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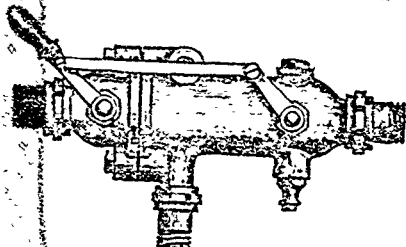
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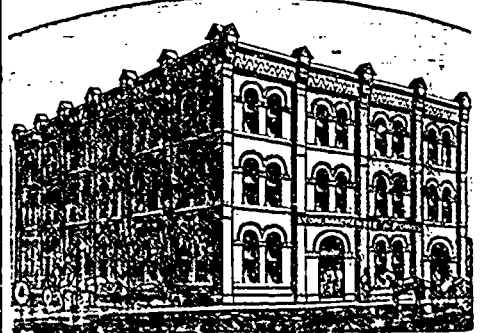
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# The Commercial

A JOURNAL DEVOTED TO THE FINANCIAL, MERCANTILE AND MANUFACTURING INTERESTS OF THE CANADIAN NORTH-WEST.

Published by James E. Steen Every Tuesday Subscription, \$2 per annum

VOL. 3.

WINNIPEG, NOVEMBER 18, 1884.

NO. 8

## The Commercial

Journal devoted to keeping a comprehensive record of the transactions of the Monetary, Mercantile and Manufacturing interests of Manitoba and the Canadian Northwest.

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WINNIPEG, NOVEMBER 18, 1884.

J. C. METCALF, gunsmith, Brandon, has sold out.

C. YEO, dry goods, Winnipeg, is reported away.

JAMES LISTER, hotel keeper, Manitou, is giving up business.

DWYER & TAYLOR, dairy, Winnipeg, are giving up business.

W. J. ATHERTON, hotel keeper, Port Arthur, is reported away.

MISS M. MARTIN & Co., milliners, Winnipeg, are giving up business.

THE Northwest Publishing Co., Winnipeg, are giving up business.

W. H. MUECKL, general store keeper, Oberon, is removing to Neepawa.

E. M. STREET & BROS., general store, Port Arthur, have sold out to M. Dwyer.

G. H. MUNROE, groceries and liquors, Brandon; his creditors are in possession.

J. A. COWAN & Co., hotel keepers, Winnipeg, are about to retire from the business.

H. M. HALLE, baker and confectioner, Winnipeg, has been closed by his creditors.

A NEW mill will shortly be established by Messrs. LEE & McTAVISH at Rapid City.

MR. B. STEELE, has sold out his blacksmithing business at Rapid City to S. Burrows.

WRIGHT & ARBUCKLE, harness, Winnipeg, are dissolving partnership, Arbuckle retiring.

APPLICATION has been made by the Brandon, South and Moose Mountain railway for a charter at the next session of Parliament.

THE Alberta Lumber Co. have had supplementary letters patent issued to them authorizing an increase of their capital to a million and a half.

THE traffic receipts of the M. & N. W. railway are four times larger than when the line first opened in December last and are steadily increasing.

MR. WM. CARLEY of this city, has been appointed Northwest agent for Livingston, Johnston & Co., wholesale manufacturers of ready-made clothing, Toronto.

THE stock of Rigney & Haverly has been on sale during the past week at Peddie & Co.'s trade auction mart on McDermott street. The prices realized were good all round.

WILSON BROS., printers and stationers, Winnipeg, have assigned in trust. Should there be none of their creditors inclined to crush there is a probability that their difficulties will only be temporary.

A. C. PERRY, stationer, Winnipeg, has assigned in trust. For the past two years he has tottered along under a load of boom real estate, but has had to succumb at last. He will probably get a settlement.

THE C. P. R. authorities have given notice that they will receive no more grain to be shipped via Port Arthur, and as the local elevators can in no way use up the supply it is now thought that the want of elevators throughout the country will be felt.

IT seems that the credit of Winnipeg is not yet played out, as the Merchants' Bank have granted the city a loan of \$125,000. Evidently the present council want to leave a few burdens for their successors to bear after they assume control of civic affairs.

At a meeting of stockholders of the Northwest Fire Insurance Co., held in Winnipeg, on Thursday, Mr. Thos. Troy was elected a director in room of Mr. Thos. Renwick who has resigned.

THE news of Cleveland's election to the presidency being confirmed has given general satisfaction to the trading community of this city, and many now look forward to closer trade relations with the United States.

THE *Northwestern Miller*, of Minneapolis, contains a notice that the Pray Manufacturing Co. of that city have received the order for fitting up the Hudson's Bay Company's mill at Winnipeg with a full outfit of roller machinery. When the improvements are completed the mill will have a capacity of 200 barrels per day.

OIL taken from a place 150 miles north of Edmonton gave, according to an analysis by Prof. Chipman, of Toronto, the following result: Inflammable volatile matter, 94.50 per cent., and fixed carbon and ash, 5.47 per cent. The volatile matter consists of hydro-carbons. The gum presents the usual composition of crude petroleum.

