-proof Building, thoroughly heated and ventilated.

TURKISH AND RUSSIAN
BATHS in
connection with the house

MM.

...Rates from \$1.50 a Day and Upwards...

**THIS HOUSE has been thoroughly overhauled and renovated by the present Proprietor, and every detail for the comfort of Guests has been carefully attended to.

羟紫紫紫林

C. F. BUNNELL,

PROPRIETOR.



VIEW OF THE DINING ROOM.

The Merchants Bank can now be remembered by the older of our citizens as the financial stronghold of the province, and for many years after other chartered banks commenced operations in Manitoba this bank did the heaviest share of the business of the community, and indeed today takes no second place in that respect, notwithstanding the wondrous financial growth of the country

This bank has a capital of \$6,000,000, and a rest of \$3,000 000. Its head offices are at Montreal, where it has also two branch institutions, besides branches throughout Canada at the following places: Belleville, Berlin, Brampton, Brandon, Chatham, Dresden, Galt, Gananoque, Hamiton, Hespeler, Ingersoll, Kincardine, Kingston, London, Mitchell, Napanee, Ottawa, Owen Sound, Porth. Prescott. Preston, Quebec, Renfrew, Sherbrooke, Stratford. St. Jorone, St. Johns, St Thomas, Toronto, Walkerton, Windsor and Winneg. The present manager at the Manitoba capital branch is Mr. A. Wickson.

The bank has also its agencies at New York and Chicago.

The directorate and management at headquarters are as follows: The directorate and management at headquariers are as follows: Andrew Allen, Eq., (of H. & A. Allen) President: Robert Anderson. Esq., Vice-President; Hector Mackenzie, Eq., (of J. G. Mackenzie and C.); Jonathan Hodgson. Esq., (of Indegson. Sumner & Co.); H. Montague Allen, E-q. (of H. & A. Allen); John Cassils, E-q., (of Shaw Bros. & Cassils); J. P. Dawes, E-q. (of Dawes & Co., Lachine); T. H. Dunn, E-q., Quebec; Sir Joseph Hickson; Geo. Hague, General Manager; John Gault, Assistant General Manager Assistant General Manager.

BANK OF BRITISH NORTH AMERICA.

This bank differs from other banks of Canada, in so far as it is not incorporated under the banking act of the Dominion but was incorporated by Royal Charter in 1810, and has certain special privileges accorded to it, not allowed to those institutions which

come directly under the banking act

The head offices of the bank are in London, England, and its directorate is located there also. The following is the present list of directors: J. H. Brodie, E.q., J. J. Cater, E.q., Gaspard Farrer, E.q., Henry R. Farrar, E.q., Richard H. Glyn, Esq., E. A. Hoare, E.q., Henry J. B. Kendall, E.q., J. J. Kingsford, E.q., Frederic Lubbick, E.q., G. D. Whatman, Esq., A. G. Wallis, E.q., Secretary. Mr. H. Sukeman is general manager, and is located at the Canadian headquarters of the bank in Mentrel Resides the Montreal offices the bank has branches in treal. Besides the Montreal offices the bank has branches in Canada at Quebec. Ostawa. Toronto, Hamilton, Kingston, Brantford, Paris, London, Halifax, St. John, Fredericton, Winnipeg, Brandon, Vancouver and Victoria, and agencies at New York and San Francisco in the United States.

The Winnipeg branch was opened in 1886, and is now under

the management of Mr. D. Simpson.

IMPERIAL BANK OF CANADA.

This institution has had a branch in Winnipeg for seventeen years, and has been closely identified with the trade growth of Manitoba since its advent in the province, and has now no less thun six branches at different points throughout the West. Mr. C. S. Hoare, the present manager of the Winnipeg branch, is the senior bank manager of Winnipeg, in so far as he has been longest in the position of manager in this country.

