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 NEW YORK AGENCY—52 William Street.

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

ARTHUR WICKSON, MANAGER

BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.

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 Reserve Fund.....£275,000 "

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Head Office in Canada - St. James St., Montreal.
 H. Stikeman, General Manager.
 E. Stanger, Inspector.

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 Brandon Hamilton. Ottawa. Toronto.
 Brandon. Kingston. Paris. Vancouver.
 Fredericton. London. Quebec. Victoria.
 Halifax. Montreal. St. John.
 Winnipeg, Main Street—D. Simpson Manager.

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Capital Authorized & Subscribed \$1,500,000.00
 Capital Paid up.....1,500,000.00
 Res. 925,000.00

DIRECTORS:
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CAPITAL, - \$1,500,000.
 RESERVE FUND, - \$850,000.

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Paid-up Capital\$6,000,000
 Res. 1,200,000

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 J. H. PLUMMER, Asst. Genl. Manager.
 A. H. Ireland, Inspector G. de C. O'Grady, Asst. Inspe'or
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 Reserve Fund - - - - 280,000

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

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Wines, Liquors and Cigars
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 E. Jennings, Asst. Cashier. E. Hay, Inspector.

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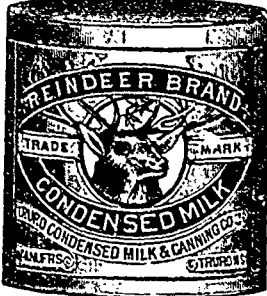
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Wholesale Grocers can supply you with

Dow & Curry's ROLLED OATS

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GRANULATED OATMEAL

STANDARD OATMEAL.

98 pound sacks.

Free from black specks. Order a Sample Sack.

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A Standard

Baking Powder in Manitoba and the Northwest Territory

Snow Drift BRAND.

10, 5, 3, 1 and 1/2 pound tins.

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TRUNKS, VALISES, LEATHER AND SHOE FINDINGS, SADDLERY HARDWARE, WHIPS, &c.

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

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Jor. McDermott & Princess Sts., WINNIPEG.

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We are offering exceptionally good values in B. L. Guns for import to arrive in August. Prices on application.

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 MARKET ST., WINNIPEG.

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—AND—
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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.

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

WINNIPEG, APRIL 1, 1895.

Manitoba.

Crawford & Fulton, general store, Neopawa, have assigned.

A. B. Gunn has commenced business as an implement agent at Manitoba.

The provincial legislature adjourned on Friday until the 9th of May.

R. W. Woodruffe, jeweller, Winnipeg, is succeeded by Carter & Bleasdel.

Roly. Johnson, harness, Stonewall, has admitted Jos, Stinson as partner.

John K. Hill has purchased B. M. Canniff's east end drug store at Portage la Prairie.

Mrs. Pearson and Mrs. Chassa have opened a millinery and fancy goods store at Selkirk.

R. P. O'Donohoe, of Stonewall, has taken a lease of the Grand Pacific Hotel in Winnipeg.

J. Y. Griffin & Co. have let a contract for improvements at their pork packing establishment at Winnipeg.

Farmers who buy flax seed should be very careful about getting clean seed. The seeds of noxious weeds are frequently found in flax seed.

The Masons of Winnipeg have selected a site for their proposed new temple in the church district between Portage and Central Avenues.

H. H. Beck, H. S. Crotty, Walter R. Bown, David Kemp, Joseph LeComte and Henry Tanner have applied for incorporation under the name of the Red River Valley Colonization Land Company, Limited.

The stock of J. Norris & Co., dry goods, Winnipeg, has been sold by the assignee at 42 cents on the dollar. The stock was purchased by a Winnipeg legal firm, representing it is understood, an eastern wholesale house which is largely interested in the estate.

The hardware business at Melita formerly owned by J. Young, of Hartney, has been purchased by C. W. McLennan and Thos. Sturgeon, who have formed a partnership and will trade under the firm name of McLennan & Sturgeon. Mr. McLennan was formerly manager of the business for J. Young.

The Manitoba Dairy Association is negotiating with the railways for better facilities for handling dairy produce in the summer. They ask for a weekly refrigerator car service on the branch lines running into Winnipeg,

so that butter could be shipped to the city during the warm weather in good condition. They also ask for cool storage room for dairy produce in the Canadian Pacific Railway freight sheds in Winnipeg.

The attempt to amalgamate the fishing interests of Lake Winnipeg and the Lake of the Woods district has partially fallen through. A project was on foot to concentrate the fishing, packing and trading of all the companies engaged in the business under one management, but at a meeting of proprietors and managers recently held in Chicago, the proposal to combine the fishing and packing was rejected and each company will carry on that part of their work independently, as in the past. It was, however, agreed that trading or selling for all companies should be done through one channel. The reason given for refusing to combine fishing and packing was that a number of valuable plants would be thrown into idleness if the suggested plans were adopted.

Assinibolia.

O. P. Skrine, of Granfoll, is starting in wholesale produce at Vancouver, B. C., under style O. P. Skrine & Co.

Jas. Wilkinson's feed stable and dwelling at Estevan were destroyed by fire on Wednesday. Seven horses were burned. The burned buildings were insured in the British American—the stable for \$600 and the dwelling \$400.

Northwest Ontario.

R. F. Sproule, flour and feed, Fort William, has admitted Alex. Snelgrove as partner; style Snelgrove & Sproule.

The Hudson's Bay Co. have taken possession of the new addition to their store at Rat Portage, which is devoted to the dry goods department, the old store being used for groceries.

Lumber Trade News.

The stock and business of Hugh Law, lumber dealer, Winnipeg, is offered for sale by tender up to April 1.

Jas. I. Armstrong is opening again in the lumber business, at Belmont, Man., and will handle only United States lumber.

Grain and Milling News.

The Brackman & Ker Milling Co., of Victoria, British Columbia, have decided to establish an oatmeal mill and elevator at South Edmonton, Alberta. Construction will be proceeded with as soon as the plans can be prepared. T. W. Lanes has been admitted into the firm and will manage at Edmonton.

S. P. Clark, grain merchant of Winnipeg, has returned from a trip to Florida. Mr. Clark says that in Florida, to the consternation of the natives, the weather turned quite cold, the frost doing incalculable damage. There was not a green thing to be seen in the state after the cold snap. The people declared that the state would be put back at least five years.

The arrival at New York of a steamer from the Argentine Republic with a cargo of 120,000 bushels of flax seed has brought to light some interesting facts. It seems that quite a trade has been going on in seed from the far away country for some time, about 500,000 bushels of the Argentine seed having already been sold at New York. The price is equal to \$1.28 per bushel duty paid, the latter amounting to 20c per bushel. Crushers get a rebate on oil cake exported, which makes the net price about \$1.20 paid for the South American article.

British Columbia.

Duncan Cameron, hotel, Armstrong, is out of business.

Charles Anderson, grocer, Vancouver, is out of business.

James McCarthy, general store, Thibert Creek, is deceased.

B. F. Henry, harness, Vancouver, has been closed by the sheriff.

Sherot & Johnson, plumbers, Victoria, have dissolved, each continues alone.

Docile & McKinnon, bakers, Wellington, have dissolved; C. Docile continues.

Ciceroni & Luperani, fruits, etc., Nanaimo, have dissolved; Joseph Ciceroni continues.

M. W. Minthorn, boots and shoes, New Westminster; stock is advertised for sale.

John Boyd & Co., plumbers, Vancouver, have dissolved; W. L. Newsome retires.

British Columbia Paper Manufacturing Co., Ltd., Victoria; effects advertised for sale.

Fur Trade News.

Mr. Wood, a Michigan fur dealer, has made a memorandum of the prime skins caught after November 1st, and the unprime ones caught in September and October, and finds by careful estimates that were the fur-bearing animals protected in September and October that the trappers in Michigan would be benefited no less than one hundred thousand dollars each season. Through the efforts of Mr. Wood the Hon. M. S. Curtis has introduced a bill in the state legislature for the protection of fur-bearing animals in September and October. The protection of fur-bearing animals in Canada would be worth a vast sum to the country. The annual waste from the slaughter of fur-bearing animals out of season is something enormous.

Lumber Trade News.

J. M. Taylor, of Portage la Prairie, has started his planing factory for the season. He has had the machinery overhauled before starting the season's work.

Silver.

The silver market has had a sharp advance, the price of bars in London rising to 237d, the New York quotation going up to 63 1/2c. The movement was attributed in part to the belief that Germany will take the initiative in calling an international monetary conference, and in part to the favorable Indian budget, and to the belief that the termination of the war in the east is near, which would probably create large demand for silver from both Japan and China. Silver prices on March 22 were: London, 28 18-16d; New York, 63 1/2c.


Winnipeg Clearing House.

Clearings for the week ending March 23 were \$601,910, balances, \$108,610. For the previous week clearings were \$695,454. For the corresponding week of last year clearings were \$607,556.

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

	Clearings.	
	Mar. 21.	Mar. 14.
Montreal.....	\$11,031,140	\$9,908,418
Toronto.....	4,996,259	5,366,172
Halifax.....	871,418	966,451
Winnipeg.....	695,454	655,879
Hamilton.....	524,657	553,800

Total..... \$18,118,958 \$17,450,215

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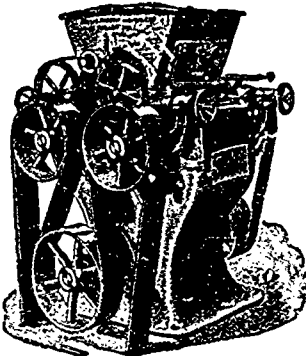
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MONTREAL - QUE.

Stuart & Harper.



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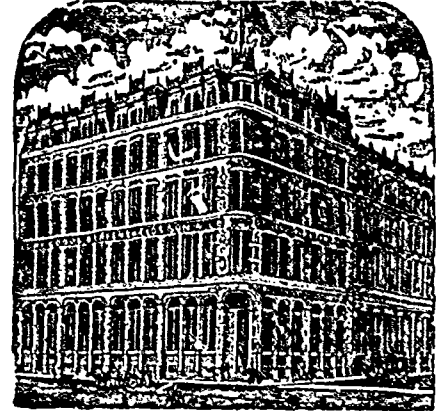


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Novelties for Spring and Summer

Our Smallwares buyer, who is now in Europe, advises having sent out the Latest Novelties in Ladies' Ties, Silk and Cotton Blouses, Children's Washing Costumes, Laces, etc.

These lines are now on the way and will be ready for delivery in a few days. We have the New Dress Lining the Fibre Chamois put up in ten yard ends. Full set of Samples with C. J. REDMOND, Room 18, McIntyre Block Winnipeg.

McMASTER & CO.,

—WHOLESALE—

Woollens, Tailor's, Trimmings,

CARPETS,

AND GENERAL DRY GOODS.

TORONTO, ONT.

REPRESENTED BY E. C. S. WETMORE.

JAS. McCREADY & CO.,

WHOLESALE

**Boot and Shoe Manufacturers,
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W. WILLIAMS, AGENT.

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SEEDS

FULL STOCKS OF

NEW CROP

Field and Garden Seeds.

Just arrived fresh Importation of
BROMUS INERMIS (Austrian Bromo Grass)
 Catalogues on application Correspondence invited
 All enquiries by mail or wire will receive prompt attention

**The Steele, Briggs, Macdon
 SEED CO., LTD.**

TORONTO, - ONTARIO.

The Commercial

WINNIPEG, APRIL 1, 1895.

CIVIC TAXATION.

That irrepensible question of civic taxation is again a matter of considerable agitation in Winnipeg. A deputation of Winnipeg retail merchants and others, recently waited upon the law amendments committee of the Manitoba legislature, and presented their grievances against the present system of taxation. So far as can be learned from the newspaper reports of the interview between the merchants and the law amendments committee, it would appear that the delegation had no definite plan of taxation to recommend to the legislature. While they spoke against the present system, they did not present any alternative system which they would prefer. It is true some of the delegates spoke in favor of going back to the old system of taxing stocks of merchandise and personal property, which was in force in Winnipeg previous to the adoption of the present system. Others of the delegation, however, expressed varying views, and were not in favor of going back to the old system. As the members of the delegation were therefore divided in their opinion, they could not, while expressing their dissatisfaction with the existing system, impress the members of the legislature before whom they appeared, with any clear idea as to what they wanted.

The present system of taxation in Winnipeg is contained in an act of the Manitoba legislature, passed in 1893. By this act personal property is exempt. Real estate and buildings are subject to taxation; also gas and water pipes, street railway tracks, telephone, telegraph and electric light poles and appliances are subjected to taxation the same as realty. A system of business tax is also provided, based on the capitalization of rental value of the premises occupied for business purposes. This business tax was established to supersede the system of taxing stocks of merchandise. It was the outcome of a great deal of public agitation and private research on the part of many citizens.

That the present system is a great improvement upon the old plan of taxation, The Commercial feels constrained to assert. That is a model system of taxation, entirely free from injustice, we cannot claim. The best that can be said is that it is a decided improvement upon the old system, and is much less liable to work injustice than under the old system. The change in the systems has made a considerable shifting of the burden of taxation and it is natural enough that those who have had their taxes increased should feel aggrieved. This however, is no proof that the new plan is not a change for the better. In fact, the increasing of taxation in some directions and the lessening of it in other cases, would be just as likely to indicate a more equitable system as the contrary.

That the plan of taxing merchandise stocks

is wrong in principle we are firmly convinced. At the same time, there are, no doubt, special cases of injustice under the present system, and an earnest effort should be made to compromise the varying interests, rather than think of reverting to the plan of taxing merchandise.

HANDLING PRODUCE.

Last week The Commercial referred to the subject of handling produce, pointing out that the custom of wholesale grocers handling produce in the Winnipeg market, had resulted in injury to the country merchants. The effect has been to increase competition, resulting in depressing prices, thus causing loss to country producers and shippers.