M. B. WOOD, wholesale liquor merchant, Winnipeg, is in trouble at present. His mother has secured judgment against him for \$20,000, and is that amount ahead of all the other creditors who expect to be badly left. There is no reason why they should have any sympathy as the past record of Mr. Wood is not such as would lead any man to have much faith in his honor. The best that can be said of the whole affair now is that it looks very shady.

THE municipal campaign still rages in Winnipeg, and a keen canvass of the city is being conducted by the different candidates for mayor and aldermen. A crowded mass meeting held in St. Andrew's hall on Thursday evening pronounced almost unanimously in favor of the Citizens' Ticket with Mr. Hamilton at its head. A ward meeting held in the western part of the fourth ward pronounced unanimously in favor of the candidates on the same ticket. Altogether this ticket, which is unquestionably the ticket of the active business men of the city, is making steady headway and its election in full seems almost certain.

## Business East.

## ONTARIO.

J. C. Small, pumps, etc., Chatham, has failed.

Mrs. F. W. Cowan, milliner, Chatham, has failed.

J. T. Bridgewater, saddler, Dresden, has assigned.

Henry Bray, general store keeper, Evelyn, has failed.

Joseph McLellan, miller, Lowville, has moved to Wolverton.

Mason Bros. & Miller, paints, etc., Toronto, have dissolved.

D. H. Lorman, woollens, Mitchell, has assigned in trust.

W. T. Watson, stationer, Hariston, has assigned in trust.

Frank White, Markham, has sold his hotel to J. M. Grove.

Sailsbury & Son, books, etc., Cobourg, have assigned in trust.

George Birt, restaurant keeper, Toronto, has assigned in trust.

A. Patterson, tinsmith, Napanee, has removed to Tamworth.

H. W. Smith's stock of fancy goods, Chatham, has been sold out.

Cross & Chisholm, hotel keepers, Port Arthur, are reported away.

John Skene, books, etc., Tilonsburg, is selling off and retiring.

John Charters, grocer, Toronto, has sold out to H. Tolchard & Co.

A Salt, general store keeper, Alderville, has removed to Plainville.

Mrs. J. Wright, groceries, Madoc, has sold out to Church & Todd.

Jno. G. Coleman, hotel keeper, Toronto, has sold out to R. Noland.

The sheriff is in possession of the drug store of F. Benyon, Toronto.

Mrs. Shaw, Owen Sound, advertises her milinery business for sale.

T. R. Calver, fruit dealer, St. Thomas, has sold out to Britton & Calver.

S. Martin, saloon keeper, St. Thomas, has sold out to Brown & Calver.

W. Vanlack has succeeded H. M. Case in the hotel business at Milford.

W. H. Patterson, wagon manufacturer, Saunderland, has assigned in trust.

Thomas Little, hotel keeper, Caledon East, has sold out to M. Cannington.

R. Wilkinson, dry goods merchant, Galt, has sold out to Groff and Christie.

Thompson Bros., confectioners, Tilonsburg, have sold out to H. T. Thompson.

The stock of confectionery of M. Allen, Toronto, has been sold out by bailiff.

Pearce & Becker, livery, Tilonsburg, have dissolved. E. Becker will continue.

Mr. Randall, of the firm of Randall & Carpenter, grain dealers, Chatham, is dead.

The wholesale stock of fancy goods of Watson, Young & Co., London, has been sold out.

An administrator has been appointed for the estate of the Jos. Hall Mfg. Co., Oshawa.

Krug & Falk, general store keepers, Tavistock, have dissolved; Fred Krug will continue alone.

H. Allenmang, books, etc., Berlin, is asking an extension.

C. E. Henderson, stationer, Almonte, is asking an extension from creditors.

T. J. Bull, books, etc., Toronto, the bailiff is in possession and stock advertised for sale.

Sharpe, MacKinnon & Co., manufacturers of felt uppers, Chesley, have been burned out.

The report that Mrs. Warne, milliner, Brampton, had assigned is without foundation.

Jane Campbell & Son wholesale books, etc., Toronto, the stock is advertised for sale by trustee.

Fawcett, Livingstone & Co., bankers, Dresden, have dissolved. C. Livingstone will continue the business alone.

## QUEBEC.

W. F. Lemesme, wood yard, Quebec, is dead.

Halcy Bros, stationers, Montreal, have dissolved.

Napoleon Roy, tailor, Montreal, has assigned in trust.

R. B. Poulin, general store, L'Original, has assigned in trust.

Smith Bros., patent medicines, etc., Montreal, have assigned in trust.

The stock of Charles Vandry, painter, Montreal, is advertised for sale by bailiff.

H. C. Cordingley & Co., wholesale wines and liquors, Montreal, have assigned in trust.

Casimir Arcouet, furniture, Montreal, has ceased to do business under the style of Arcouet & Labelle.