This bank has its headquarters at Toronto, and branches

Ins bank has its headquarters at Toronto, and orantenes throughout Canada at the following places: Essex, Fergus, Galt, Ingersoll, Niagara Falls, Port Colbourn Rat Portage, Sault St. Marie, St. Thomas, St. Catharines, Welland. Woodstock, two branches in Toronto, Winnipeg. Brandon, Portage la Prairie, Calgary, Prince Albert, Edmonton, and Vancouver.

The capital of the bank is, paid up \$1,951,525 and the rest

\$1,152,252.

The directorate and headquarters management are as follows: H. S. Howla, president; T. R. Merritt, vice-president; William Ramsay, Robert Jaffray. Hugh Ryan, T. Sutherland Stayner, Hon. John Ferguson. Head effice. Wellington street, Toronto, D. R. Wilkie, general managor: B. Jennings, assistant cashier; E. Hay, inspector.

THE MOLSONS BANK.

About four years ago this bank opened its first branch in Western Canada at Winnipeg, and has since been steadily extending to the Pacific coast and picking up its share of the growing business of the country, and has now a branch at Calgary, Alberta, under the management of Mr. Geo. C. McGregor, in addition to the Winnipeg branch under the management of Mr. T. Beriesford Phepoe.

The headquarters of the bank is at Montreal and the directorate

and management are as follows:

John H. R. Molson, president; S. H. Ewing vice president; W. M. Ramsay, Henry Archibald, Samuel Finley, Wm. M. Macpherson, J. P. Cleghorn, directors. F. Wolferstan Thomas, general manager; A.D. Durnford, inspector; H. Lockwood, assistant inspector.

The Melsons is one of the old Canadian banks, having been incorporated in 1855, long before the days of Confederation. Its paid up capital is \$2,000,000, while it has the abnormally large rest of \$1,375,000, added to which at the close of last year's business were other funds, which made a total reserve of \$1.498 567.62.

This bank has its agencies all over the United States and in Great Britain and other European countries, and has regular branches at the following points in Canada:

branches at the following points in Canada:
Alymer. Ont; Nerwich. Ont; Brockville. Ont. Ottawa, Ont.,
Calgary, Alberta; Owen Sound, Ont.; Crinton, Ont.: Ri Igerown.
Ont.; Exeter, Ont.; Smith's Falls. Ont.; Hamilton. Ont.; Sorel,
Ont.; London. Ont.; St. Thomas. Ont.; Meaford. Ont.; Toronto,
Montreal. P.Q., Toronto Jet., Ont.; St. Catherine St; Trenton,
Ont.; Waterloo, Ont.; Winnipeg, Man.; Morrisburg, Ont.;
Woodstock, Ont.

BANK OF OTTAWA.

This bank has its headquarters in the city from which it takes This bank has its headquarters in the city from which it takes its name, and has there the following directorate and management. Chas. Magee. President; Geo. Hay, Vice-President; Hon. Geo. Bryson. Jr., Alex. Fraser, John Mather, David Maclaren, Danis Murphy. Directors: Geo. Burn, General Manager.

The paid up capital of the bank is \$1,500,000, and it has the large rest of \$1,00,000, and its resources have been used largely

in the past in building up the large lumbering industry of Canada. As early as 1882 a branch was of sned at Winnipeg, since which time it has gradually grown into prominence among the banking institutions of the West. The present manager of the Winnipeg branch is Mr. J. B. Monk.

Besides having its agencies in London, England, and other European cities, New York and other United States cities, and even in leading points in China and Japan, the Bank of Ottawa Arnprior, Hawkesbury, Parry Sound. Rat Portage, Renfrew, Pembroke Keewatin, Rideau and Bank Sts., Ottawa. Kemptville, Portage la Prairie, Carleton Place, Winnipeg, Mattawa.

UNION BANK OF CANADA.