There is another way in which country shippers are unknowingly doing themselves an injury, in shipping produce to this market. We refer to the custom now so general of shipping direct to retailers. Many retail dealers in Winnipeg now receive shipments of produce direct from country merchants to such an extent that not only are their own wants supplied, but they have produce to 'ob to other dealers. This has the same effect as shipping to wholesale grocers, resulting in increased competition and cutting in prices. If the produce trade were confined to the regular produce dealers, there would in the first place be many fewer persons offering produce for sale in this market. The regular produce dealers, who make an exclusive or special business of this branch of trade, would be able to supply the local market, and the surplus they would ship to other markets. Where shipments are made to a large number of persons, who are not regularly in the produce trade, the stuff is all thrown on the local market. Those merchants who are not regularly in the produce trade, are not in a position to store and ship to outside points, and they are anxious to push the stuff off in the local market, to the detriment of prices. Thus we have a large number of persons offering produce in the local market, who are not in a position to handle on a large scale and ship out the surplus. By shipping to retail dealers and others not regularly engaged in the produce trade, the country merchants who deal in produce really assist in cutting prices and demoralizing the market against themselves. There is also the question of increased risk in sending to so many small dealers.

While on the produce question it is said that quite a number of country merchants went into the egg pickling business last summer, and these eggs found their way to this market during the past winter, sometimes mixed with fresh eggs. In some cases the pickling and mixing may have been done by farmers, and the eggs may have been shipped here just as they came from the farmers. In some cases, however, country dealers are known to have pickled considerable quantities of eggs, and the speculation has as a rule been an unprofitable one for them, the season having been an unfavorable one for limed eggs. Some of these pickled eggs are held yet by country retail merchants,

who have recently offered to ship to this market. Of course the eggs are now practically unsaleable. If The Commercial were asked for advice in this matter, we would advise country merchants to market their eggs on the same plan as we have always advised in regard to butter—that is, while they are fresh, accepting the market value at the time. The days of holding eggs as well as butter for a profitable winter market have evidently passed away.

NEED OF DRAINAGE.

The new drainage act under discussion in the Manitoba legislature, is generally regarded with approval. The question of drainage is a very urgent one. We want new settlers to occupy our vacant lands, and it is necessary to make these lands really desirable for settlement by providing drainage. Many settlers have been compelled to move from some districts, on account of lack of drainage facilities, and if we were to have a return of a few very wet seasons, a number of settlers who are now apparently comfortably located in some sections, would find themselves in very uncomfortable surroundings. Of course these remarks apply only to certain districts, but this does not lessen the urgent need of carrying out a comprehensive system of drainage. There are very large areas of land, particularly in the eastern parts of the province, which require drainage badly. The lands are of the best quality, but they cannot be settled to good advantage until drainage facilities are furnished. It would be nothing short of a great calamity to the province, if a series of wet years should set in, such as have been experienced in times past, before a thorough system of drainage has been provided. This question of drainage is really the most important matter for consideration in connection with the present movement to secure settlers for our vacant lands, and it is to be hoped that the work will be carried on energetically during the present year.

MARKETING SMALL HOGS

Quite a number of small hogs have been marketed in Winnipeg recently. These hogs are not desirable from a commercial point of view, as they are not wanted for packing purposes and they will not bring good prices. A few of these undesirable hogs injure the sale of a lot with which they may be mixed. The marketing of these small hogs must also be comparatively unprofitable to the farmer, especially at this time of year. In a grain country like Manitoba it would seem the more profitable plan to feed these animals until they had attained a better marketable condition. It may be that the farmers who are marketing these hogs have run short of grain and are not in a position to buy, or they may be in need of cash to buy implements and supplies to go on with their spring work. Necessity, of course, must govern cases. But where there is no urgent reason for disposing of the hogs it would be more profitable to the farmers to hold on to these small animals until they had attained a fair marketable condition.

EDITORIAL NOTES.

THE reason given for the adjournment of the Manitoba legislature until May 9, is, that the government wish to look carefully into the present situation regarding the school question before bringing the matter up for discussion in the house. The decision to follow a policy of careful deliberation in dealing with this question is undoubtedly a very wise conclusion.

RAILROADING in this country in the winter is not such a difficult matter on account of snow blockades as many people further south may imagine. In Winnipeg the street cars, which are on the trolley system, have not been delayed for a single hour altogether, during the past winter. In Manitoba there have been no railway blockades during the entire winter.

IN our editorial last week under the heading "Looking After Commercial Legislation," The Commercial was slightly in error in referring to the Garnishment Act. We stated to the effect that the merchants had protested against the proposal to raise the amount of wages exempt from garnishment from \$25 to \$40. Instead of proposing to change this act, however, this change was made in 1893, and the merchants asked that the law be changed back to the old form, allowing an exemption of \$25 only. The government has consented to make the change, and a bill to amend the act has been introduced.

THE question of irrigation is one which is receiving great attention in the United States of late. It is recognized there that any material extension of the area adapted to cultivation must be brought about by means of irrigation. There are vast areas of unproductive country, so far as agriculture is concerned, in the central, western and southwestern states, owing to the arid climatic conditions which prevails there. A board of irrigation has now been established at Washington, to harmonize the work of the government bureaus now dealing with the work of irrigation. In the United States there has been some clashing of interests between the various state governments and the federal government, in the matter of irrigation. To harmonize these interests is no doubt what is now being undertaken. The question of irrigation is an interesting one for Western Canada, and the result of irrigation efforts in the United States will be watched with care by those interested in the matter here.

COMMUNICATIONS.

Life Insurance.

EDITOR "THE COMMERCIAL."

DEAR SIR:—On the 25th of February you published an article on life insurance, which appeared in the Post Magazine, of London, England about twelve months ago. You state that you reproduce the article "with a view to assisting business men to acquire some knowledge of important points in life insurance." Assuming that you are sincere and honest in your desire to submit the facts

to your readers, I have prepared a reply to the article referred to and trust that you will publish it and give your readers a chance to hear both sides.

On page 5 of "The Fundamental Principles of Life Insurance" there appears the following:—"In 'Journal of Institute of Actuaries,' Vol. XXI, p. 287, F. G. P. Neilson, F.S.S., F.I.A., says: 'We know that the average number of persons who die in this country one year with another is 23 per 1000, but of those some 9 are in respect of children under five years of age.' According to the mortality tables, at least 400 out of every 1,000—that is 40 per cent—die before they are 25 years of age; and as ordinary life insurance companies do not, as a rule, accept risks on lives under twenty-one years of age, their mortality experience should be at least 40 per cent below the death rate of the general population." 9 is 39.13 per cent of 23.

On page 176 of "The Insurance Guide and Hand Book" there appears a table compiled from the late Dr. Farr's English Life Table, referred to by the Post Magazine which shows that out of 1,000 males born at the same time, there will be living, at the commencement of the twenty-fifth year, 319, which means that 68 per cent of the 1,000 have died. Referring to the statement which appears in the "Fundamental Principles of Life Insurance," above quoted, the Post Magazine states; "It is true that according to the Registrar General's returns for England and Wales, the annual mortality is about 22.5 per 1,000; that is to say 225 persons die in a year for every 10,000 population. If we allow that 40 per cent of the persons dying, or 90 in all, are under the age of 25, it follows that 60 per cent, or 135 in all, are adults over that age. It is not a fact, however, that the death rate among these adults is 13.5 per 1,000, for this would imply that out of 10,000 adult persons 135 die in a year, whereas, all that the statistics show is that out of 10,000 persons of all ages from birth upwards, 135 die in a year." The above has no meaning other than that the death rate at all ages is only 13.5 per 1,000, which if true means that \$1,000 could be paid at the death of every man, woman and child in England and Wales at a cost of \$13.50 to each inhabitant. The reader should not overlook the fact that the Post Magazine is an old line journal and in this particular article is laboring to prove that the rates charged by the old line companies are not too high. The London Life and Metropolitan Life of London, are unique in the history of Life Insurance, neither of them ever having employed agents to solicit business, the result being that they have for years been paying out more money than the total new insurance written. The following tables compiled from the Post Magazine Almanack, show the amount paid policyholders and new business written for six years:

LONDON LIFE, 1885-1890.

(Established 1806.)

Claims paid.....	£1,167,150
Surrender values paid.....	84,266
Premiums returned.....	1,297,730
Total paid policy holders....	£2,549,146
New business written 1886-91	1,295,000

METROPOLITAN LIFE, 1886-91.

(Established 1835.)

Claims paid.....	£ 681,883
Surrender values paid.....	57,634
Premiums returned.....	455,347
Total paid policy holders....	£1,191,864
New business written 1886-91	1,107,643

The two companies paid policyholders in the 6 years £1,341,367 in excess of the total new business written, and yet the Post Maga-

zine states that they are fairly progressive. Attention is particularly directed to the large amount which these two companies have returned in premiums, as this act alone seems to clearly prove that life insurance, with absolute security, can be furnished at about one-half the rates charged by old system companies.

EXTRACT FROM PROSPECTUS—LONDON LIFE.

"On old policies the whole of the premium has for many years been paid by the Society; in a large number the premium has been for a long time reduced to almost nothing, and on policies of not more than eight years standing 71 per cent of the premium due has been returned to the assured."

Death claims paid in 83 years...	£9,400,000
Paid in reduction of Premium...	8,500,000

The Post Magazine makes the following statement: "The four prosperous offices we have considered are now experiencing a rate of mortality approaching that which they have anticipated." The London Life, now in the 89th year of its existence, is one of the four "prosperous offices" referred to, and to enable the reader to put the proper estimate upon the value of statements made by the Post Magazine, I herewith submit the following extract from a letter written in 1890 over the signature of J. Whichter, Actuary and Secretary of the London Life Association:—"Their statement as to our death rate is absolutely false. How they can know anything about it is very wonderful to me seeing they have no data. In the year just ended our claims were less than 70 per cent of what was expected." It is due to Mr. Whichter to state that his letter was written to a gentleman who was contemplating taking a life insurance in the London Life and who informed the Secretary that agents of rival companies had stated to him that the death rate of the London Life had become so excessive that the Company could not stand it for many years longer.

Had the Post Magazine wished to honestly present the facts it would have published the following which appears on page 10 of "The Fundamental Principles of Life Insurance:"

"Scottish Widows' Fund, (established 1815); death rate 13.8 per 1,000 in its 74th year, 1888. It is stated in the 75th annual report, dated April 4th 1889, that the membership then exceeded 31,000 and that out of this number only 472 died during the year.

"Provident Clerks' (established 1810); death rate 13.2 per 1,000 in its 50th year, 1888. Total membership in 1888, 22,4000; total policies which became due during the year, 292.

Whittington, (established 1855); average death rate 12.5 per 1,000 for 32 years, 1855-87. (See report, dated 29th March, 1888.)

"Scottish Amicable, (established 1826); * average death rate 13.7 per 1,000 for 34 years, 1826-60.

"Economic, (established 1823); * average death rate 14.8 per 1,000 for 33 years, 1823-57.

"Metropolitan, established 1835); * average death rate 13.1 per 1,000 for 30 years.

"Mutual Provident, Australia, (established 1849); * average death rate 8 per 1,000 for 30 years, 1849-78. * "Report of the Mortality Experience of the Australian Mutual Provident Society," by Morrice A. Black, F.I.A., p. 27."

As the official reports of the insurance department of Canada state the number of lives insured and the number of deaths each year, it is easy to find the death rate to each 1,000 lives exposed. The following data relating to the Canada Life and Aetna Life in Canada, is compiled from the official reports referred to for the 18 years ending 1893:

(Continued on page 662.)

James Hall & Co.

BROCKVILLE, ONT. WINNIPEG, MAN.

Manufacturers and Wholesale Dealers in

Gloves, Mitts, Moccasins, Arctic Socks, &c.

In addition to our regular line we have the exclusive control of the Celebrated Chester & Workers Suspenders for the Dominion. Neatest, Strongest and Best Suspender in the market at popular prices.

Customers may have sorting orders in any of our lines filled promptly from stock at our **Winnipeg Branch, 150 Princess St.**

W. R. Johnston and Co.

(Late Livingston, Johnston & Co.)

WHOLESALE MANUFACTURERS

READY MADE

CLOTHING.

Cor. Bay & Front Sts, TORONTO.

Samples at McIntyre Block, Winnipeg } REPRESENTATIVES: A. W. Leshor W. W. Armstrong.

AUSTIN & ROBERTSON,

WHOLESALE STATIONERS, MONTREAL

Dealers in all Classes of

Writings and Printings,

Linens, Ledger and Bond Papers.

Quotations and Samples on Application.

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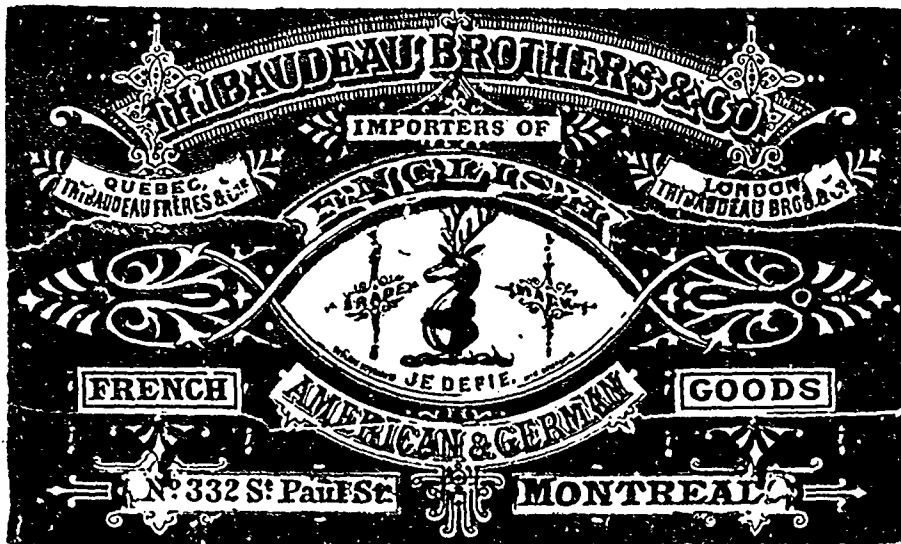
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The Thos Davidson Mfg. Co. Ltd.

MONTREAL.

Merrick, Anderson & Co. Agents, Winnipeg.

"If You Wish To make a Daylight Journey from Minneapolis or St. Paul to Chicago you will find the Badger State Express via The North-Western Line, the Pleasantest Day Train you ever rode on in the North-west. Its Luxurious Parlor Car with everything conducive to rest and enjoyment, is the Easiest Riding and most Comfortable Day Car we ever had the pleasure of shaking hands with or rather riding 400 miles in.—The Union, Anoka, Minn.