R. Moat, stock broker, Montreal, has admitted W. R. Millie as partner; the style of the new firm will be R. Moat & Co.

Hochelaga Cement Co., Montreal, have dissolved; L. N. Demers and Albert Dione will continue the business under the same style.

Jack, Edwards & Co., manufacturers' agents, Montreal, have dissolved; the business will be continued by Jack & Edwards under the old style.

Geo. E. Desbarats & Co., lithographers, Montreal, have changed their style to the Canada Bank Note Engraving and Printing Company, limited.

## NOVA SCOTIA.

Peter Bosdet, gun store keeper, Arichat West, has assigned.

Rolston & Bowes, publishers, Yarmouth, have dissolved; J. Douglass Rolston will continue alone.

THE failures in the United Kingdom for the week ending October 18, reported to *Kemp's Mercantile Gazette*, numbered 108, as compared with 190 and 224 in the corresponding weeks respectively of 1883 and 1882. England and Wales had 87 failures, as against 167 and 227 in the weeks specified; Scotland had 18, as against 19 and 15, and Ireland had 3, as against 4 in 1883 and 2 in 1882.

## Bradstreet's Commercial Summary.

General trade throughout the country, as reported to *Bradstreet's* by special telegrams, has been very generally interrupted. Very little new business of any magnitude has been reported, and the sales made by agents and jobbers in general lines have been fewer than be-

fore and quite as much of the hand-to-mouth variety. This places the movement of merchandise began during the week at a lower total than in any week yet noted during the year, and is due of course to the absorbing interest which has been taken in the returns concerning the election for president. Boston, New York, Philadelphia and Baltimore advices fully bear out this view, while at St. Louis and Chicago it is, if anything, intensified. At the latter city the outlook in general trade circles, politics apart, is given as unfavorable. The movement of products eastward is so restricted that currency has had to be shipped to New York for purposes of domestic exchange, a most anomalous circumstance at this season. At one or two smaller cities only is there any reported gain in general trade. The dispatch from Boston is brightened by the statement that there is a somewhat better feeling among dry goods commission houses, based on the cheapness of their stocks and the disbelief in the likelihood of any further decline. Yet word comes from Fall River that the mills are running as usual and that stocks are piling up as prior to the late stoppage. There is no new demand for funds at Boston or New York, and loans on mercantile paper are as carefully made as ever. Collections, on the whole, have not improved. The market for raw cotton is dull and spots are 1-16c lower. In the south the weather favors the picking of the crops. The wool trade has been exceptionally dull at all points, and, while there has been no material change in value, the advantage has been with buyers. Iron is very quiet at most distributing centers. Pig is dull and unchanged in price for best eastern brands. Steel rails are held at from \$28 to 30 per ton, with orders scarce. Anthracite coal production to November 1 aggregated 1,800,000 tons less than at a corresponding date in 1883, with the probability of 30,000,000 as the grand total for 1884. Prices are still under schedule rates, and the only gain in demand is less than expected for domestic sizes. The financial difficulties of several of the coal roads, combined with the state of the anthracite coal trade, is the reverse of promising. In petroleum speculative circles prices have been irregular within a range of a few cents per barrel, closing at 73½c., against 72c. last week. Trading has been neglected. There has been no news of importance from the new wells. Wheat has declined 1½c., to \$1¼c. for cash No. 2 red at New York last night. Indian corn has gained ½c., 5½c. for No. 2 mixed. The standard grade of oats has been fractionally higher, closing last night at 32½c. There has been no causes for the declines more significant than the lack of demand. Provisions have been weaker, although light stocks and small receipts of hogs at the west favored the reverse. Lard is lower. Spot mess pork is \$16 against \$16.50 a week ago. There were 166 failures in the United States reported to *Bradstreet's* during the past week, as compared with 205 in the preceding week, and with 219, 149 and 149 respectively in the corresponding weeks of 1883, 1882 and 1881. About 84 per cent. were those of small traders whose capital was less than \$5,000. Canada had 32, an increase of 1.

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# The Commercial

WINNIPEG, NOVEMBER 18, 1884.

## MR. VAN HORNE AS A PROPHET.

The general manager of the C. P. R. is a many sided individual, and with a kaleidiscopic versatility he endeavors "to dazzle but not to illumine mankind" on various subjects from time to time. Two years ago he delighted his admirers with pictures of the locomotive screaming through the grim Rocky Mountains, around the frowning north shore of Lake Superior, and over the golden sands of the Pacific, with broad cultivated plains, busy towns and vilages appearing as if by magic in its wake. A few weeks ago he astounded and doubtless delighted the people of British Columbia with a picture of huge ocean steamships crossing and re-crossing the Pacific Ocean, carrying within their black hulls the products of active revolutionary Europe, and sluggish, over-browed Asia, and boding ruin to all other lines of traffic between these two continents of the Old World. Truly, his pictures of the future and its channels of traffic are alluring if not life-like, and might well serve as food for hungry imaginations.