The Union is another of the banks which opened up business in Winnipeg during the great boom of 1831-2, but did not, like some other banks, withdraw from the country during the depression which followed that boom, but has steadily pushed its interests westward, until now it has no less than eight different branches throughout Manitoba and the Northwest Territories or more than any other chartered bank. This is no doubt due in a great measure to the grasp which the bank has secured upon the grain exporting trade of the country.

The Union Bank has a paid up capital of \$1,200,000, and a rest of \$280,000. Its headquarters are at Quebic, and the following are the directorate and management there: Andrew Thomson, President; Hon. E J. Price, Vice-President; John Breakey, D. C. Thompson, E. Giroux, E. J. Hale, Jas. King, M. P. P., Directors; E. E. Webb, General Manager; J. G. Billett,

Inspector.

The Union has its agencies in the leading cities of the United States and Great Britain, and branches in the following places in States and Great Britain, and branches in the following places in Canada: Alexandria, Ont., Bissevain, Man., Carberry. Man., Chesterville, Ont., Iroquois. Out., Lethbridge, Alberta, Merrickville, Ont., Montreal, Que., Morden, Man., Mossomin, Assa., Neopawa, Man., Ottawa, Ont., Quebec, Que., Quebec, St. Lewis St., Smith's Falls, Ont., Souris, Man., Toronto, Ont., Wiarton. Ont., Winchester, Ont., Winnipeg, Man.

The Winnipeg branch is under the management of Mr. F. L. Patton, who is one of the old time bank managers of Winnipeg.

BANQUE D'HOCHELAGA.

This is one of the recent additions to the banking institutions of Winnipeg, having opened business here about four years ago, the branch since its opening being under the management of Mr. H. N. Boire.

The headquarters of this bank are at Montreal, where the following directorate and management are located: F. X. St. Charles, President; R. Bickerdike. Vice-President; Charles Charles, President; R. Bickerdike. Vice-President; Charles Chaput. D. Holland and A. E. Vaillancourt, Directors; Mr. J.

A. Prendagast. Manager.

The bank has a capital of \$1,000,000, of which \$710,000 is paid up, and a reserve fund of \$160,000. Besides the headquarters the bank has branches at Winnipeg, Joliette, Valleyfield, Three

Rivers, Sorel, Van Kleek Hill, Louiseville and two branches in different parts of Montreal.

It will be seen from the foregoing banking statistics and facts, that there is no scarcity of financial resources with which to lubricate the machinery of Western trade. The eight banks doing business here have an aggreate capital and reserve of \$51,-813,612, and the clearing house returns of the city of Winnipeg for the year 1895 aggregate the imnense sum of \$55,873,630, showing that the field is not an unprofitable one for the banks, being a gain of about five millions over the previous year.

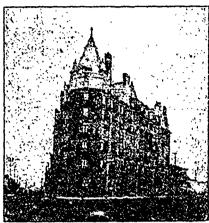
The banking arrangements may be a little ahead of the trade of the country for the present, but the enormous increase in the exports of the country during the past year indicates that any year before the close of the present century even the present banking facilities of the West may be taxed to their utmost.

The foregoing treats only of the financial arrangements available for trade, and as The Commercial is a trade journal, it can only go into details of matters connected with trade. It will not be out of place, however, to give a cursory glance at a class of institutions which are in reality simply the real estate banks of the country, namely the loan and mortgage companies. There are over a doz not these, which still have heavy investments in real estate mortgages throughout the country, although only ton companies are still actively pushing business here. These ten companies represent over forty million dollars of resources, and they have over fifteen millions of dollars invested in Western mortgage loans. Further it is unnecessary to state, as it is evident from these crude facts, that money to assist real estate business is not scarce in this country.

WINNIPEG'S HOTELS.