Matthews, Towers & Co.

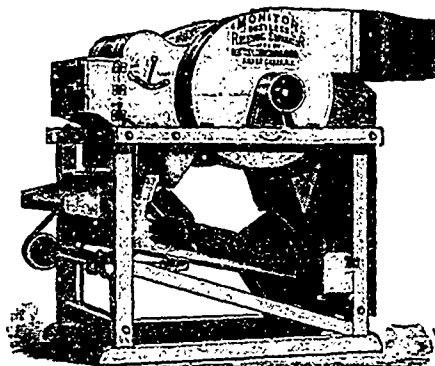
—WHOLESALE—

Men's Furnishings.

Stock Complete for Spring 1895.

LATEST STYLES AND VALUES. Board of Trade Block, MONTREAL.

"MONITOR" Grain Cleaners.



- Wheat Scouring, Polishing and Separating Machine.
- Dustless Receiving and Elevator Separator.
- Dustless Milling Separator.
- Dustless Malt and Barley Separator.
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General Agent for Manitoba and Northwest Territories.

John McKechnie,

Send for Catalogue and Prices.

WINNIPEG.

ENAMELLED WARE

Made in Canada.

We are pleased to advise that this new venture has been most successful, and we are turning out a ware—for the present a grey mottled and a white—equal to any ever placed on this market, whether English, German or American.

Inspection and Comparison Invited. Our Travellers are Carrying Samples.

THE McCLARY MFG. CO.

London, Toronto, Montreal, Vancouver and Winnipeg, Man.

Protect Yourself

...By getting our prices on....

- FURNITURE -

IRON BEDS, SCHOOL DESKS.

Always the Lowest Prices. Send for photo of our \$10 sideboard.

LESLIE BROS.
(Late of Scott & Leslie.)

The Low Priced Furniture house. 203 MAIN & 203-205 FORT ST. WINNIPEG.

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Octavius Smith,
ACCOUNTANT AND AUDITOR
490 MAIN ST., - WINNIPEG.

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

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OFFICIAL ASSIGNEE

For the province of Manitoba, under the recommendation of the Board of Trade of the city of Winnipeg. Insolvent and Trust Estates Managed with Promptness and Economy.

Special attention to Confidential Business Enquiries.
Corner 2nd. Avenue and 2nd St. North,
WINNIPEG, MAN.

W. J. GUEST,

-DEALER IN-

**FISH, GAME, POULTRY
and OYSTERS.**

FINNAN HADDIES RECEIVED WEEKLY.
Trade Orders Solicited.

602 MAIN STREET, - WINNIPEG.

WINNIPEG WANTS

**PRODUCE &
BUTTER
AND EGGS.**

At Highest Market Value. Write for full market Quotations to

PARSONS PRODUCE COMPANY,
WINNIPEG, MAN.

HO! IMPROVED
Compressed Mince Meat.

Put up in neat paper packages and packed (3) three doz. in a case. Price per gross net \$10. GUARANTEED STRICTLY PURE.

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

J. S. Carveth & Co., Winnipeg,
Preparers and Packers.

"A- lad- din Himself in all his wondrous wanderings never once gazed upon a greater dream of beauty than the interior of the Cars on the Much-Celebrated North-Western Line.

Hudson's Bay Company,

Fort Garry Mills, - Winnipeg.

Registered Brands:

Hungarian and Strong Bakers Flour

Chopped Feed, Oats, Bran, Shorts, etc.

Sole agents in Manitoba, Northwest Territories and British Columbia for

MYERS ROYAL HORSE AND CATTLE SPICE

In use for a quarter of a century. For full particulars, circulars, &c., address Chas. H. Steele, Manager, Winnipeg.

NOW IN STORE A LARGE SUPPLY OF

ARGUIMBAU

THE FINEST

VALENCIA RAISINS

IN THE MARKET

Turner, MacKeand & Co.

WHOLESALE GROCERS, WINNIPEG.

TO THE TRADE.

CASH and PROMPT PAYING BUYERS will find it to their advantage to get our prices before purchasing elsewhere,

G. F. & J. GALT,

Tea Importers and Wholesale Grocers.

Pure Highland Scotch Whiskies.

THE FAMOUS
LAGAVULIN DISTILLERY,
ISLAND OF ISLAY,
SCOTLAND.

The Lagavulin Whisky is famous for its fine quality, being made from pure SCOTCH MALT OAKLY, and has long been the favorite beverage of Sportsmen.

It contains no grain spirit, or other Whiskies one knows nothing of, and the most eminent Physicians of the day prescribe it where a stimulant is required.

ASK FOR THE LAGAVULIN.

**MACKIE'S
PURE OLD BLEND
10 YEARS OLD.**

**GOLD LABEL
AS PATRONIZED BY ROYALTY AND THE LEADING
PHYSICIANS.**

Sold only in the Northwest by:
VELIE, CAREY & Co.

G. F. & J. GALT.

RICHARD & Co.

HUDSON'S BAY Co.

OAK TANNED "EXTRA" BRAND



BELTING



MONTREAL AND TORONTO.

THE J. C. McLAREN BELTING COMPANY.

THE BUSINESS SITUATION.

WINNIPEG, Saturday, March. 30.

The weather has been rather unsettled this week, and though the snow went off last week, the farmers have not been able to get on with their spring work yet. We have heard of a few cases of seeding wheat, but it has undoubtedly been under unfavorable conditions. The immigration season, as expected, is not bringing in many new settlers. Those arriving are mostly from the United States. Their is a fair prospect for building in Winnipeg this season. Quite a number of building contracts have been proposed. Farm real estate is selling at low prices, speculative holders being inclined to reduce their holdings even at a sacrifice.

Bradstreet's report of trade in the United States this week says: "General trade for the third week in succession continues to show evidence of improvement. The week has witnessed a firm cotton market. An advance in coke, iron ore and for Bessemer pig iron for steel billets and actually for manufactured iron at western markets. Quotations for leather continue upward or the comparative scarcity of hides. Firmness in cotton has shown itself in higher quotations, not only for printed cloths, but other varieties for cotton goods, some of them $\frac{1}{2}$ to $\frac{3}{4}$ higher than a fortnight ago. Increased demand for petroleum on reports for reduced output have pushed prices up, and higher prices for hogs at the west have brought like quotations for pork and lard.

WINNIPEG MARKETS.

WINNIPEG, SATURDAY AFTERNOON, Mar. 30.

(All quotations, unless otherwise specified, are wholesale for such quantities as are usually taken by retail dealers, and are subject to the usual reduction on large quantities and to cash discounts.)

GREEN FRUITS.—Apples are being brought in from the States. There are hardly any apples obtainable this week, but good stocks are expected the first of next week, and the price will range from \$6 to \$7 per bbl. Ben Davis bring the top price. Oranges from California are arriving freely and prices are rather easier. Prices are as follows; California oranges seedlings, \$8.50 to \$9.75 per box, California Navel oranges, \$1 to \$1.25 per box; Messina lemons, \$5 to \$5.50 per box; apples \$6 to \$7 per barrel as to quality and condition; California Easter Beurre pears \$1.50 per box; bananas, \$3 to 4.00 per bunch; as to size. Malaga grapes, \$11.50 per large keg; Pineapples, \$5 per dozen; Spanish onions, \$1 to \$1.25 per c. etc of 50 lbs. Layer figs, 10 lb boxes, 15c per pound. Sweet potatoes, \$5.50 per barrel. White comb honey, 22c a lb; new dates, 7 to 7 $\frac{1}{2}$ a lb.

GROCERIES.—Latest reports in regard to sugar are firmer from foreign markets, but Canadian refiners were about the same, Eastern Canada refiners quoting 8 5-15 to 8 $\frac{3}{4}$ c for granulated, at the refineries, and yellows at 27-16 to 2 $\frac{1}{2}$ c. In the Winnipeg market some considerable sales of German beet sugar are reported this week, at a shade under Canadian granulated prices, notwithstanding the low prices, of the latter. The war in Asia is a disturbing factor in teas. A private letter from Yokohama says:—"The prospects for the new season are very uncertain. The Japanese claim teas will be 20c higher than last season, owing to the want of hands and the difficulty of transport. Should there be a descent on Formosa or further complications teas may go very high. Under these circumstances teas cannot, by any possibility, be cheap next season, and are likely to be very dear." Coffees are firm for Rio, under reports of a light crop. Prices keep advancing abroad.

FISH.—We quote: British Columbia salmon, 14c lb; British Columbia halibut, 14c, Fresh mackerel, 12 $\frac{1}{2}$ lb.; cod, 7c; haddock, 8; smelts, 12 $\frac{1}{2}$ c; sea herring, 35c dozen; Lake Superior herring, 25c doz; Lake Superior trout, 9c; whitefish, round (not gutted) 2c; whitefish slit, 5c; pickerel, 2 to 8c; pike 1 to 2c; perch, 2c; smoked whitefish, 8c lb; smoked goldeyes, 30 to 35c dozen, red herring 20c box, sinan haddies, 6 to 6 $\frac{1}{2}$ lb; Salt herring \$1.50 per barrel; bloaters, \$1.00 to \$1.75 per box; Oysters, \$1.90 for standards and \$2.00 for selects, per gallon. dry cod, 7c lb; boneless cod, 7 to 7 $\frac{1}{2}$ c, boneless fish 6c.

WOOD FUEL.—An advance in prices is usual at this season. Still there is not much change in prices. Tamarac is to be had at \$3.25 to \$3.75 per cord on track here as to quality, good quality is held about \$3.50 to \$4.75, pine about \$3.00 to \$3.25 per cord. Oak brings about the same as tamarac, and extra good oak goes a little better sometimes. Poplar ranges about \$2 to \$2.25 per cord on track here.

RAW FURS.—Last week we reported prices at the Hudson's Bay Company's sale and also gave some reports concerning C. M. Lampson & Company's sale. Messrs. Stobart, Sons & Co., Winnipeg, have received the following further reports regarding C. M. Lampson & Company's sale in London this week, which was continued last week:

- Muskat — 10% lower than last March.
- Fox, red. — 7 $\frac{1}{2}$ % " "
- Wolf, northern — 35% " "
- Marten. — 60% higher than " "
- Bear, black. — 5% " "
- " brown. — 30% " "
- " grizzly. — 30% " "
- Mink. — 5% " "

Jas. McMillan & Co., Minneapolis, have wired the The Commercial as follows. "March London fur sales were rather lower than January sales. Wolf, skunk, red fox and otter declined heavily. All kinds of furs must now be bought lower because they must be carried over for a full year, as the June and October sales are usually very unsatisfactory."

The London March sales closed this week and there will be no further sales until June. C. M. Lampson & Co. hold sales from June 10 to 14 and again in October from the 16th to the 18th. The June and October sales, however, are not nearly so important as the March sales.

HARDWARE, PAINTS, etc.—A fair business is reported in this branch. A good many orders have come from British Columbia points lately, and near by points are now beginning to send in orders. The only change in the Winnipeg market is a move at last in turpentine, which has advanced 3c here to 68c per gallon, in barrels. This is only a slight advance in comparison with the advance in turpentine elsewhere. Another advance of 1 to 2c was reported from Montreal the first of this week, making an advance there of 15c per gallon altogether since the upward movement set in. A further advance of 3 $\frac{1}{2}$ c in the South is also reported. Linseed oil is firm and higher prices are looked for. A big combine in glass, including about all the factories in the United States is reported.

DRUGS.—Camphor has advanced sharply. Cod liver oil is held at the advance. Glycerine is firm. Following prices are for small parcels, and will be shaded considerably for full package orders: Alum, per pound, 3 $\frac{1}{2}$ to 4 $\frac{1}{2}$ c, alcohol, \$1.75; bleaching powder, per pound; 6 to 8c; bluestone, 4 $\frac{1}{2}$ to 5c; blue vitrol, 5 to 8c; borax, 11 to 13c; bromide potash, 55 to 75c; camphor, 75 to 85c; camphor, ounces, 80 to 90c; carbolic acid, 40 to 65c; castor oil, 11 to 15c, chlorate potash, 28 to 35c; citric acid, 55 to 65c; copperas, 3 $\frac{1}{2}$ to 4c; cocaine, per oz., \$7.50 to \$8.00; cream tartar, per pound, 28 to 35c;

cloves, 20 to 25c; epsom salts, 3 $\frac{1}{2}$ to 4c; extract logwood, bulk, 14 to 18c; do., boxes, 18 to 20c; German quinine, 80 to 40c; glycerine, per pound, 20 to 25c; ginger, Jamaica, 25 to 40c; do., Africa, 20 to 25c; Howard's quinine, per ounce, 35 to 45c; iodine, \$5.50 to \$6.00; insect powder, 85 to 40c; morphia sul., \$1.90 to 2.25. Opium, \$1.50 to 5.00; oil, olive, \$1.25 to 1.10; oil, U.S. salad \$1 25 to 1.40; oil, lemon, super \$2.25 to 2.75; oil, peppermint, \$4.00 to 4.50, oxalic acid, 18 to 16c; potass iodide, \$1.25 to \$1.50; saltpetre, 10 to 12c; sal rochello, 30 to 35c; shellac, 45 to 50c; sulphur flowers, 8 $\frac{1}{2}$ to 5c; sulphur roll, per keg 8 $\frac{1}{2}$ to 5c; soda bicarb, per keg of 112 pounds, \$3.75 to \$1.25, sal soda, \$2.00 to \$3; tartaric acid, per lb, 45 to 55.

PAINTS, OILS, ETC.

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

PREPARED PAINTS.—Pure liquid colors, per gallon, \$1.25 to \$1.35.

DRY COLORS.—White lead, per lb., 8c; red lead, 5 $\frac{1}{2}$ c; yellow ochre, 2 $\frac{1}{2}$ c; golden ochre, 5c; Venetian, red, French, 3 $\frac{1}{2}$ c; Venetian, red, English, 3 $\frac{1}{2}$ c; English purple oxides, 4 $\frac{1}{2}$ c; American oxides, per lb., 8 to 4c. These prices for dry colors are for broken lots. $\frac{1}{2}$ c per lb. less when full kegs or barrels are taken. American vermilion, kegs, 15c, English vermilion, in 30-lb. bags, 90c per lb.; less than bags, per lb., \$1.