But Mr. Van Horne can get down to every day matters at times, and we have found him as a farmer's adviser, a grain dealer's instructor, and in fact in almost every capacity where he could reach the negro's ambition of "bossing the job." He does not confine himself to conjuring up centres of industry on our western prairie, like the generous fairie with her silver wand, or floating craft like the phantom ship of Van Derdecken on the smooth Pacific, but can regulate in his own mind anything from the blast of a fanning mill or even a pair of bellows to a system for circumnavigating the globe.

It is to be regretted that Mr. Van Horne, even in his most commonplace utterances, has such a proneness to prophesy, as otherwise his utterances might be considered of much more value than they are now taken for. The latest break he has made has been in the grain trade, and having once entered this field his prophetic propensities have naturally led him to "dealing in futures." He is credited with having stated in an interview at Toronto, that in the coming spring grain would undoubtedly be much higher in

price than it now was, and those farmers who held on to their grain until then would make a great deal of money by so doing. Mr. Van Horne reasons that when grain is very low in price in the fall it is almost sure to be correspondingly high in the spring. He cites his prophetic advice of last year, when he told north-western farmers that by holding their grain until spring they would get the ever satisfactory dollar a bushel, and serenely adds that his expectations have been realized.

It is truly refreshing to have an assured prophet, whether in sporting or business circles, refer to the accuracy of his predictions, and Mr. Van Horne seems to be possessed of as much assumption as any one who ever peddled around "a straight tip." It is unfortunate, however, that facts do not bear out Mr. Van Horn's assumptions. The statistics of wheat prices in Chicago and other grain centers for a number of years back do not prove that low prices in the fall must be succeeded by high ones in the spring, nor will these statistics even support this theory as a often broken rule. His assertions about the price of wheat in the Northwest are also unsupported by facts, as in the City of Winnipeg the wheat crop of 1883 never brought a dollar a bushel, except for a week or two after it was cut and while local millers were hungry for a supply of new grain. After that its course was steadily downward, and even when another famine at the mills took place during the harvest of 1884, the highest figure offered for No. 1 hard was \$7½c.

Mr. Van Horne's prophesyings having missed the bull's eye in the past, there is no reason to believe that he will come any near to the mark in the future. That grain prices are likely to advance we have a firm belief, but the advance is most likely to take place once the Presidential election excitement is over and hoarded up funds are once more let loose to find their way in many instances into grain speculation. Grain at present has every speculative prop from under it and low prices are to be looked for. If, however, it does not advance until next spring, when funds now lying idle will be wanted for the thousand and one undertakings which require none during winter, then its chances of doing so are very slim. Basing our calculations upon the law of supply and demand there is prac-

tically no chance for grain advancing, and the only movement in that direction which we can look for must be the result of revived speculation, and during the coming winter, when abundant funds are unemployed, is the only time we may look for that.

But Mr. Van Horne's prophesies on grain prices, besides being mere bald dash, are calculated to injure the whole Northwest if any attention is paid to them. He sees winter coming and grain going east by other routes than the C P R. owing to closed lake navigation, and by this prophetic subterfuge he tries to persuade our struggling farmers to store their grain at home until he is in a position to send it over the company's line to the seaboard. The movement of grain here may be checked and the whole business affairs of the Northwest brought to a standstill for aught Mr. Van Horne cares, provided it is only held in the country for the C. P. R. to carry out when navigation opens. Whether prices will be higher next spring than now he probably does not care, and we are certain he does not know. The question in his mind is who shall carry the grain out of the Northwest. The source of his prophetic inspiration is not hard to find out for its selfishness is too apparent to be concealed.

THE COMMERCIAL has had reason to rebuke Mr. Van Horne before that he is not the embodiment of omniscience on grain matters, and it must add that he has not given any fresh proofs of his superior knowledge when he entered the realm of prophesy.

## ABUSING CREDIT.

Much as has been written about the desirability of doing business upon a cash basis only, the fact stands out clear that it is simply impossible to separate credit and commerce without stultifying and dwarfing the latter to a degree altogether out of keeping with the modern necessities of trade. We may as well therefore, accept as a business axiom the necessity for credit while commerce continues. It does not follow, however, that credit should be abused, and when it has resulted from such abuse, that it should be condemned in toto in consequence. On the contrary, credit should be prized as a valuable institution in trade which links commercial life closely together, and while held with

legitimate limits, is one of the most powerful cementers of commercial union. But it should be carefully guarded from the many abuses which are liable to creep into it, and these are many, and often subtle in their workings.

One of the most common abuses of credit is the reckless incurring of liabilities, caused in most instances by our sanguine calculations upon the results of the future. From this spring the evil of overstocking and its legitimate successors slaughter sales and dissipate profits. This abuse is one which men with the most strictly honest intentions often fall into, and must, therefore, be carefully guarded against. But this mistake is not made by purchasers only, and on the contrary is too frequently encouraged by wholesale sellers and manufacturers. The eagerness of competition in the present day often makes wholesalers reckless in their sales and burdens their customers who might otherwise glide lightly onward in their business career. It is too common a practice to sell all that can be sold to one who is rated as a good man, and enough care is not taken always to keep a good man good for the future. Two years ago this practice was certainly carried to an extreme by wholesalers, while their customers seconded them by running to the extreme of overbuying. The past year has, after a severe lesson, brought out a reactionary tendency, and the rapidity with which hundreds of retail merchants have risen from a shaky state to one of business safety, is due entirely to the mutual manner in which both buyers and sellers have endeavored to repair and guard against the evil they had fallen into.