VISITOR to the Winnipeg of to-day, who had been acquainted with the city in the earlier days of its existence, would find no greater change in any respect than in the hotels of the city. The rush, crush and general scramble for hotel accommodation, such as it was, in the boom days of the early eighties, is one of the features which will be well remembered by those who visited or resided in the young city of that period. It was a general theme of comment from visitors of that time, and many ludicrous but nevertheless truthful articles have been written and stories told about the hotel accommodation of the city during those earlier days. Some of our readers have no doubt heard of strangers having been obliged to apply at the police station for a night's lodgings, preferring to occupy a cell in the station rather than sleep outdoors, or walk the streets all night. Likewise they have heard about "guests" at the hotels searching for a soft plank in the floor to sleep on. Then amusing pictures have been drawn of the rush for the "grub" tables at the meal hours. How in one case a man had his arm dislocated in the crush to get into the dining room, and in another case a frame partition was pushed down by the pressure to secure an early seat at the tables. With the aid of a good memory and a little imagination many amusing stories could be told in connection with the hotels of those good old days, and not much imagination would be required either. The rush for meals was something which need not be overdrawn to spoil a good story. There was always a hungry crowd about the hotels waiting for the alarm to be sounded for the meal hours, and then a mad rush followed to get possession of the dining room. It was a case of first come first served, and the De'el take the hindmost. The hotels which served the city in those stirring days have now ceased to exist, or have taken a back seat, so to speak. The Grand Union has gone the way of all flesh. It is now dust to dust and ashes to ashes. Literally, is has gone up in smoke. The Potter is no more. It has been turned to other The Queen's still lives, but its old glory has purposes. departed. The Brunswick, and the Grand Central also still afford a place of rest to the weary traveller, but their halls and public rooms are not now crowded with

tenderfeet capitalists, anxious to invest their sheekles in Winnipeg mud. The glory of Israel has departed. The leading hotels of the early days, which are still doing business at the old stand, are content to accommodate the traveller of moderate means and modest pretensions, though some of them are still doing a good business of this class.



THE MANITOBA.

The Winnipeg of to-day is well equipped with first class hotels. We have hotel accommodation here to suit the most fastidious, and the visitor from abroad who imagines that he has landed in a rough western town, where the bar is the most conspicuous feature of the leading hotel, will soon find himself agreeably disappointed. In fact, we have hotel accommodation here quite equal to the large eastern cities.

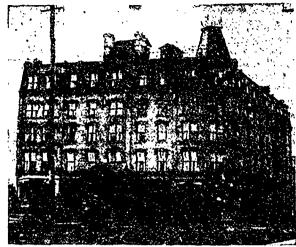
The Manitoba, of which we show a cut, is a hotel which any city of 100,000 population might be proud of. It is the property of the Northern Pacific Railway Co., and is located on the main street, near the best business quarter. The fine covered depot of the railway is immediately in the rear of the hotel. The building was completed four years ago. It is a handsome structure, as is shown by the cut, with a street frontage of 227 feet and seven stories high over the basement. The material used in the building is the famous St. Louis red brick, with imported Minnesota red stone tacings. Within, as without, no expense was spared to make the hotel elegant and attractive. The magnificent dining room is one of the special features of the house. It will be remembered by the guests of the house and is familiar to Winnipegers who are in the habit of attending public dinners, many of which are held here. This fine room is 90 feet long by 50 feet wide, ceiling 36 feet high, and there is not a post nor pillar in the room. Nor is the Manitoba famous alone for its fine dining Manager Sprado evidently believes in the saying that the best way to come at a man is through his stomach, and whatever may have been the inducements for reducing expenses, the cuisine of the house has never been allowed to suffer. The Manitoba has its own electric light plant, and the hotel is supplied with pure water from an inexhaustible artesian well, nearly 300 feet deep, thoroughly protected from all surface contamination. The Manitoba was looked upon at the outset as too big and too luxurious a thing for a city of the size of Winnipeg, but the business of the house has shown a steady increase. Notwithstanding the close times, the hotel made a gain last year over any previous year, and with the growth of the city and the improved business prospects, it is confidently believed that hereafter the business will show a balance on the right side. Since shortly after its completion the hotel has been under the management of Mr. F. Sprado, to whose experience, skill and good judgment is largely due the enviable position occupied by this house. It is unnecessary to say that the Manitoba has all modern conveniences. In the matter of fire escapes it is well supplied. Rates, from \$3 per day up.