VARNISHES.—No. 1 furniture, per gal., \$1; extra furniture, \$1.35; pale oak, \$1.50, elastic oak, \$1.75; No. 1 carriage, \$2; hard oil finish, \$2; brown Japan, \$1; goldsize Japan, \$1.50; No. 1, orange shellac, \$2; pure orange shellac, \$2.50. These prices are for less than barrels, and would be shaded for full barrel lots.

SUNDRIES.—Glue, S.S., in sheets, per lb., 12 $\frac{1}{2}$ to 15c; glue, white, for kalsomining, 17 to 18c. Stove gasoline, per case, \$3.50; benzine, per case, \$3.50; benzine and gasoline, per gallon, 50c. Axle grease, Imperial per case, \$2.50; Fraser's axle grease, per case, \$3.50; diamond, do, \$2.25 per case. Coal tar, per barrel, \$8; Portland cement, per barrel, \$4.25, plaster, per barrel, \$3.00, plasterer's hair, \$1.10 per bale; putty, in barrels, per lb., 8c; less than barrels,

WINDOW GLASS.—1st break is quoted at \$1.75 per box of 50 feet.

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

TURPENTINE.—Pure spirits, in barrels, per gallon, 68c; less than barrels, per gallon, 73c.

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

REFINED PETROLEUM.—Quotations in Winnipeg, delivered from tanks, are as follows: Silver star, 16c; crescent, 20c; oleophene, 22c. In barrels for shipment to country points, add 2 $\frac{1}{2}$ c per gallon for silver star and 1 $\frac{1}{2}$ c per gallon for other grades to above prices. In car lots 1c per gallon discount is allowed off prices in barrels. United States oils in barrels are quoted at 28c for cocene and 24c for sunlight.

GRAIN AND PRODUCE.

WHEAT.—Wheat has been fairly steady this week and prices were maintained a little better than last week. The most important factor to influence the markets has been the dry weather in the winter wheat states, where the crop is said by some authorities to have

already received considerable damage. In the western spring wheat states seeding was progressing under unfavorable conditions, also on account of drought. In Minnesota and the Dakotas it is said the seed was being put in a bed of dust, so dry is the ground. The visible supply statement this week showed a decrease of 1,100,000 bushels. Stocks on ocean passage last week increased 80,000 bushels. The crop outlook is really the all important question at the moment, and the immediate future of wheat prices will depend mainly upon weather conditions.

Exports of wheat, including flour as wheat, from both coasts of the United States this week were 2,562,000 bushels. This total is compared with exports of about 3,000,000 bushels last week, 2,966,000 bushels in the week one year ago, 2,875,000 bushels two years ago, 2,597,000 bushels three years ago and 2,164,000 bushels in the week four years ago.

WHEAT LOCALLY.—The local situation is much the same as a week ago. There is such a trifling amount of business doing that there is really nothing to change the market. The snow has gone from the country and the wheeling is good, but no seeding worth mentioning has been done yet. The ground is dry in some sections. As farmers are not busy seeding, they have been marketing a little wheat at some points, which is taken by millers at 50 to 55c per bushel. Prices in this market are nominally about the same. Dealers are offering about 53c for cars on track at Manitoba country points, equal to about 65c c. i. f. Fort William. May wheat is nominal. The range in values showing the views of buyers and holders is 66 to 68c. Sales of Manitoba wheat from stocks in store at Montreal are being made at 77 to 78c, to ship to Ontario millers.

FLOUR.—There is no change in the local market. Reports from the east say the markets are very firm and better prices have been obtained for some grades. Sales by millers here are made a \$1.85 for patents and \$1.65 for strong bakers per sack of 98 lbs., delivered to city retail dealers, with a discount of 5c per sack for cash in 30 days. Sales of country mills are made at about 10c under these quotations on track here for cars lots.

MILLSTUFFS.—Prices are steady. The quotation to the local trade is \$12 for bran and \$13 for shorts, per ton with small quantities held at \$1 per ton more.

GROUND FEED.—Prices are firm. Prices range from \$18 to \$20 per ton, as to quantity and quality, for ground oats and barley feed.

OATMEAL.—Rolled oatmeal is unchanged at \$1.90 to \$2 per sack of 80 pounds, in broken lots to retail dealers, as to quality. Standard and granulated meal, \$2.15 in small lots, per sack of 100 lbs. for best grades. Oatmeal is advancing in Eastern Canada Markets, owing to the recent advance in oats there.

OATS.—There is not much business doing, but holders are rather stronger and they are asking higher. It would be hard to obtain a car lot here at 29c now. The usual price asked is 30c, and 1 to 2c higher is wanted for anything suitable for seed or milling. Farmers' loads bring 29 to 30 per bushel.

BARLEY.—Very few transactions are noted in barley. 40c per bushel was asked for a car on track here, of only ordinary quality, and a few farmers' loads have been taken at 35 to 37c for feed quality. We quote 35 to 40c per bushel of 48 pounds.

OIL CAKE.—Ground oil cake meal is quoted at \$24 per ton in sacks, with small lots at \$25.

BUTTER.—Stocks of held dairy are now being gathered up and shipped to Eastern Can-

ada markets, to be sold for whatever it will bring. This means that they will sell there at from 6 to 8c per pound. A number of round lots have gone East lately, including some lots shipped from this city and some from other Manitoba points. One car was being made up here to go to Montreal this week, and we hear of another car going from Brandon to Toronto. Pacific coast markets, which usually take considerable Manitoba butter, are glutted at present. An extract from a letter received yesterday from Victoria says: "The markets here and at Vancouver are completely glutted with Manitoba dairy and Ontario creamery butter, and everybody is rushing to sell at almost anything they can get. It is almost impossible to do anything. There are regular shipments of new California grass butter now coming in and it is selling very low. I expect Manitoba dairy will sell as low as 5 cents per pound before stocks are cleaned out." From this letter it would appear that there is no use in sending butter to British Columbia coast points until the market is relieved of its present load. In the Winnipeg market held dairy is practically unsaleable. There is a little sale for rolls and prints, which range from 8 to 14c per lb as to quality, but even for this class the demand is slow. Some of the rolls and prints coming in are fall tubs worked over.

EGGS.—Prices have been easy this week. The usual price which has been obtained by produce dealers has been 10c per dozen, but in special cases 9½ and even 9c was accepted for fresh.

CURED MEATS.—The markets are firm for cured meats. An Eastern Canada exchange says: "The spring run of hogs that was looked for by the dealers has failed to materialize this season, and it now looks as if there is no pork in the country. Indeed, most jobbers now acknowledge that the receipts of hogs will continue light until the factory hogs come forward in the summer. Many dealers who expected the usual run of hogs put off laying in the usual supply. Now they realize that there are no hogs in the country, and are anxious buyers at very much advanced prices. It is further understood that the stocks of hog products in the hands of dealers at present are smaller than they have been at the same season for some years back. When all these things are considered it is no wonder that the prices of hogs and hog products have gone up, and are still rising. Further advices are looked for by those who profess to understand the situation." Smoked Meats are quoted: Hams, assorted sizes, 10½c; breakfast bacon, bellies, 11½; do backs 10½c; picnic hams, 9c; short spiced rolls, 8c; long rolls, 8½c; shoulders, 8½c; smoked long clear, 9c; smoked jowls, 3½c. Dry salt meats are quoted: Long clear bacon, 7½ to 8c; shoulders, 7½c; backs, 9c; barrel pork, heavy mess \$14.00 to \$14.50; short cut, \$16.00; rolled shoulders, \$15 per barrel, pork sundries; fresh sausage, 7c; bologna sausage, 7c; German sausage, 7c; ham, chicken and tongue sausage, 10c per package; pickled hocks, 2c; pickled tongues, 5c.

LARD.—We quote: Pure, \$1.75 to \$1.80 for 20 pound pails, and \$4.50 for 50-lb pails; compound at \$1.65 per 20-lb pail; compound in 3, and 5 pound tins, \$6 per case of 60 lb. Pure leaf lard in 3, 5 and 10 pound tins, quoted at \$6.50 per case of 70 pounds, tierces 8½c pound.

POULTRY.—Held, cold storage stock is jobbing at about the following prices: Chickens 8c, turkeys 10c, geese 10c, ducks 8c. About 1 to 2c per pound higher would be paid for nice fresh birds.

DRESSED MEATS.—Dressed hogs are now the firmest line. Offerings have been light lately. Butchers are offering 4½c per pound. Packers are not buying many. Mutton is easier, as there is considerable stock held in cold storage. 7c is about the best price, and

some could perhaps be picked up at 6 to 6½c. Beef is about the same or a little easier. Wholesale butchers are selling at about 5½c, which leaves them a very small margin on the present price of cattle. Veal about 6c per pound.

HIDES.—The price of hides has advanced another ¾c at Toronto. Here the market is also tending upward in an irregular way. Last week we said that 4c had been offered for No. 1 cows and 4½c for No. 1 steers. Now we hear that one buyer has offered 4½c all around for green hides, with an allowance of 5 pounds for tare. This would be equal to about 4c and 5c on graded hides, which will run nearly 10 pounds tare on inspection at this season, for green city butchers' hides, which usually come in very wet. We also hear that 6c was offered for calfskins, flat rate. We quote: Winnipeg inspection 4c for No. 1 cows, 3c for No. 2, and 2c for No. 3, and 4½c for No. 1 heavy steers, and 3½c for No. 2 Steers; branded hides grade No. 2, when not otherwise damaged to reduce them to No. 3. We quote: Calf, 8 to 15 lb skins, 5 to 6c per lb. Kips 3 to 4c. Sheep skins, 35 to 50c each, as to size, etc. Tallow, 4 to 5c rendered and 2 to 3c rough.

SENECA ROOT.—Dull and nominal at 18 to 20c.

VEGETABLES.—Prices are as follows: Potatoes, easier 35c per bushel. Onions, 3½c per lb; cabbage, 3c per lb. for good to 2c for poor stock. Celery, 25 to 50c per dozen as to quality, which varies widely. Carrots, 50c per bushel; beets, 30 to 40c per bushel; turnips; 20 to 25c per bushel; parsnips, 2c per lb.

HAY.—A Loose hay is selling on the street at about \$3.50 to \$4 per ton. Baled is held at about \$4 to \$5 per ton on track, but sells at \$1 generally. Better prices are expected soon.

LIVE STOCK.—There appears to be quite a "boom" in prices of both cattle and hogs in Eastern Canada markets. Hogs are particularly strong, the supply having turned out much shorter than was counted upon, and prices have advanced sharply. Cattle have also advanced considerably in Ontario under a good export demand and a light supply of suitable animals. A great scarcity of good butchers' cattle is also reported from St. Paul, Minneapolis and points south, owing to the drought last summer, which made a light supply of feed in the western states. In the local market prices are just about the same. Butchers' cattle arriving this week have cost about 3c off cars here, and it would require something extra to bring a ¼c extra. The price of beef is too low to allow any better price for cattle. Sheep nominal at about 4c for future delivery. Hogs are wanted at 4c off cars, for good bacon hogs. The ordinary run of cows bring from \$20 to \$30 per head. Small heifers with their first calf have sold as low as \$17 to \$18. An extra good milker would bring \$35.

At Toronto on Wednesday prices were steady. Good butchers' cattle sold at 3½ to 3¾c, and a few selected brought 3¾c. Common to medium cattle sold at 2½ to 2¾c. Export bulls, 3½ to 3¾c, good export cattle 4 to 4½c, and fancy steers 4½c. Lambs sell at 3 to 4½c per pound. Hogs firm at 10c higher. Choice bacon hogs brought \$4.50 to 4.60 weighed off cars, heavy hogs \$4.25 to 4.45, stores \$3.75 to 4.20, stags \$2.50 to 2.75.

The creditors of R. H. Ramsay & Sons, produce and commission dealers of Toronto, met and were surprised at the statement presented. It showed liabilities of \$21,335 and assets of only \$1,475. The firm was thought to be on a sound footing. Many of the creditors are country merchants who shipped them produce.

Chicago Board of Trade Prices.

Wheat was fairly strong on Monday, the firmness being influenced by dry weather reports from the winter wheat country. May wheat ranged between 55½ and 56½c, closing with a net gain of ½c over Saturday. Closing prices were:

	Mar.	May.	July.
Wheat	54½	56	57½-¼
Corn	45½	46½	46½
Oats	—	29½	29½
Mess Pork ..	—	12 62½	12 75
Lard	—	7 25	7 40
Short Ribs ..	—	5 85	6 47½

On Tuesday there was free selling of wheat by the heavy operators and prices were lower, losing over 1c. Closing prices were:

	Mar.	May.	July.
Wheat	53½	54½	56½
Corn	45½	46½	46½-¼
Oats	—	29½-¾	28¾
Mess Pork ..	—	12 35	12 50
Lard	—	7 02½	7 17½
Short Ribs ..	—	6 15	6 30

Business was of a local nature on Wednesday in wheat and prices irregular. May wheat opened at 55c, and ranged between 54½c and 55½c. Closing prices were:

	Mar.	May.	July.	Sept.
Wheat ...	54½	55½	56½	—
Corn	45½	46½	46½	—
Oats	—	29½	28¾	—
Mess Pork ..	—	12 32½	12 50	—
Lard	—	6 97½	7 12½	7 27½
Short Ribs ..	—	6 12½	6 27½	6 42½

Wheat opened firm on Thursday on continued drought reports from the winter wheat states of the west. May wheat opened at 55½c, and ranged between 54½c and 55½c, closing ¾c lower than yesterday. Closing prices were:

	Mar.	May.	June.	July.	Sept.
Wheat ...	54	55½	—	56½	—
Corn	45½	46½	—	46½	—
Oats	—	29½	—	28¾	—
Mess Pork ..	—	12 45	—	12 62½	—
Lard	—	7 07½	—	7 22½	—
Short Ribs ..	—	6 30	—	6 45	—

Business in wheat on Friday was fairly active in covering by shorts which advanced prices. May wheat opened about 55½c and advanced, touching 56½c as the high point. Cash wheat was ½ to ¾c higher. Closing prices were:

	Mar.	May.	June.	July.
Wheat	54½	55½	—	57½
Corn	45½	46½	—	46½
Oats	—	29½	—	29½
Mess Pork ..	—	12 47½	—	12 65
Lard	—	7 05	—	7 20
Short Ribs ..	—	6 30	—	6 45

On Saturday prices closed as follows:

	Mar.	May.	July.
Wheat	54½	55½-¾	57½-¼
Corn	45½	46½	46½
Oats	29½	30½	29½-¾
Mess Pork ..	12 42½	12 57½	—
Lard	—	—	—
Short Ribs ..	—	—	—

A week ago May wheat closed at 55½c.