But there is another description of abusing credit which often brings great and unnecessary injury to those who are guilty of it. That is a negligence in attending to pecuniary obligations. It is astonishing that many men who are in a perfectly safe condition fail not only to meet, but actually to pay any attention to such obligations as they fall due. Paper falling due is allowed to go back without any explanation, when a renewal of the same required only a little arrangement previously. This abuse of credit is by far the most dangerous of any that a man of honest intentions can fall into. In many a case it has given birth to legal proceedings against a perfectly solvent and honest man which have brought a

deluge of suits against him and forced him into insolvency. Such carelessness cannot but shake a creditor's confidence, and as we are now placed, without any legal power of compelling equal distribution of an insolvent's assets, shaken confidence is very liable to be quickly succeeded by suit for recovery, as self interest dictates that first in, fares best where danger exists.

There are many other systems of abusing our limited space will not allow our noticing. Those we have noticed are not only frequent in their occurrence but are too frequently practised by men who have both the intention and the wherewith to pay 100 cents on the \$1. The deliberate and studied abuses of credit resorted to by dishonest men it is unnecessary for us now to refer to, but it does certainly seem a pity that the recklessness or carelessness of perfectly honest and solvent men should be allowed to bring them into a position where, so far as the verdict of the outside world is concerned, they are no better than men destitute of commercial honor.

#### MANITOBA WHEAT GRADES.

Parties who are well acquainted with grain affairs of this province were astonished on Saturday last when they read the extract from a letter from the Ottawa correspondent of the *Pioneer Free Press*, which will be found in another part of our columns under the heading of "Manitoba Wheat". The statement that MacKay & Co., of Ottawa had received 30,000 bushels of wheat from this province graded here as special No 1 hard, which was in such a state with smut, and sprout, and so soft as to be totally unfit for roller milling purposes, is certainly a strong assertion to make, and one which requires more than the scribbling of an irresponsible and anonymous correspondent to make it reliable. The matter therefore requires sifting, and it requires very little of that process to place a very different appearance upon the whole affair. Upon inquiring into the matter we find that MacKay & Co. of Ottawa did actually receive somewhere in the neighborhood of 30,000 bushels of wheat from Manitoba this season, and that the wheat in question was far from being first class hard milling wheat. But we find also that the wheat in question reached MacKay & Co. without ever being inspected or graded, although their instructions to their buyers here were to have

it inspected and graded. Furthermore, we find that the purchasing agents of MacKay & Co. were a lumber firm, whose business experience did not exactly fit them for grain experts, and lastly we find that the grain shipped to MacKay & Co. was forwarded in an uncleaned condition just as it had come from the threshing machine, and was bought in one of the few districts of Manitoba where smut has made its appearance this year.

There is a story told of a thirsty old Indian, who for a bottle of rum told where a fine deer was lying shot. The original owner of the rum after failing to find the deer hunted up the Indian and accused him of lying. "Did you not find the red rock on the river" asked the wily savage? "Yes" said the infuriate trader. "Did you not find the tree fallen over the same?" "Yes" yelled the trader, "but I found no deer". "All right" said the savage, "Two truths, only one lie, very good for Indian". The correspondent of the *Pioneer Press* seems to have acted upon the same principle. He can content himself with the consolation, that in saying that MacKay & Co. received some wheat from Manitoba he told one truth; that the wheat was not first class was another truth, and on the strength of these two immaterial facts he writes a bundle of the most unqualified and apparent falsehoods. Like Mr. Snake in "The School for Scandal" slander paid him best, and good paying work he never left half finished. But there is no necessity for following up this poor scribbling slanderer. The fact that special No. 1 hard is a wheat grade never heard of until he invented it for the occasion, shows that he can be ingenious in his lying, but it also shows his ignorance of the subject he tackled in Manitoba wheat.

There is a lesson to be learned even from the lying scribbling of this irresponsible correspondent, and that is to save the Northwest from injury through such unprincipled and unscrupulous libelers, a system of compulsory inspection of all wheat before it leaves the Province is a necessity. Such an extreme course THE COMMERCIAL has hitherto opposed, but it does seem as if no other system will save the country from injury by libel. Adopt such a system, and we need not fear but Manitoba wheat will stand in competition with the best ever stored in Duluth or any other place.