THE LELAND.

The hotel is the travellers home. In it he looks for the comforts and converiences of a home, which his business prevents him from enjoying in the ordinary way. It is therefore not to be wondered at that the commercial traveller always seeks the most comfortable quarters, and he can further be excused if at times he may be inclined to grumble a little when things are not just to his liking. The man who makes the hotel his home, believes that he has a right to the best that is going, and he is inclined to let himself be heard from if he does not get it. This brings us to the consideration of an old stand by in Winnipeg of the travelling men-The Leland—The Leland has long been the Winnipeg home of many of the commercial men who periodically visit this city. The Leland has a name older than any leading hoter of the city of the present day, though the present structure is much more pretentious than the Leland of the earlier years, as the house was re-built three years ago. Both the old and the new Leland have always stood high in public favor, and the admirable location of the house, opposite the city hall and in the very heart of the business portion of the city, has enabled it to command a large share of the best class of the hotel trade of the city. The Leland is well provided with all modern conveniences, including elevator and ample provision for fire escapes, steam heating and the usual appurtenances of a first class house. supplied with pure water from a deep artesian well, so that the guests are not compelled to use the semi-liquid decoction sometimes furnished by the city water service. It is one of the features of the Winnipeg district, that while the rivers and streams do not furnish very good water, an unlimited supply of excellent water can be had by boring deep enough to get it. The Leland is a large brick house, seven stories high above the basement. W. D. Douglas, the manager, better known as Captain Douglas, is the oldest prominent hotel manager

in the city, and he is known and respected all overthis western country. The Leland rates are \$2 to \$5 per day.



THE CLARENDON.

We will next introduce our readers--those of them who are not already familiar with the house, to the Clarendon. The accompanying cut shows it to be a large building, five stories high, besides the basement. The ground size is 120 x 100 feet. The location is on the corner of Portage avenue and Donald street. The Clarendon has done a large local family trade of a good class, in past years, and it is also now receiving a good travelling trade, for which it is well situated. The electric street cars passing the door lead to all parts of the city. The Clarendon is now carried on by C. F. Bunnell, who has been its proprietor for about a year. Previously Mr. Bunnell was for some time steward of the Leland, and in this capacity he had an excellent introduction to the city as a capable hotel man. One of the features of the Clarendon is its fine rotunda, and the dining room is large and cheerful. The Clarendon also has its supply of pure water from a deep artesian well on the premises, a feature which is a joy to the guests who have heard the usual stories about the bad public water supply of the city. The Clarendon is a well appointed house, its conveniences, comforts and appliances including fire escapes, elevator, steam heating, baths on every floor, including Turkish and Russian baths, fine suites of rooms with private conveniences attached, a lending library and news depot, tonsorial department for iadies and gentlemen, large commercial sample and reception rooms, laundry, etc. The Clarendon rates are \$1.50 to \$3 per day.

ASTOUNDING FIGURES.

One of the two or three mammoth insurance companies of the world is the New York Life Insurance company. To go into the figures contained in the annual statements of this company, is to get entirely beyond the limits of ordinary comprehension. The insurance in force in this company on January 1, 1896, was \$799,027,329. This is too vast a sum to be easily understood. The new business for 1895 alone was \$127,492,550. The surplus assets of the company are placed at \$24,038,677. The cash income of the company for 1895 was \$37,892,-265. These are stupendous figures. The company pays out about \$1,000,000 per month on policies. These figures are taken from the fifty-first annual statement of the company, up to January, 1896.

THE CANADIAN FIRE INSURANCE CO.