A year ago May wheat range 1 at 59½ to 61c.

Duluth Wheat Market.

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

Monday—March 6; May 6; July 6.
Tuesday—March 13; May 13; July 13.
Wednesday—March 20; May 20; July 20.
Thursday—March 27; May 27; July 27.
Friday—March 3; May 3; July 3.
Saturday—March 10; May 10; July 10.

A week ago prices closed at 59½c for March and 60½c for May. A year ago May wheat closed at 61½c, and two years ago at 61c. No. 1 hard is quoted at only ¼ to ½c over No. 1 northern, No. 2 northern ¾c lower than No. 1 northern for cash wheat.

New York Wheat.

On Saturday, March 30, May wheat closed at 60½c and July at 61½c. A week ago wheat closed at 60½c for May and 60½c for July.

Minneapolis Wheat.

No. 1 Northern wheat closed on Saturday at 59½c for March delivery, May at 59½c and July at 60½c. A week ago March wheat closed at 58½c, and May at 58½c.

Winnipeg Prices a Year Ago.

Wheat.—No. 1 hard, c.i.f. Fort William, May, 63 to 67c.
 Flour.—Local price, persack, Patents, \$1.55 to \$1.65; Bakers, \$1.45 to \$1.55.
 Bran.—Per ton, \$12 to \$13.
 Shorts.—Per ton, \$13 to \$14.
 Oats.—Per bushel, 30 to 32c.
 Barley.—Per bushel, 35 to 40c.
 Butter.—Held dairy, jobbing, 18 to 20c.
 Eggs.—Fresh 10 to 12c.
 Beef.—Fresh, per lb., 5 to 7c.
 Mutton.—7 to 8c.
 Hogs.—Dressed, firmer, 5 to 5½c.
 Cattle.—Export, 3½ to 4c, medium butchers' 3c.
 Chickens.—Dressed, 8 to 10c
 Hides.—No. 1 cows, 2½c.

Manitoba Wheat Movement.

The following statement shows the weekly receipts of Manitoba wheat at and shipments from Fort William and Port Arthur (our Lake Superior ports) for this crop to date, given in bushels:

Week.	Receipts.	Shipments.
Sept. 1	212,688	174,751
" 8	121,099	277,377
" 15	221,285	168,481
" 22	893,158	153,984
" 29	727,817	752,197
Oct. 6	898,767	498,813
" 13	1,018,702	1,007,383
" 20	991,574	851,773
" 27	893,830	890,672
Nov. 3	810,691	694,080
" 10	717,696	1,621,222
" 17	538,206	636,556
" 24	757,614	1,111,180
Dec. 1	392,193	717,699
" 8	145,338	70,000
" 15	73,030	1,323
" 22	89,337	1,114
" 29	82,038	none
Jan. 5	88,746	"
" 12	34,791	1,191
" 19	61,848	3,540
" 26	30,778	18,267
Feb. 2	5,681	13,511
" 9	21,357	8,901
" 16	16,015	13,620
" 23	none	none
Mar. 4	—	—
" 11	25,248	3,859
" 18	2,447	3,312
" 25	5,205	3,227

Total Bushels 9,239,629 9,218,016

Stocks on hand at the lake ports on March 25 were 911,557 bushels, as compared with 2,295,570 bushels, a year ago. The corresponding week last year stocks increased 28,612 bushels. Shipments from Lake ports previous to December 8 were by water, since that date by rail East.

The table above shows all wheat shipped out via the Canadian Pacific Railway, the receipts at lake ports as above showing shipments out of Manitoba. Adding 1,500,000 bush shipped out by the Northern Pacific, via Duluth or Chicago, we have a total of 10,739,629 bushels of the crop shipped out, to which may further be added about 2,000,000 bushels

converted into flour for shipment out of Manitoba, making a total of wheat and flour of say 12,739,629 bushels so disposed of. There are about 2,000,000 bushels in store at interior points, and a little has gone out all rail via the Canadian Pacific Railway, which is not included in the figures given above, making a total surplus wheat crop over local requirements of say 15,000,000 bushels providing that farmers hold very limited stocks yet to dispose of.

Live Stock Markets.

The Montreal Gazette of March 26 says: "The feeling in cattle throughout the country is strong and advices to hand note a steady advance in prices, which is no doubt due to the short supply of stall fed cattle held by farmers and the continued active demand for shippers for May and June shipment. A prominent shipper stated to-day that the bulk of the stall-fed and distillery stock in the country has been all bought up and that the prospects were that higher prices will rule here in the near future. Mr. Ironsides of Gordon & Ironsides, bought about four loads of cattle at the East End market for export, to be shipped by way of Halifax. He paid 3½c to 4c for steers, 3½c to 3¾c for cows, and 3c to 3½c for bulls. During the past week shippers booked considerable cattle for May and June shipment, but at no actual rate, although it is stated that agents are asking 40s. to 45s.

At the Montreal stock yards, at Point St. Charles on March 25, the market was dull, owing to the fact that buyers have ample supplies on hand, and with near approach of Easter they generally make a clearance of all their old stock in order to lay in large supplies of fresh killed beef. The feature of this market, however, has been the strong feeling in live hogs, and prices have advanced 10c per 100 lbs. since last Monday, and the prospects are that values will go still higher, as advices from the country state that there is a short crop and a general scarcity all over. There were 250 offered on this market, which met with ready buyers at \$5 to \$5.15 per 100 lbs. fed, and \$5.25 off cars.

At the East End abattoir, Montreal, on March 25, cattle were rather lower than on Thursday. The best butchers' cattle sold at 3½c to 4c per lb.; pretty good stock sold at 3½c to 3¾c, and rough beasts at 2½c to 3c. Bulls were plentiful, prices ranged from 2c to 3½c per lb. Sheep sold at 3½c to 4½c per lb., with good yearling lambs up to 5c per lb.

Hudson's Bay Railway.

Some weeks ago it was mentioned that the Dominion government had agreed to assist the Hudson's Bay Railway in such a manner as to insure it being constructed immediately as far as the Saskatchewan river. Reports from Ottawa the first of this week say that the order-in-council has now been passed and provides for a cash advance to the company of two and a half million dollars to be paid at the rate of ten thousand dollars per mile at the road is built, the government reserving as security a first lien on the road itself and its land and mail subsidies. This action of the government will be of great advantage to the company, as it will enable them to get their bonds listed on the London Stock exchange as soon as the road is built, a thing which cannot be done at present as the rules of the exchange do not allow the listing of the bonds of an unbuilt railway.

A Boston syndicate has been buying up Canadian cattle, and has secured large numbers of distillery fed cattle at about 5c for spring shipment. Mr. Hathaway of Boston, who owns the stock yard in that city, is said to be the chief mover in this enterprise.

Late Western Business Items.

Some Winnipeg bakers are now offering 22 loaves of bread for \$1.

Chas. Bunnell, who became well known as the steward of the Leland house, Winnipeg, has leased the dining department of the Clarendon hotel here.

T. A. Garland is closing his branch store opposite the town hall at Portage la Prairie and will confine his attention to his west end establishment.

The steamer Niwora on her last trip brought in a small consignment of Australian fruit, which brought good prices; also a lot of creamery butter, which sold off rapidly at 25 cents. It was good quality.

Osmund Skrine has disposed of his business at Grenfell, Assa., to Love & Tryon, and intends starting a general commission business in Vancouver under the name of Osmund Skrine & Co., with W. H. Walker as managing partner. They expect to open up in Vancouver about April 15th.

Matthews, Towers & Co., Montreal, have issued a circular to their western customers stating that the increase in their Eastern business has made it necessary for Mr. Matthews to remain at home more than has hitherto been necessary. They have accordingly made arrangements with E. H. Taaffe, of Winnipeg, to represent them in Manitoba, the Territories and British Columbia.

Mr. Warsup, of the C. P. R. cement works, has been experimenting in British Columbia clay, with very satisfactory results. In the presence of The Commercial correspondent he tested an inch block of cement made from the blue clay of Varnock, British Columbia, and the lime stone of Taxada Island. The block stood a strain of 500 pounds. From clay about Vancouver Mr. Warsup has made bricks equal to the best imported article. Heretofore British Columbia bricks have been the subject of jest at home and abroad, as after a years time and often sooner, they crumble to pieces. Mr. Warsup, after treating the clay by an inexpensive process, manufactured a brick almost resembling the celebrated eastern pressed bricks. China clay and pottery clay has also been found in considerable quantities here by Mr. Warsup, while he claims that everything necessary for the manufacture of plaster paris, fire brick, building brick and cement is close at hand and in abundance.

British Grain Trade.

The Mark Lane Express, of March 25, in its weekly review of the British grain trade says: "English wheats have been weak, with 3d decline, and foreign wheats from 3d to 6d lower. American red winter cargoes were quoted at 22s and California at 24s. American flours have dropped 6d. To-day the markets were dull. English and foreign wheats were a turn lower. Flour was steady. California breeding barley lost 6d. Corn, beans and peas were steady."

British Wheat Market.

The London Miller reviews the course of British wheat markets during the month of February as follows:

"The month's trade began with some strength under the influence of intense frost, but the markets failed to show any such concern for the future of supplies as had been anticipated. Frosts in England are so intermittent in character that nobody believed we were in for a month's continued cold. On the 5th, some of the exchanges actually went back. At Liverpool, however, American red winter wheat advanced a penny per cental,

and the attitude of the American markets has been fairly strengthening to Liverpool throughout the month. On the 8th, despite 12 degrees of frost recorded at mid-day by the market thermometer, Leeds, was the turn in buyers' favor. The stores in hand were sufficient to meet inquiry, and the utter stagnation of speculative demand covered up the purely retail trade, which must have shown about 10 per cent increase. On the 9th, values were firm at Gloucester, Newcastle, Shrewsbury, and York, but prices did not actually advance, and so matters went on until the 15th, when Liverpool moved forward another penny for American red winter wheat. But Chelmsford, a very representative agricultural market, was only noted for "a stagnant trade in wheat, without change in prices" and with "intense cold" at Yeovil, and "only a small supply," the most that could be said of English wheat was that it was "fairly steady." On the 16th, Norwich, and most other country markets were firm; at Reading the best made 20s per quarter, but Mark Lane on the 18th was very disappointing; alterations there were none, but when the frost was at its height, and the river all but unnavigable, a slight advance had been universally expected among holders of grain stores actually in London. The Liverpool market of the 19th was absolutely without change, and the country markets of the same day were almost despondent. Scotland, on the 20th, added to the depression by Glasgow and Edinburgh accepting for foreign wheat and flour somewhat lower terms; while on the 21st, Birmingham could only report a dragging trade Bristol "dulness" and Manchester "quietude." On the 22nd, at Mark Lane, next to nothing was doing, and Liverpool simply maintained quotations. On the 23rd, English rural markets were barely so dear as a week previously. Farmers' deliveries showed a slight but general increase, and with the frost showing signs of breaking up, millers naturally declined to add to, sometimes even to repeat, their offers of the 16th. At Mark Lane, on the 25th, prices were 6d lower for English wheat. Flour was unchanged, but London households were sold as low as 18s to 18s 6d. Country flour (best roller) at about the same price, and if made by the old-fashioned stones, 1s less. French flour at 17s 6d to 18s was neglected; American first patents at 21s to 22s were well held, but had only a very moderate sale. On the 26th, Liverpool was held firm but dull, and the last two days of the month were marked by extreme quietude, the country markets being no better from the end of the previous week; but, at the same time, offers at a reduction on the very low prices then accepted being rare.

Since 1895 came on, it will be observed that Californian wheat has fallen 1s 6d per quarter, the rapid increase in the quantity on passage being the explanation of this decline. The drop in the English wheat average below 20s is much to be deplored; below the sovereign level, at least, it should never go. Winter wheat at Liverpool has remained comparatively firm and the top price of flour, very low when the year began, has naturally remained without change."

Hardware, Metal and Paint Trade.

The amalgamation of the Nova Scotia Steel and Forge Co., and the New Glasgow Coal, Iron and Railway Co., into the Nova Scotia Steel Co., is announced.

Judging by some of the figures talked of by those who are interested in new steel plants on the lakes, says the Iron Age, low costs of production have not yet reached their limit.

An important feature of the metal market has been the sharp advance in the price of tin in England recently, values having jump-

ed up £2 10s per ton in the short space of six days from £59 10s to £2. The advance in London is equal to 3c per lb.

Advices from abroad on linseed oil are strong and the general impression is that prices will go higher in the near future.

Notwithstanding the duty the Canadian cordage trade is not in a very flourishing condition, says the Trade Bulletin, as rope can be imported in large quantities from the States at lower prices than the Canadian made product, and still lower from England. One of the largest consumers of rope and hawsers in the Dominion has purchased an extensive supply of English goods, which are laid down in Kingston via Boston at much less than the same quality of Canadian goods can be supplied for.

There seems to be no let up to the strong feeling in turpentine and a further advance of 1c to 2c per gallon has been made at Montreal with prospects of still higher prices. The demand for this article is good but the offerings are small and it is doubtful if a round lot could be picked up; recent sales have transpired at 55c per gallon at Montreal. This makes an advance of about 15c per gallon during the past two months in that market. In the south prices have advanced 3½c per gallon in the last ten days.

A Pittsburg, Pa., despatch says: "The combination of the window glass interests of this country is now an assured fact. At a meeting of manufacturers in this city the National Association of Window Glass Manufacturers was formed, which is designed to regulate the production, the price of production, and the wages of the workmen. The capital represented in the association is estimated at \$25,000,000, and the aggregate yearly output at from 6,000,000 to 7,000,000 boxes. At the meeting there were represented nearly every factory in the United States."