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**WINNIPEG MONEY MARKET.**

The monetary affairs of the city have been moving along in an uninteresting manner during the past week, at least so far as mercantile finances are concerned. In one or two lines of business November has been a heavy month for paper falling due, and so far the month has developed very few irregularities, although some part renewals have had to be resorted to. Banks are steadily supplying the funds for all regular lines of discount, but are avoiding any new or irregular business. There is consequently considerable scarcity of funds among small traders, and but for the fact that money is in comparatively free circulation in business circles, the scarcity would be more keenly felt. The demand for regular discounts has been fairly active during the week, and the rates have not changed in any way. First-class paper is taken at 8 per cent., ordinary at 9 to 10, and promissuous at 10 to 12. In loans on real estate mortgages the amount of business done has not been heavy. There have been considerable inquiries about new loans on farm property, but the farmers seem discouraged with the present low grain prices and are careful about incurring any new liability. There are, nevertheless, quite a number of new loans being made, and interest is being paid with a freedom which could hardly be expected at present. With scarcely an exception the loan companies are following a liberal course of action, and there is strong evidence of their wisdom in so doing. No doubt numerous renewals will be necessary, but the prospect of losses under the present liberal policy is small indeed. Altogether monetary affairs during week have been gliding along smoothly although in some branches in a rather confined channel.

**WINNIPEG WHOLESALE TRADE.**

The wholesale trade of the city during the past week has presented no remarkable features, and affairs have been moving in the style usual to a between season period. In almost every branch connected with season goods, wholesalers have come to the conclusion that the winter demands are over and for nearly two months only a straggling sorts trade can be expected. In some lines travellers are actually on the road with samples of spring goods, but have not been long enough out for returns from them to come in. In other lines travellers are on their homeward way, and their orders are now limited to small repeats from men they sold to earlier in the season. A few lines embracing holiday goods are having a little of a rush which usually precedes Christmas times, but these demands are not heavy. In heavy lines dependent upon outdoor contract work the quietness is gradually increasing and matters will soon be down to the slow, tedious movement of winter. The fact that lumber mills have, with scarcely an exception, shut down for the season, indicates how really slow these lines now are. In staple lines of every day consumption trade has been quite active and the week may be considered one of the busiest of the season. In provision lines in particular the activity has been marked and very encouraging to houses of that class. The

report on collections is on the whole satisfactory. While a few complaints have been heard, it is evident that matters have been improving as November advances. Very little paper has fallen due during the week, but the ease with which small open accounts have come in has been encouraging. Altogether the wholesale trade of the city is in a satisfactory state, although activity is not to be found in every branch.

**AGRICULTURAL MACHINERY.**

Quietness reigns in this trade, and the week's sales have amounted to practically nothing. Even the demand for sleighs and cutters which existed up to ten days ago has now entirely subsided, and the continuation of mild weather seems to affect favorably no other line in the trade. Collections are reported to be coming in in a fairly satisfactory although slightly slow manner, and houses look for several weeks yet of heavy returns coming in.

**HOOTS AND SHOES.**

Although there is still some activity in this trade, the lull which was general for several weeks past has died away considerably and the demand is now confined to few lines of goods suitable for open weather. Wholesalers consider the winter's trade almost over and expect a general quietness to set in. Collections are reported as good as could be expected.

**CLOTHING.**

In winter goods very little business has been done during the past week, and some houses have been busily engaged in stock-taking. Some travellers started out last week with samples of spring goods, but as yet no returns, to indicate their measure of success, have been received. Collections are considered good and certainly much better than during October.

**CROCKERY AND GLASSWARE.**

A fair business has been done in this line during the past week although the demand for staple goods has not been so active as during the first days of this month. The approach of the holiday season has stimulated fancies a little, but even in these the demand has not been heavy, and retailers have been buying light. Collections are reported fair to good.

**DRY GOODS.**

Business in this staple branch has been rather dull during the week. Although the season is over, stray orders for sorts have been coming in and these have kept matters from sinking into actual dullness. Now that the season is practically over houses report the aggregate business much in excess of that of 1893, and altogether more satisfactory in its results. Some houses have now engaged in stock-taking. Collections are reported fair to good.

**DRUGS AND CHEMICALS.**

Business in this line moves along in its usual uninteresting manner, and the past week has shown an aggregate of sales slightly below the average. The healthy state of the country all round seems to have had an effect even upon the wholesale trade although it has not been a very marked one.

**FANCY GOODS AND SMALLWARES.**

This is one of the season lines in which there is still considerable activity. The approach of the holiday season no doubt tends to keep mat-

ters lively, but even in other than holiday lines sales have been liberal. Collections are reported quite satisfactory, and unmeasurably better than they were at this time last year.

**FISH AND POULTRY.**

The business in fish for the week has been confined to a local demand and has been rather quiet. Prices have not changed and are: Jack, 3 to 4c; white fish, 6c; oysters, 50 to 55c for select, and \$40 to 50 for standards.