The first local fire insurance company to be established in Manitoba was organized in Winnipeg less than a year ago. The first annual meeting of this company was held early the present month, and though the company had only been doing business for about seven months, the manager was able to show 651 policies in force at the end of the year 1895 Altogether, the report showed that the company had made splendid progress for the short time it has been organized, which success is largely due to the energy displayed by the managing director, R. T. Riley, in conducting its affairs. At the annual meeting, president Ashdown said that a statement in detail had been prepared, showing the exact amount required to carry each policy to maturity, which shows a total of \$7,399.23, and this amount deducted from the balance of the revenue account, leaves a profit on the seven months of \$2,699.95. The following financial statement was presented:

To Not Premium Income	\$14,450 29 498 52
	\$14.918 81
By Provincial Government License Fee for 1895 Reinsurances Commissions Adjustment Fees Reinsurances 6 5	1,065 96
Fire Losses. Expenses of Management, including Salaries Printing, Stationery and Postage, Advertising and General Expenses. \$ 2.030 86 Office Rent	448 29
Balance	- 7 704 71
Datance	\$14,948 81
Balance sheet as on 31st December, 1595;	·
To Amount of capital— 3048 shares of \$100 each \$304,800 have been issued, and 10% per share called up. Amount owing for Reinsurances Balance of Revenue Account	\$30,480 00 1,065 96
By Provincial Government Deposit Provincial Government LicenseFee for 1896. Cash— In Bank of Ottawa \$25 921 87 In Union Bank 8,019 86 In Hand 149 86 Balances due by Agents and others Office Furniture and Fixtures \$ 446 61 Organization Expenses 909 86	\$ 5,000 00 100 00 5 6 81,121 58 1,067 20
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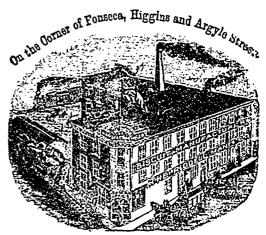
OUR ANNUAL.

Extra copies of this annual number of The Commercial can be had on application. They will be forwarded, postage prepaid, for the sum of 25 cents, or one shilling in British currency. Any one sending two dollars for one year's subscription to the regular weekly issue of The Commercial, will be sent a free copy of the Annual. Address: The Commercial, Winnipeg, Canada.

SUPPLYING THE HOME MARKET.

FEW years ago biscuits and confectionery used in Manitoba were largely imported from the East. This was a branch in which it was thought there was a good opening for a local industry, and with this idea in view, a well known Winnipeg wholesale house -Messrs. Rublee, Riddell & Co-decided to embark in this branch in the city. Over eighteen months ago the firm mentioned began manufacturing in this branch of trade, and the success which has attended their efforts has proved that they calculated aright. Month by month since they started the factory, their trade has steadily increased, and though it was rather up-hill work at the start, they have now succeeded in securing a good trade and are fast gaining the confidence of the trade. Retailers all over the country are beginning to find out that it is now unnecessary to send to eastern manufacturers for this class of goods, as they can secure home manufactured goods which are fully equal to those formerly brought from the East.

The firm started out on the principle that they would use only the best and purest material, and that they would manufacture a class of goods which would fully compete in point of quality with those previously brought in from the East. They believed that if they



RIDDELL MANUFACTURING CO.'S FACTORY.

could compete in price and quality with Eastern goods, they would be given the preference by the Western trade, believing that the Western merchants would be loyal enough to encourage a home industry, if that industry gave them what they required. They have of course, had a great deal of prejudice to overcome, but they have already overcome this prejudice to a large extent, and what remains is rapidly vanishing.

The name of the firm was changed since the factory was first established and the business is now carried on under the name of the Riddell Manufacturing Co., but the management and proprietorship is practically the same as at the time the factory was first started by Rublee, Riddell & Co.