Freight Rates and Traffic Matters.

It is reported that a cargo of 80,000 bushels of Manitoba wheat has been shipped from New York by sailing vessel to Liverpool at 1½d per bushel, which is the first charter of a sailing vessel with grain from the Atlantic seaboard for a number of years. The shippers were Wm. Bingham & Co. A British bark has also been chartered with 80,000 bushels grain for Cork for orders at 2s per quarter; and a British steamer was chartered to take 80,000 bush. grain from Newport News to Cork for orders at 2s 10½d.

The Montreal Trade Bulletin of March 22 says: "There have been no further engagements in grain from this port since our last issue, and quotations are about as then quoted, namely, 1s 6d to 2s to Liverpool and London, and 2s 6d to Hamburg or Antwerp. Space for flour is obtainable at 7s 6d for Liverpool, Glasgow and London. We hear of two full cargoes of deals being taken for British ports at 40s."

The Minneapolis Market Record says: "Freight rates are now at about as fair figure as could be wished for. It is not difficult to get flour from Minneapolis to New York at 25c per hundred. Millers are generally satisfied and so long as that rate is obtainable, they will hardly sigh for the opening of navigation. The only question is whether the experience of the roads, during the winter just past, will not bring them to see that it would be to their interest to announce a 25c rate to take effect at the close of navigation next fall, instead of the ruinous flour rate of 37½c made last fall. If millers could depend upon a reasonable figure through the winter there would be no call for them to strain capacity to get a six months supply east of the lakes before the close of navigation."

GREENE & SONS COMPANY

—WHOLESALE—

HATS and CAPS,

STRAW GOODS,

Etc., Etc.

Manitoba Spring Trade, 1895.

MEN'S FURNISHINGS

Merino and Woolen Underwear,
SCARFS, TIES, SHIRTS, COLLARS,
WATERPROOF COATS,

WAREHOUSE,
517, 519, 521, 523 & 525 St. Paul Street, **MONTREAL**

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MANUFACTURERS OF

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Improved Globe, Jubilee, Crescent
Gem and Cannon. Also Clothes
Pins, Loose and Packages, all
stocked in Winnipeg.

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Manufacturers, Toronto, Ont.

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Redwood Brewery

**Fine Ales, Extra Porter
and Premium Lager.**

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AGENT FOR ARMOURS FLUID EXTRACT OF BEEF.

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PROPRIETOR,

WINNIPEG, - MANITOBA.

✉ Highest cash price paid for good
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**A Total
Eclipse.**

Johnston's Fluid Beef

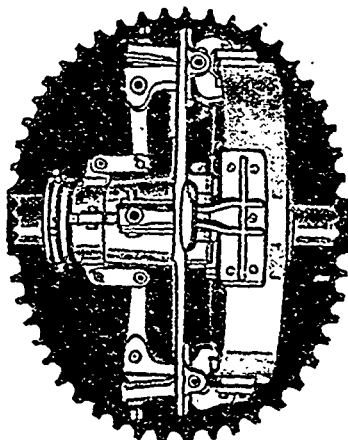
ECLIPSES ALL MEAT EXTRACTS
OR HOME-MADE BEEF TEA. . .

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—AND MAKES—

A Strengthening and Invigorating Beverage.

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FLOUR. HAS NO EQUAL.

STANDS unparalleled in its Distinctive Qualities and Peculiar Advantages. We are aware others are attempting to imitate our Brands, which is the Strongest Guarantee of the Superiority of
"OGILVIE'S FLOUR."

WINNIPEG, Oct. 5th, 1893.

Messrs. Ogilvie Milling Co.,

GENTLEMEN:—I have great pleasure in giving you my opinion of the two grades of flour, Patent and Bakers, you are now manufacturing. It excels all other flours that I have ever used, and makes more bread per barrel, and gives me splendid satisfaction in my business, and I am very glad to express my opinion after a number of years experience in flour. Yours is certainly the best I have ever used. H. LISTER, Baker.

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OGILVIE'S FLOUR

YOU HAVE

THE BEST

Each bag guaranteed. Sown with our Special Twine, Red White and Blue.

OGILVIE'S HUNGARIAN,

Unequalled for fine Cakes and Pastry. Stands unrivalled for Bread Making. Make the sponge thin. Keep the dough soft. Do not make it stiff. For pastry use little less flour than usual.

J. & T. BELL
 FINE
BOOTS & SHOES
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LEATHER SAMPLE CASES for Grocers, Wine Merchants and Spice Merchants, for holding Syrups, Vinegars, Wines, Paints, Essences, Juices, Oils, Varnishes, etc., Powders & Liquids.

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SHIPBROKERS & COMMISSION MERCHANTS

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Importers of Rice, Sacks, Japan, Indian and China Teas, Steel, Iron, Rope, Cement, Oils, Fruit, Canned Goods, Etc., Etc.

BRITISH COLUMBIA BUSINESS REVIEW

Vancouver, March 26, 1895.

Without an exception the wholesale houses report trade improving. Collections are said to be fair. There are a great many rumors current in mining circles, among them one that a smelter is to be established in Vancouver at an early date. Hydraulic mining is in full swing along the Fraser and several hundred people are making a livelihood rock-ing. In the wholesale markets meats are stiffening and will be higher next week. There is no change in groceries and little to note in the flour and feed market except the high price of oats. The numerous logging camps starting up has stimulated trade and there are indications of a greater movement North than ever before. Every steamer goes out loaded with freight and passengers. The hard times are compelling many to leave the city, and build up homes for themselves in the country.

British Columbia Markets.

Vancouver, March 26, 1895.

Butter.—Manitoba dairy butter, 12 to 15c; Manitoba creamery, 20 to 23c; Eastern creamery, 26c; Canadian cheese, 18, Manitoba cheese 12 to 13c.

Cured Meats.—Hams 12½c; breakfast bacon, 12½c; backs, 11c; long clear, 9½c; short rolls, 10½c; smoked sides, 10½c. Lard is held at the following figures: tins 11½c per pound; in pails and tubs, 11c; mess pork, \$17; short cut, \$18.00.

Fish.—Prices are: Flounders, 8c; smelt, 6c; sea bass, 4; black cod, 5c; rock cod, 4c; red cod, 4c; tommy cod, 4c; herring, 4c; halibut, 6c; whiting, 6c; soles, 6c; crabs, 6c doz.; smoked salmon, 13c; steel head salmon, 10c; spring salmon, 12c; pike, 10c; pickorel, 12c; smoked halibut, 10c; bloaters, 10c; kippered cod, 9c; sturgeon, 4c; kippered herring, 10c; fannan haddie, 8½c; Manitoba whitefish, 12c.

Vegetables.—Potatoes, \$14 to \$16 per ton; Ashcroft potatoes, \$16 to \$18; American burbanks, \$16; onions silver skins, 2c; cabbage, 2c; carrots, turnips and beets, ½ to 1c a lb.

Eggs.—Fresh local, 18c; eastern 10 to 12c. Fruits.—Lemons, California, \$3.75 to \$4.00 California oranges, naval, \$3.25 to \$3.75; seedlings, 2.25 to \$2.50; California apples, \$1.50

Nuts.—Almonds, 16c; filberts, 14c; peanuts, 10c; Brazil, 13c; walnuts, 15c.

Flour.—The Ogilvie Milling Co. and Keewatin Milling Co. quote in car load lots at Victoria and Vancouver: Patent, per bbl., \$4.40; strong bakers, \$4.20; Oregon, \$3.75; Oak Lake patent, \$4.30; strong bakers, \$4.00.

Meal.—Oatmeal—National mills, Victoria, at Victoria, 90-lb sacks, \$3.15. Cornmeal, per 93-lb sacks, \$2.15; Manitoba 80-lb sacks, \$2.90.

Grain.—Manitoba oats, per ton, \$31.00; Edmonton district oats, \$29.00; Washington State wheat, \$20.00; do, oats \$26.50, f.o.b. Vancouver, duty paid.

Ground Feed.—Manitoba chop feed, \$28 per ton; chop barley, \$28; United States, chop, \$16 ton; ground wheat, \$20.00 ton;

Every Mackintosh

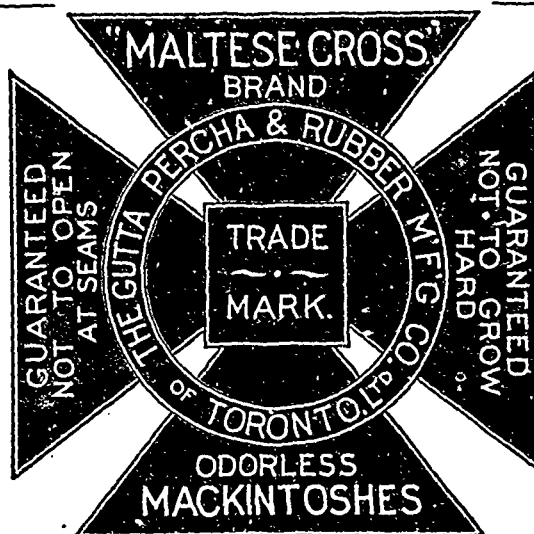
Bearing this Trade Mark is

Thoroughly Guaranteed.

These are not merely "dew proof" or "shower proof" goods they are THOROUGHLY WATER PROOF and will absolutely withstand all changes of climate.

For Sale by all the Leading Wholesale Houses.

Try them and you will Buy Again.



ground barley, \$20.00 ton; shorts, \$15 ton; bran \$13 ton; oil cake meal, \$39 ton; F.O.B Vancouver, duty paid.

Dressed Meats.—Beef, 8c; mutton, 8½c; pork, 6½ to 8c; veal, 8 to 10c.

Live Stock.—Calves, 6 to 7c; steers, 4c; sheep, 4c; hogs, 5½ to 6c.

Sugars.—Powdered and icing, 5½c; Paris lui. p. 5½c; granulated, 4½c; extra C, 4c; fancy yellows 3½c; yellow, 3¼c.

Syrups—30 gallon barrels, 2½c per pound; 10 gallon kegs, 2½c; 5 gallon kegs, \$2 each; 1 gallon tins, \$4.25 per case of 10; ½ gallon tins, \$5.75 per case of 20.

Teas—Congo: Fair, 11½c; good, 18c; choice 25c. Ceylons fair, 25c, good, 30c; choice, 35c.

British Columbia Business Notes.

The effects of Webster & Edmonds, saw mill, Vancouver, are advertised for sale by chattel mortgages.

It will be a surprise to many to learn that the newly developed halibut business, in spite of the tremendous catches of the companies engaged has not been profitable this year. The American halibut fishing company, most of the stock holders being Vancouver citizens have assigned. The Victoria fish company have lost money and the New England fish company, a United States concern, have not more than held their own. This state of affairs is mainly owing to the keen merciless rivalry between the different companies. The New England concern attempted to control the halibut industry of the Canadian Coast; they partially succeeded but in doing so prevented themselves or any other companies from making any profits and entailed a serious loss to the two rival companies. The New England company chartered the steamer Capilano at \$600.00 a month; and offered to charter the only other available halibut steamer, the Coquitlam, at the same figure; the owners went to the New England fish company then using the Coquitlam and told them that unless they put up \$2,000 in cash they would charter their boat to the rival company. The American fish company not having the available funds were obliged to raise the cash, and borrow it from the Atlantic fish company, a rival concern to the New England company situated in the eastern states; at the same time stipulating that all the fish caught by them would be shipped to the Atlantic company. Now the New England company is a rich corporation with retail stores all through the States, where they send their fish to be bought direct by the consumers, when their consignments arrived from the east they supplied their stores and manipulated the

market downward, as soon as the consign-ment of their rival company was accepted by the consignees they actually bought the fish from the rival firm at five cents a pound though it cost eight cents to place them in the market at Boston. The Victoria company were treated in much the same way, the victims of a manipulated market. The scheme is not profitable and it is far reaching in its results. Victoria capitalists now say that next season they will start retail stores in every town and city of importance thought to be a good market for halibut and not already supplied by the Yankees concern, and place themselves in direct touch with the consumers. Last year fish were being caught in 80,000 and 90,000 pound lots and sold for a song, the only beneficiaries being the workmen and the railroads who carried the fish east. It is feared that this philanthropic work will be carried on next year.

Wheat Stocks

The visible supply of wheat in the the United States and Canada, east of the Rocky Mountains, for the week ended March 23, 1895, shows a decrease of 1,100,000 bushels, against a decrease of 1,096,000 bushels for the corresponding week last year and a decrease of 812,000 bushels the corresponding week two years ago.

The following table shows the total visible supply of wheat at the end of the first week in each month on the dates named for four years, as compiled by the Chicago board of trade:

	1895.	1894.	1893.	1892.
	bushels.	bushels.	bushels.	bushels.
Jan. 2...	88,681,000	80,223,000	81,286,000	45,907,000
Feb. 5...	83,376,000	79,843,000	81,391,000	43,161,000
Mar. 4	78,705,000	75,660,000	70,083,000	41,556,000
Mar. 25 ..	75,878,000	72,163,000	78,403,000	41,293,000

Bradstreet's report of stocks of wheat in Canada on March 16 is as follows:

	bushels.
Montreal.....	570,000
Toronto.....	41,000
Kingston.....	7,000
Winnipeg.....	257,000
Manitoba elevators.....	1,808,000
Fort William, Port Arthur & Keewatin.....	1,120,000

Total stocks in the United States and Canada as reported by Bradstreet's were as follows, on March 16, 1895:

	bushels.
East of the Mountains.....	95,993,000
Pacific coast stocks.....	10,783,000
Total stocks a year ago were:	
	bushels.
East of the Mountains.....	91,161,000
Pacific coast.....	8,999,000

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Live Hogs Wanted.