**FRUIT.**

Business in this line has held steadily good during the week. There has been no addition to the variety of green fruits and no deduction therefrom. Apples are quoted at \$3 for fall, and \$3.25 to \$3.50 for choice winter. Fancy Montreal Famusee have advanced to \$5. Dried fancy sliced are worth 17c in 50 lb. boxes. Almeria grapes are worth \$8.50 to \$9.50 per bbl.; Oregon pears, \$5 to 5.50 a box; Jamaica orange, \$12 a bbl.; Messina lemons, \$7.55 a box; figs, 16 to 20c per lb; coconuts, \$10 per 100; filberts, 12 to 14c per lb; walnuts, 18c; almonds, 20c; peanuts raw, 15c, roasted, 20c; pecans, 16 to 17c; Brazil nuts, 14c; raisins are quoted: London layers, \$3.75 to \$4; ordinary layers, \$3.25 to 3.40; nuttans, 12c per lb; loose muscatels, \$1.40 to 3.50; black baskets, \$5.25; cartoons in 1/2 boxes, \$3.50; old valevesas, \$2 to 2.25; old currants are quoted at 6 1/2 to 7c, and new 8 1/2 to 9c.

**FUEL.**

The mild weather of the past ten days has been telling on this trade, and the demand has fallen off very considerably. Wood still sells in round lots at \$3.00 to \$4.00 for poplar and \$4 to 4.50 for tamarac. Coal is still unchanged in price, but as new dealers are springing up each week, there is a probability of prices being cut before very long. Anthracite is quoted at \$12 a ton delivered; Bituminous at \$11., and Saskatchewan lignite at \$7.50.

**FURNITURE.**

Business is still slow in this line, and the sales of the past week show no increase on previous weeks. As the retail trade is moderately active, wholesalers look for improvement soon.

**GROCERIES.**

In this staple line business has been steadily active all week, and wholesalers are well satisfied with the aggregate of sales. Collections are reported steadily improving as November advances, and at present very satisfactory. Prices of staple goods have not changed, and have been holding remarkably steady. Quotations are: Sugars, yellows, 6 1/2 to 7c; granulated 8 1/2c; Paris lurps 9 1/2c. Coffees, Rio, 14 to 17c; Javas, 21 to 24c; Jamaicas, 17 to 20c, and Mocha 30 to 34c. Tea, Moyune gunpowder, 30 to 75c; new seasons, 65 to 85c; Japans, 25 to 50c, new seasons 40 to 55c; Congous 30 to 75c; new seasons 55 to 90c. Syrups, single crown \$2.50, and triple crown \$2.75 per keg.

**HARDWARE AND METALS.**

Business in these lines is gradually slowing down into a winter state. The past week of fine open weather has brought out a little activity, but it has only been a rush for odds and ends to fill out closing contracts. In shelf and fancy lines there has been a fair business done, but with the slowness in heavies the report

of the whole trade is not a bright one. Collections are reported not so good as could be wished, although not really bad. Quotations now stand as follows: Tin plate I.C., 14x20, \$6.25 to \$6.50 a box; I.C., 20x28, \$12.50 to \$13; Canada plates \$4 to \$4.25; sheet iron, 28 G, \$4.75 to \$5.25 per 100 lbs; iron pipe, 40 to 50 per cent. off list price; ingot tin, 25 to 30 per lb; pig lead, 6 to 6½c; galvanized iron, 7 to 7½c per lb; bar iron, \$2.75 to 3.25 per 100 lbs; cut rails, \$3.55 to \$3.75.

#### LEATHER AND FINDINGS.

Business has fallen off a little in these goods which is attributed by dealers to the continued mild weather. Collections are reported fair to good. No changes in prices have taken place since those noted in our last report. Quotations now are: Spanish sole, 33c to 35c; slaughter sole, 35c; French calf, first choice, \$1.40 to 1.50; domestic, 85c; B Z calf, \$1.00 to 1.10; French kip, \$1.00 to 1.25; B Z kip, 85c to 90c; slaughter kip, 65c to 75c; No. 1 wax upper, 50c; grain upper, 55c; harness leather, 33c to 36c for plumb stock; English oak sole, 65c.

#### LUMBER.

Mills have nearly all closed down, and preparations are being made for going into logging camps for the winter. There have been a few for stuff to finish outdoor contracts, and the number of buildings in the city to finish during the winter promises to keep up a straggling demand for finishing lumber for a month at least. The season altogether has been a very unsatisfactory one both to dealers and manufacturers. No quotations can be given, and any heard are merely nominal.

#### PAINTS, OILS AND COLORS.

Business is down to a pretty low ebb in these lines, and last week 6 sales foot up to a very small aggregate. Wholesalers are satisfied, that the business of the season is almost over. The only encouraging point is in collections, which are reported free. The only change in prices worthy of note is in linseed oil which has advanced down east, and is held 5c higher here. Quotations are as follows: Linseed oil raw, 72c per gal.; boiled, 75c; seal oil, steam refined, \$1.10; no pale or straw sea in the market; castor, 15c per lb; lard, No. 1 \$1.30 per gal.; olive, \$1.50 to \$2, according to quality; machine oils, black 30c; oleine 50c; fine qualities 65c to \$1. Coal oils, headlight 72c; water white 33c. Calcined plaster, \$4.00 per bbl.; Portland cement, \$6; white lead, genuine, \$8.00; No. 1, \$7.50; No. 2, \$7. Window glass, first break, are quoted at \$2.50.