With this article we present our readers with a view of the factory of the Riddell Manufacturing Co. It is a large building, three stories and basement, size 175 by 90 feet. It is located on the corner of Higgins and Argyle streets, and close to the Canadian Pacific Railway track. The factory affords ample room for a very large business. Everything that is required by the Western trade in crackers, biscuite and confectionery is manufactured by the company, and great care is

exercised to turn out a fine quality of goods. They have lately received many unsolicited testimonials as to the high quality of their goods, from merchants throughout the country, their soda biscuit coming in for particular praise. They put up biscuits and crackers in barrels, boxes and cartoons. Their cartoons are particularly very neat and attractive. Goods put up in the latter style are now preferred more generally by the trade as they are nicer to handle, and there is less loss in the biscuits becoming broken. Formerly the cartoon boxes were brought in from the East, but they are now made in the factory, and the printing and lithographing and all the other work is done right here in Winnipeg. The value of this industry to the city will thus be seen.

In the confectionery department every class of goods required by the trade, is made, and new lines are frequently introduced. Their fine creams and chocolates have a good sale, and their manufactures in addition to these include all other sorts of candies, both in fancy and staple goods, toy candies, etc.

STEEL ENAMELED WARE.

HESE goods, which up to about a year ago were all imported into Canada, are now supplied by home manufacturers. The goods were formerly brought from Germany and the United States. As the sale increased, the question of manufacturing the goods at home became an important one, and the McClary Manufacturing Co., a large industrial concern with headquarters at London, Ont., took up the matter. After careful investigation they decided to add this branch to their business, and last spring they were enabled to put the first home manufactured goods on the market. Their ware proved to be of good quality and was so well received by the trade that they were quite unable to supply the demand. This year they have made a big push and expect to be able to fill all orders for this ware.

The McClary Manufacturing Co. manufacture steel enamelled ware in several shades and of several qualities. Their "Famous" brand is the best quality, and is claimed to be fully equal to anything ever made in this class of goods. it is a blueish-gray tint in color, nicely mottled, and is heavier than the ordinary ware. The same quality is also made in a blue speckled shade.

A cheaper line is made in a gray speckled color. This line is made to compete with the ordinary quality of imported goods, heretotore sold in Canada.

Another line is their "Famous Whiteware." This is equal in quality to their best mottled ware, and is a very fine class of goods.

The above goods are made in a great variety of patterns, from a cup to a large 21-quart dish pan, including wash basins, ewers, pie plates, dinner plates,

pudding pans, cups and saucers, mugs, ladles, meat dishes, kettles of all kinds, sauce pans, tea pots in several sizes, in fact everything in kitchen utensils that can be made in steel enameled ware. A specialty is a handsome white decorated tea pot, with nickle plated cover, in several sizes. Another specialty is a seamless tea pot—all in one piece. This is made in all the different qualities and is something entirely new in this country.

Steel enameled ware is a class of good which is coming fast into more general use, and the demand will be further increased by the reduction in price which has been established this year, a reduction of ten per cent having been made this season in the price. In this country, especially, ordinary tin ware does not last long on account of the nature of the water, and the enameled ware is taking the place of tinware. It is therefore pleasing to have these goods made at home instead of having to import them.

AN INDUSTRY REVIVED.

For some time back the industry of carriage top making has not been represented in the city of Winnipeg, A. C. McRae who was formerly in that line having gone into partnership, two years ago with James Harvey, forming the firm of Harvey and McRae, dealers in carriages, buggies, cutters, sleighs and other vehicles. That partnership has now been dissolved and Mr. McRae having taken over the business, has added greatly to his stock of vehicles, and has opened out once more as a carriage top maker. He is thus not only a dealer in vehicles, but has the best facilities for recovering, refitting and generally overhauling work of that kind, and his institution will prove a very useful one in the city. He has his show rooms and workshop together on James Street near the Police Station.

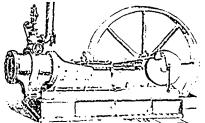
A STERLING HOME COMPANY.