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OAK LAKE
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No. 1 Hard Wheat.
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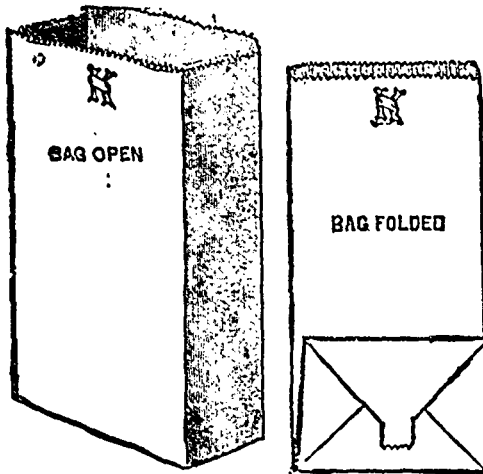
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DRY GOODS, CLOTHING,
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Our traveller is now on the road, don't forget him and
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**"Hooks
Of
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Unite the wise traveler to
The North-Western Line on
account of its Splendid Ser-
vice. The traveling public
is not only dazzled by the
splendor of the North-Western Limited be-
tween Minneapolis, St. Paul and Chicago but
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of this train, the whole Continent testifies to.
Its equipment is rightly rated A No. 1.—
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Millinery Bags, Shirt Bags,
Hat Pags, Shot Bags,
Candy Bags, Nail Bags,
Oyster Pails.

Montreal Grain and Produce Markets.

Flour.—The market is firm, the chief feature being the advance in Ontario straight rollers actual sales for car lots having transpired at \$2.95 to \$3 since our last report; but later sales have been made at \$3.05, with Western millers generally asking \$3.15 on track. Some, however, ask \$3.25, and one well known choice brand is held at \$3.42. Sales of about 7,000 to 8,000 bbls. of strong bakers and Manitoba patents have also been made in this market for Eastern account at \$3.75 for choice bakers and \$3.90 for patents.

Oatmeal.—The advance in oatmeal last week has been followed by a still further rise, owing to the continued appreciation in the price of oats, and we quote jobbing quotations as follows: Rolled and granulated \$1.10 to \$1.15; standard \$1.05 to \$1.10. In bags, granulated and rolled are quoted at \$2.00 to \$2.05, and standard \$1.90 to \$2.00. Pot barley \$3.75 in bbls. and \$1.75 in bags, and split peas \$3.50 to \$3.60.

Bran, etc.—The market continues very firm, with sales of cars of Ontario bran at \$19 to \$19.50, although dealers claim that it would cost that price to lay it down here. Manitoba bran has sold at \$19, but one buyer claims he has bought 50c lower. Shorts are firm at \$19 to \$20, and moullie \$22 to \$23.50.

Wheat.—The stock of hard Manitoba wheat held here is being gradually reduced, the supply in store having gone down about 38,000 bushels, the reduction being made on shipments to the West on former sales. No. 1 hard Manitoba wheat is quoted at 75c to 76c.

Oats.—Notwithstanding liberal receipts the market keeps very firm, sales of No. 2 Oats being reported in car lots on track at 41½c, and we quote 41½c to 42c. It would cost 43c to 44c to bring them in at ruling rates in the West.

Barley.—The market is quiet at the moment, and prices are not as firm as they were, and we quote 56c to 59c for good to choice malting barley. Feed barley is quoted at 48c to 50c.

Pork, Lard, etc.—In lard there is a better feeling, and 500 to 1,000 pail lots of compound which could have been bought at \$1.32½ last week cannot now be had under \$1.35, and we quote \$1.35 to \$1.50 as to size of lot and quality. Canada short cut pork, per bbl \$15.50 to \$16.00; Canada short cut thin, per bbl. 00 Extra plate beef per bbl. \$10.50 to \$11; Hams, per lb. 9 to 10c.; Lard pure in pails, per lb. 8½ to 9c.

Lard, compound, in pails, per lb. 6½ to 7c; Bacon, per lb. 10 to 11c; Shoulders, per lb. 8 to 8½c.

Dressed Hogs.—Prices are more or less nominal, and we quote \$6.15 to \$3.25 in car lots.

Butter.—A few tubs of new fodder Eastern Townships dairy have been received and placed at 18 to 19c. Early creamery has sold at 18 to 15c. Low grade dairy butter ranges all the way from 7½c to 9c, and better qualities at 10c to 12c in a jobbing way. A lot of low grade butter has been shipped to Hamburg. A good demand for rolls continues, with sales at 13c to 15½c Manitoba rolls sold at 13c.

Cheese.—The market remains very firm, with an upward tendency in prices, with sales at 10c to 10½c for fine to finest and 9½c to 9½c for undergrades, about 8,000 boxes being reported sold. A lot of 50J boxes colored sold at 10½c.

Eggs.—There has been good steady demand since our last report for fresh stock, with sales reported on the same basis as quoted by us last week, namely, 15 to 16c; but the market closes easier with sales at 14c to 15c.

Montreal Grocery Market

There has been no important change in the situation of the sugar market. Advices from abroad on the raw article have continued strong and private cables to-day note an advance of 3d in beet, quoting 9s 6d for March and April. An improved enquiry has to be noted here for sugar and a fair business is passing for immediate delivery, and considerable contracting could have been done during the week, but refiners refused to book orders ahead on a rising raw sugar market. Granulated has sold at 3 15-16c in round lots, and 3½c in smaller quantities. Yellows range from 2 7-16 to 2½c, as to quality, at the factory.

In syrups a fairly active business is reported, the demand having continued good from both local and country buyers and sales have transpired freely at 1½c to 2½c per pound, as to quality.

A fairly steady trade has been transacted in molasses, their being a good demand for small lots at steady prices. The price at the Island has opened at 11 to 12c, but the offerings are small. Here Barbadoes has sold at 28½ to 31½c, as to quality.

There is no new feature in the rice market. The demand continues fair and prices rule steady. We quote: Japan, standard, \$1.25 to \$1.40; crystal Japan, \$1.75 to \$5; stand-

ards B, \$3.45; English style, \$3.30; Patna, \$1.25 to \$5, and Carolina at \$6.50 to \$7.50.

The market for spices shows no important change. The demand is fair for small lots and about an average business is doing for the season. We quote: Penang black pepper, 6 to 7½c; white pepper, 10 to 12½c; cloves, 7½ to 9c; Cassia, 8½ to 9½c; nutmegs, 60 to 90c, and Jamaica ginger, 15½ to 18½c.

A fair business has been done in coffee, and the market rules moderately active and steady for the season. The demand is principally for small lots, and we do not hear of any large sales being made. We quote: Maracaibo, 20½ to 22c; Rio 18½ to 20c; Java, 23c to 29c; Jamaica, 18 to 19c and Mocha, 25 to 28c.

This has been a very quiet week in teas and the market in consequence is without any new feature to note. The demand from country merchants has been slow, which is probably due to the fact that they are holding off until the regular reduction in railway freights comes into force.

There has been no new feature in the canned goods market to note. The demand continues slow and the business is of a jobbing character at steady prices. In salmon the feeling on spot is firm owing to the light offerings, and it is doubtful if a round lot could be secured. Old salmon is firmly held at the coast at \$2.40 f.o.b. We quote lobsters at \$1.50 to \$1.75 per dozen; sardines at \$8.50 to \$9.50, salmon at \$1.20 to \$1.30 per dozen; tomatoes at \$5 to 9c per dozen; peaches at \$2 to \$2.25 per dozen; corn at 95c to \$1 per dozen; marrow-fat peas at 90c to \$1 per doz.; strawberries at \$2 to \$2.25; raspberries at \$1.75 to \$2; green gages at \$2 to \$2.25; blue plums or Damsons at \$1.50 to \$1.75; pineapples at 2 to \$2.25, and 3 lb. apples at 1 to \$1.10.

Hiram Walker & Sons, the great whiskey manufacturers, are contemplating the erection of a tobacco factory at Walkerville, Ont. The firm for some time has been engaged in growing tobacco. Last year the market was dull and they have about 120,000 pounds on hand. They have concluded that there is a large market for the home grown tobacco in Canada, if properly manufactured.

Probably—No other railway in the Northwest has been more prompt to adopt every invention which promised to add to the convenience and comfort of its patrons, than The North-Western Line. A journey over this route, especially between Minneapolis, St. Paul and Chicago, has become a pleasure, and is entirely free from the annoyances and discomforts so long inseparably connected with journeys by rail.—The Argus, Fargo, N.D.

Life Insurance.

(Continued from page 650.)

"Canada Life, commencing business 1817; average death rate per 1,000 lives exposed, 1876-93, 9.18.

"Aetna, Life, commencing business in Canada, 1859; average death rate per 1,000 lives exposed in Canada, 1876-93, 8.82."

Since the establishment of the New York Insurance Department all life insurance companies doing business in the State of New York have been compelled to send in a report to the department each year which must be subscribed and sworn to; the statement so made must show, among other things, the total amount expended in the payment of death losses and the total insurance in force. The following table, compiled from the official reports of the Insurance Department of the State of New York shows the average amount required for death losses by the companies named from 1839 to 1893 inclusive.

Average death rate to each \$1,000 insurance in force, covering a period of 56 years, 1839-1893.:

Name of Co'y.	Commenced business.	Death rate per \$1,000
Berkshire Life.....	1851	\$10.52
Equitable, N.Y.	1859	11.27
Mutual Life, N.Y....	1818	11.74
Mass. Mutual.....	1851	10.63
New York Life.....	1815	10.48
Northwestern.....	1858	9.69

The following table shows the death rate to each \$1,000 of insurance in force of the New York Life and of the Mutual Reserve Fund Life Association for the five years ending 31st of December, 1891:

Years.	New York Life.	Mutual Reserve.
1890.....	10.8	10.9
1891.....	9.8	11.1
1892.....	11.5	11.8
1893.....	10.8	11.2
1894.....	10.1	10.4

All experience shows that the death rate of a well managed and progressive life insurance company, after the first few years of its existence, fluctuates between narrow limits, and does not necessarily increase with the advancing years of its history, a fact which is proved by the experience of the oldest and largest life insurance companies in the world, such, for example as the New York Life, the death rate of which was \$3 per \$1,000 insurance in force higher in the tenth year of its existence than it has been in any year for the last thirty-six years. The death rate of the State Mutual of Massachusetts was nearly \$3.50 per \$1,000 higher in its tenth year than it has been in any one of the past twenty-six years. The record of the Northwestern Mutual of Milwaukee, Wis., shows that its death rate has exceeded \$12 to each \$1,000 insurance in force in two years only, namely, the 18th and 20th years of its existence, and in only two of the last thirteen years has it exceeded \$10 to each \$1,000 of insurance in force. The above evidence, together with the facts given in the tables, should convince any intelligent man that the statement that life insurance can be furnished at about one half the rates charged by old system companies is absolutely true.

ON THE AGGRESSIVE.

Having submitted proof that the statement made by me, namely, that the death rate of a well-managed and progressive life insurance company, one year with another, will average about \$12 to each \$1,000 of insurance furnished, it now remains to show why old system life insurance is so expensive. The official reports of the various insurance departments show that the average old line American company expends \$12 in management for each \$1,000 of insurance in force,

and even the very largest and best companies expend \$2 in management to each \$1,000 of insurance in force for every \$1 so expended by the Mutual Reserve Fund Life Association. In the year 1893, sixteen different old system companies expended more in management than in the payment of death losses, the aggregate being as follows:

Total amount expended in management.....	\$3,055,439
Total losses incurred.....	2,061,774
Expenses in excess of losses.....	\$91,665

From the evidence given by A. G. Ramsay before a commission of the Canadian Parliament at the instance of the late Hon. Donald McDonald, it appeared that the total stock paid in cash by the stockholders of the Canada Life was \$1,000, \$2,000 being paid in 1817 and the other \$2,000 in 1818, the balance of the \$125,000 of paid up stock which the Canada Life now has, that is \$121,000, was contributed by the policy holders and on which the stockholders annually receive dividends. The total stock paid up in cash by the stockholders of the Confederation Life was \$50,000, the other \$50,000 was contributed by the policy holders, making \$100,000 of paid up stock which the Confederation Life now has. From the official reports of the insurance department of Canada covering the 18 years ending with December 31st, 1893, it appears that the stock holders of the Canada Life have received on the \$1,000 of stock originally paid up by them, the enormous sum of \$507,916, in other words, the original sum has been returned to them more than one hundred times within the short period of 18 years. During the same 18 years, the stock holders of the Confederation Life have received \$205,882 in dividends. The dividend paid each year is equal to 30 per cent of the \$50,000 stock paid in cash by the stockholders.

The Aetna Life insurance Company of Hartford, Conn., started with a paid up capital of \$150,000 which has been increased from year to year by surplus contributed by the policy holders until it now amounts to \$1,500,000, the \$1,850,000 having been contributed by the insured and on which the stockholders are annually receiving dividends. The annual dividend paid to the stockholders of the Aetna Life being \$125,000.

If either the Post Magazine or The Commercial will explain how old system companies can expend such enormous sums in management and in the payment of dividends to stockholders on any other grounds than that the money with which to make the payments is contributed by the insured, it will materially increase the confidence of the public in the ability and genius of their editors.

J. THOMSON PATERSON,

Author of "The Fundamental Principles of Life Insurance."

The Consumers' Cordage Co.

It is reported from Montreal that there is trouble among the shareholders of the Consumers' Cordage Company, and charges of irregularities are said to have been made against some of the officers of the Company. No dividend was declared for the past year, and a shortage for the year is said to be apparent. The managing director, E. M. Fulton, is alleged to have overdrawn his account to the extent of \$170,000. Losses of over \$200,000 are said to have been made last year. A. W. Morris, E. M. Fulton and C. B. Morris have retired from the management. The following board has been elected: J. T. Stairs, Halifax; W. Whitlock, New York; Geo. Stairs, Halifax; E. M. Fulton, sr., New York; R. D. McGibbon, H. Rutherford and J. Crathern, Montreal. After a good deal of discussion Messrs. Crathern, Davidson and Wilson were appointed a committee to make a full and complete investigation of the Company's affairs.

The Cradle Churn.