Among the life insurance companies of Canada, the Confederation Life Association has an enviable record for sound management and successful business career. The Confederation was incorporated in 1871, and it is now nearly a quarter of a century old. Its guarantee capital assets amount to \$5,770,834, and the insurance at risk about \$25,500.000. Last year the company had 2321 applications for insurance, aggregating \$3,631,000. The Company has maintained a careful and conservative policy, being determined to keep the expenses of obtaining business within a reasonable limit, and to use every precaution in the selection of risks which were taken, thus enabling it to offer insurance at the very lowest rates compatible with practically absolute security. The company owns its own building in Winnipeg -- a fine structure on Main street—which is the head office for all Western Canada.





H C STOVEL, Western Manager, WINNIPEG. 286 Portage Ave.,



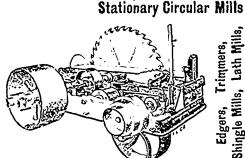
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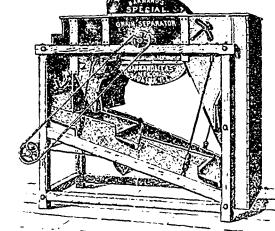


ELEVATOR

MACHINERY







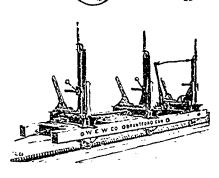
Barnard's Special Grain Separator,

Barnard's Horizontal Scourer,

Shafting,

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All Machinery Supplies.



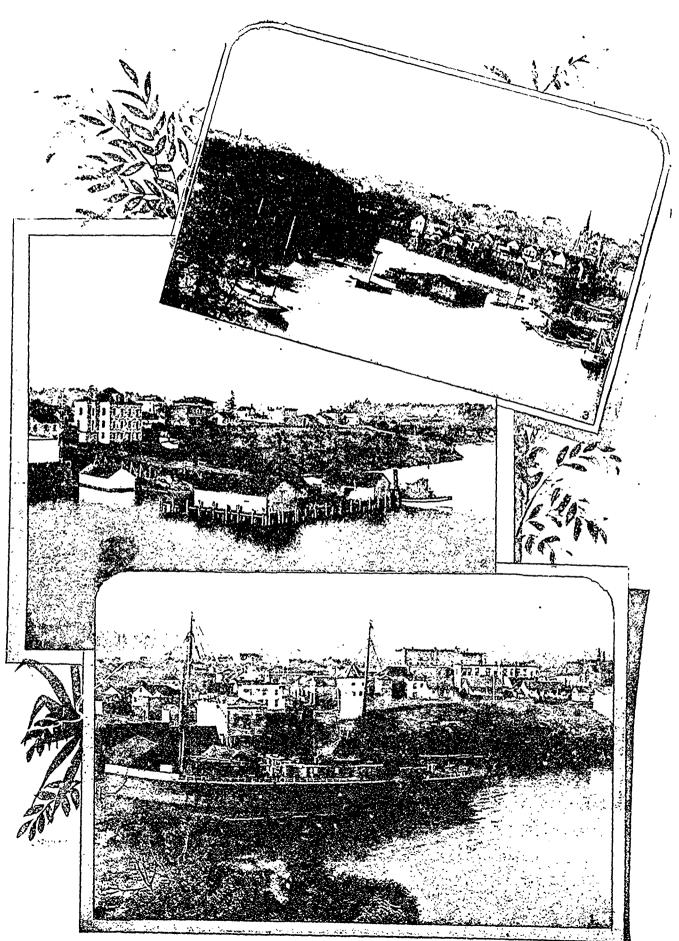
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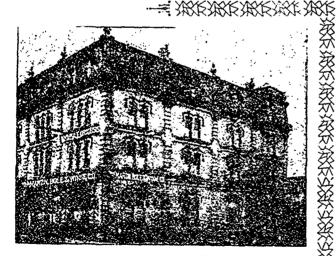
and are prepared to supply these and other Goods of our Manufacture promptly and at the most moderate prices.

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