While the attention of farmers is being more and more called to the profits and advantages of butter making, inventors and manufacturers are devoting their energies towards supplying improved machinery and utensils necessary to reduce the labor to the least possible point. One of the most important articles is the churn, and in the interest of the farmers of this country attention is called to the "Cradle" churn which is now being offered through the trade by Chas. Boeckh & Sons manufacturers of woodenware, etc., Toronto. To see the churn in operation is a revelation, as by a most easy and simple movement the cream is put into motion which would remind one of a miniature Niagara. Butter is produced in the shortest possible time, and the cover being loose, allows a free circulation of the air to go through while in operation. The churn is claimed to be perfect in every way, is easy to operate, easy to clean, and has nothing about it which can possibly get out of order. It has been awarded first prize over all competitors at the Toronto Industrial Fair. This firm also manufactures a large variety of butter ware, such as moulds, prints, spades, ladles, bowls, etc., and a most ingenious novelty is their Jersey Butter Mould. This mould is now being universally adopted as it makes the square shaped blocks which are found to be so neat and convenient for packing and shipping, and being adjusted the exact weight required can be arrived at. Every hardware dealer will find it to his advantage to handle these goods, as the aim of the manufacturers is to keep them in the hands of the trade instead of being sold through peddlers or agents.

Canada's exports of cheese reached high water mark last year, amounting to 15,398,480 pounds, valued at \$1,548,991, being 2,000,000 pounds in excess of any previous year.

FARM FOR SALE.

Farm in the Winnipeg district for sale on very easy terms, or will exchange for live stock or city or suburban property; also a farm to rent. Apply to D. W. Buchanan, Commercial Office, Winnipeg.

ROLLER MILL FOR SALE

The executors of the estate of, J. F. Ferguson, Melita, invite tenders for the purchase of the interest of the estate in the above mill, which is estimated at about \$5,500. The mill is situated in Melita, and has a capacity of 100 barrels in 24 hours; is first class in every respect and has been in operation 15 months. It is in the centre of a large district furnishing good local trade; it is also well situated for merchant trade. For a man with some capital this is an excellent opportunity to acquire an interest in a good business property. For further particulars as to terms, etc., apply to R. M. White, grain exchange, Winnipeg, or to J. L. Campbell, Melita.

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We have a quantity of good Dairy Butter & Pickled Eggs, which we will sell cheap. Get our prices before buying elsewhere.

SMITH & BURTON,
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SEED GRAIN!

SEED OATS { American White Banner, Black Tartarian.
WHEAT { No. 1 Manitoba Hard.
BARLEY { Six Rowed or Two Rowed.

Just arrived: One car Seed Flax, one car Spring Rye. Full Stock Peas, Hungarian, Millet, Timothy, etc. Correspondence Solicited. Box 147.

F. B. MCKENZIE,
Wholesale and Retail Grain Merchant,
BRANDON - MAN

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FOR SALE OR LEASE
ON VERY REASONABLE TERMS, A

Magnificent Farm

Of rich black soil, situated on Lulu Island, North Arm Fraser River, B. C. being composed of west halves of lots 12 and 13 and part of 1, Block 4 North, Range 7 West, 200 acres more or less, over one-half under good cultivation, mostly in meadow the balance having been plowed once or twice and yielding abundance of grass for stock; has a very large barn, house and orchard of good bearing trees, all well fenced with stakes and boards; all well dyked and ditched and about two-thirds well underdrained; it is six or seven miles from the city of Vancouver; good roads, with stages to and from Vancouver daily, the river to the door teems with salmon, and has excellent shooting for ducks, geese and snipe; also pheasants in the near future; good school and churches near by; climate lovely and scenery simply charming. We particularly wish to sell out, but falling which, shall lease to party with sufficient capital to stock and work the place properly.

For further particulars apply to J. H. TODD & SON, owners, Victoria, B. C. or to Messrs. Rand Bros., Vancouver.

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Toronto, Ontario.

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NEW STYLES—
CRABAPPLE and other extracts,
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CRABAPPLE SOAPS, ETC.,
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CRABAPPLE TOILET
POWDER, Etc. Etc.

Finest Goods in the market. Try a small line.

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HUNGARIAN
PATENT FLOUR. } Awarded medal and
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Best Hard Wheat only used.
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Stewart, Lewthwaite & Co.

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Commission and Fruit Merchants,
Butter, Cheese, Eggs, Flour,
Grain, Fruit.

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Butter, Eggs, Cheese and Pork Products
FRESH EGGS WANTED.
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FRUITS AND ALL KINDS OF PRODUCE.
Special attention to consignments of Furs and
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We have a large cool warehouse with good facilities for handling
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BUTTER, EGGS, FRUITS AND PRODUCE
A PERFECT SYSTEM OF
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Quote prices on first quality Dairy Butter or consign it
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WALKER HOUSE.

The most conveniently located Hotel in Toronto.
One Block from Union Railway Depot
A first-class Family and Commercial House
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Every Attention paid to Guests. First-class
in every Respect. Appointments Perfect.
Graduated Prices.

Toronto Grain and Produce Market.

Wheat. Cars of choice white sold on the C.P.R. west to-day at 63c and 62c was bid for red and white on the C.T.R. west, with 63c asked. Manitoba wheat was steady. Cars of No. 1 hard grinding in transit Sarnia are offering at 83½c.

Flour.—Is in fair demand and firm, but millers say not as high as it should be considering the advance in the price of wheat. A short time ago wheat was going outside at 58c; now it is 63c. Manitoba flour is firm at \$3.90 to \$4 for patents and \$3.70 for strong bakers.

Millfeed.—Cars of shorts are quoted at \$17.50 to \$18, and bran at \$16.50 to \$17.00, Toronto freights.

Barley.—Dall. The Canadian maltsters are not buying and there is no demand for export, No. 1 is dull at 18c east, and No. 2 is nominal at 14c to 15c, and worth scarcely any more than feed barley.

Oats.—There is an easier feeling in the market. Cars of white sold west to-day at 34½c to 35c.

Butter.—The demand for large rolls is fair and prices are steady at 13c to 15c, the latter for choice baskets. Dairy tub is slow at 19c to 14c for fine tubs and very little offering, and 7c for low grade. Creamery is steady at 21c to 22c for rolls and 2c to 2½c for winter made tub.

Eggs.—The receipts are not liberal, there is a fair demand and the market is firmer at 14c for new laid.

Potatoes.—The market is firmer at 60c to 61c. Potatoes out of store sell at 68c to 71c.

Lard.—Is in good demand and firm. A car of tiorces sold for shipment east to-day at 8c f.o.b.

Dressed Hogs.—Are in good demand and firm. Packers are bidding \$5.90 for cars of choice weights delivered here.

Seeds.—Red clover is quoted at \$3.30 to \$6.00, alsike at \$1.80 to \$3.30, and timothy at \$3 to \$3.50 all per bushel.

Hides.—The market is firm and ½c higher. Cured are quoted at 5½c to 5¾c and green at 5c. Sheepskins 85c to 90c and country skins are quoted at 50 to 75c. Calfskins are in better demand and steady at 6c for No. 1 and 4c for No. 2. Tallow is quiet. Local dealers are paying 5c to 5½c and asking 5¾c.

Wool.—Local dealers quote for round lots of fleece outside 19c to 20c and clothing at 21c to 22c. Supers are quoted at 20c to 21c and extras at 22c to 23c.—Toronto Globe, March 25th.

Toronto Live Stock Markets.

Offerings were again heavy and prices were no higher. Cattle and hogs were firm, but sheep and lambs were somewhat weaker.

Butchers' Cattle.—Most of the cattle were disposed of. One or two picked cattle brought 8¾c per lb. the range for good cattle being from 8½ to 9½c per lb. Mediums sold at from 2½ to 3c per lb, poor and common, 2½c to 2¾c per lb.

Export Cattle.—Prices were firm. For bulls the prices ranged from 3 to 3½c per lb, good steers, 4 to 4½c per lb. Dealers are willing to pay 4c per lb. for choice thick fat steers in prime condition for export. Very few of these are offering, however. There were too many bad cattle and not enough good.

Hogs.—Trade was active. Good long lean hogs and thick fat hogs were fetching from \$4.25 to \$1.50 per cwt. fed and watered and weighed of the cars respectively. Stores were a little more active to-day at 1c per lb.

Sheep and Lambs.—There was a slight weakness. For sheep there is practically no

demand, so that they are purely nominal and unchanged. Lambs were quieter, bringing from 1c to 4½c per lb for good to choice and from 8½c to 8¾c per lb. for common.

Milch Cows and Springers.—Prices ranged from \$21 to \$40 per head.

Toronto Leather Market.

This market is at last beginning to show a good healthy improvement and prices have a strong tendency to advance, owing to the higher quotations for hides. Harness leather is about 2c higher this week, very firm and likely to go higher. Customers are buying at the advance, and it looks as if prices will be maintained. There is a good demand for splits, and there are very few in the market. The enquiry for upper leathers is better. These have been very dull the past three or four years. Stocks of them here are light. Other lines are firmer. Quotations here are unchanged, and are as follows: Sole, slaughter, medium heavy, per lb., 22 to 25c; spanish, No. 1, per lb, 22 to 24c; Spanish, No. 2, per lb., 18 to 21c; Spanish, No. 3, per lb., 16 to 18c, calfskin, Canadian, light, 65 to 75c; calfskin, Canadian, medium, 70 to 73c; calfskin, Canadian, Heavy, 65 to 75c; calfskin, French, \$1.05 to \$1.80; upper, light, medium, 30c to 32c; split, 15c to 23c; harness, prime, per lb., 27c; harness, light, per lb., 23c, and rejected at 25c and 24c; buff, 14c to 16c, pebble, 11c to 15c, oak, harness, American, 15 to 50c, oak, harness, English, 75 to 80c, cordovan vamps, No. 1, \$5.50 to \$3; cordovan vamps, No. 2, \$5 to \$5.50, cordovan goloshes, \$12 to \$13 per dozen, cordovan, sides, No. 1, 26c; No. 2, 18c; cordovan sides, No. 3, 11 to 12c; oak cut soles, \$1.50 to \$8; homlock taps, \$1.75 to \$3.75; cod oil, per gal., 10c to 45c; degrass, per lb., 3½ to 4c; japonica, per lb, 6c to 6½c; oak extract, 8½ to 4c; hemlock extract, 8½c; lampblack, 20 to 25c; sumac, per ton, \$75; roundings, white oak, 18c; roundings, black, 18c; roundings, hemlock, 13c.

New Mode of Shipping Butter.

Last week we referred to a new process for shipping butter, said to preserve it for shipment long distances, much cheaper than by refrigerating. The English correspondent of the Montreal Trade Bulletin has the following further information regarding the new process:

The invention which I referred to in my last, and which I have seen this week, should be of service. It is the invention of a Mr. Sewell of Australia. A shipper who was coming over last October with some of his butter tried an experimental shipment. The butter, made in the last Australian winter, was shipped as ordinary cargo, and when opened in London, found to be as sweet as when packed. The shipper was so pleased at the result that he immediately ordered five tons to be shipped by the same process, and this has turned out the same. The patent has been sold for England for £1,000, and the inventor is on his way to dispose of it in Canada and the States, in which countries he has secured the rights. In my presence on Thursday last, one of the kegs containing this butter, which had been lying in the warehouse for three months, was opened, and when I tasted the butter I could but confess that it was first-class, though the brine in which it is surrounded gives it exteriorly a salty taste. The patent consists of a wickerwork or open palisading receptacle, in which the butter is placed. It is then put in the keg, fixed but capable of revolving, and surrounded with brine, in which I am assured there is no preservative, and the keg is hermetically sealed. The great saving in freight repays the expensiveness of the packing.

World's Wheat Crop.

Bearbohm says that the following figures of the world's wheat crop show that the reason for low prices is excess of production.

	*Quarters.
1891.....	818,800,000
1893.....	807,220,000
1892.....	800,570,000
1891.....	297,810,000
1890.....	281,755,000
1889.....	267,247,000
1888.....	277,000,000
1887.....	289,000,000
1886.....	236,000,000
1885.....	256,000,000
1884.....	275,000,000
1883.....	251,000,000

Bearbohm gives the following figures as the official reports of the crop yield in the various wheat raising countries the last two seasons:

	1891.	1893.
	*Quarters.	Quarters.
Australia.....	5,900,000	5,800,000
Hungary.....	17,500,000	18,610,000
Belgium.....	2,500,000	2,100,000
Bulgaria.....	8,750,000	4,250,000
Denmark.....	600,000	560,000
France.....	42,800,000	84,760,000
Germany.....	18,000,000	14,000,000
Greece.....	900,000	1,000,000
Holland.....	600,000	700,000
Italy.....	14,750,000	16,300,000
Portugal.....	850,000	700,000
Roumania.....	5,300,000	7,300,000
Russia (inc. Poland).....	41,000,000	48,000,000
Caucasus.....	7,500,000	7,150,000
Servia.....	1,000,000	1,100,000
Spain.....	11,000,000	10,500,000
Sweden & Norway.....	450,000	450,000
Switzerland.....	700,000	550,000
Turkey (Europe).....	8,500,000	4,000,000
United Kingdom.....	7,100,000	6,800,000

Total for Europe ..	181,000,000	178,620,000
Algeria.....	2,500,000	1,850,000
Tunis.....	650,000	500,000
Argen. Republic.....	8,500,000	11,000,000
Australasia.....	4,000,000	5,100,000
Asia Minor.....	8,500,000	4,000,000
Canada.....	6,000,000	6,000,000
Cape Colony.....	600,000	550,000
Chili.....	1,750,000	2,250,000
Egypt.....	1,250,000	1,250,000
India.....	32,800,000	38,100,000
Persia.....	2,250,000	2,000,000
Syria.....	1,250,000	1,500,000
U.S. America.....	62,000,000	57,000,000
Uruguay.....	1,000,000	800,000
Mexico.....	1,750,000	1,400,000

Total out Europe.....	129,300,000	128,600,000
Grand total.....	313,300,000	307,220,000

*Eight bushels make one quarter.

WISCONSIN CENTRAL LINES.

LATEST TIME CARD.

Daily Through Trains.

12.45 pm	3.25 pm Lv	Minneapolis. Ar	8.40 am	4.20 pm
1.25 pm	7.15 pm Lv.	St. Paul Ar	8.00 am	3.40 pm
	8.05 pm Lv.	Duluth Ar	11.10 am	
	7.15 pm Lv.	Ashland Ar	8.15 am	
7.15 am	10.05 am Ar	Chicago Lv.	5.00 pm	12.40 pm

Tickets sold and baggage checked through to all points in the United States and Canada.

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