#### STATIONERY AND PAPER.

There has been an improving tone in business in this line during the week, but matters are not as active as could be wished. The holiday trade is beginning to take shape. Collections are reported free, and altogether encouraging.

#### WINES AND SPIRITS.

The aggregate of the past week are not discouraging by any means, but business has been running in an irregular and jerky manner. Collections are reported fair but irregular also. Prices of staple goods have not changed and are: Hennessy's one star, \$13 to \$14; in wood, \$4.50 to 5.00 per gallon; Martel, in case,

two star, \$13 to \$14; Renault, 1-star, \$12, \$16 and \$20; Louis Freres, in cases, qts., \$9; flasks, two dozen in a case, \$11; M. Dubois, in wood, \$3.50 per gallon; cases, quarts, flasks, \$8; Gin, \$9; Holland, in wood, \$3 per gallon; red cases, \$10.5 to 11.50; green \$5.50 to \$6.50; cases, Old Tom gin, Bernhard's, in wood, \$3.25 per gallon; Booth's, in wood, \$3.25; Booth's, in cases, quarts, \$3.50; Scotch whisky, Ramsay's, in wood, \$3.50 to \$4.00; Coal-Isle Islay, in wood, \$3.50; Stewart's, in cases, quarts, \$3.50; flasks, 10.50. Irish whisky, John Jameson & Sons, in wood, \$3.50 to \$4. Bernard's, in cases, quarts, \$8; flasks, \$9.50. Jamaica rum, \$3.75 to \$4.00 per gallon. Champagne—Pomeroy, quarts, \$34; pints \$35 per case; Bollinger, quarts, \$33; pints \$34; Moet and Chandon, quarts, \$27; pints \$29; G. H. Mumm, quarts, \$28; pints, \$30; Carte Blanche, quarts, \$20; pints \$22. Sherry from \$2.50 to 8.00 per gallon, according to quality and brand; ports \$2.50 to 7.00, according to quality and brand; claret in cases \$5.00 to 7.00; Bass's ale in quarts \$3.50 per doz; pints \$2.25; Guinness' porter in quarts \$4.00, pints 2.50. Domestic whiskies, Gooderham & Wort's, in wood, \$1.55 to 2.25 per gallon; 65 o. p. rectified, in wood, \$2.52; W.F.L. five year old, \$2.50 per gallon cases, quarts, \$7.50; flasks \$5.00.

## THE MARKETS.

### WINNIPEG.

#### GRAIN AND PROVISIONS.

The past week being the last of open lake navigation, the movement of grain to the east has been a heavy one. The receipts all over the country have been liberal but not quite equal to those of the previous week, which falling off is accounted for by the open weather and disappearance of snow. Still the movement has been heavy enough to tax the capabilities of the C.P.R. in car supply to its full extent. Prices all round have held up to those of the week previous, although eastern markets have shown a decidedly downward tendency. In provisions the quantity of business done has been considerably above an average, and in excess of any previous week of this fall. Prices of meats have been easier, but dairy products are on the upward tendency. In all lines of provisions, sales have been heavy, and the trade altogether has been in a very satisfactory state.

#### WHEAT.

The receipts have been a little lighter last week than during the previous one, but still ample to admit of somewhere about 120,000 bus being shipped east. Prices have not changed. No. 1 hard, 68c; No. 2, 64c; No. 1 regular, 64c; No. 2 60c; No. 3, 56; rejected, 45 to 50c.

#### OATS.

The demand is still active, and prices have held well up all week, the range being 38 to 40c. There is not much chance of prices coming down, although it is now almost possible to make shipments from Dakota with duty paid profitably in this market.

#### BARLEY.

There is still very little barley to be seen in the city. Some dark colored lots sold last week for feed purposes at 35c, but no fine light samples have been offered.

#### FLOUR.

The last shipment of the season to the east via Port Arthur have been forwarded last week. Local demand holds firm, and western points have made considerable also. Prices have not changed since last report and now are: Patents \$2.60; strong bakers \$2.30; XXXX \$1.90 and superfine \$1.50 to \$1.60.

#### BRAN AND SHORTS.

All the products of the mills still finds ready sales in the home market at \$10 a ton on track for bran and \$12 for shorts.

#### POTATOES.

Receipts have been abundant during the week, and still prices have held moderately firm, round lots selling at 30 to 40c, and street receipts up to 50c.

#### EGGS.

Neither supply nor demand have been very liberal during the week. Prices have been firm, 27 to 28c being the regular quotations.

#### BUTTER.

In anticipation of winter settling down, butter has been on the upward grade. Quebec creamery is now to be had at 27c; eastern town ships dairy at 25c; prime Manitoba, 22 to 23c; medium grades all the way from 15 to 20c, lower grades are not asked for.

#### CHEESE.

still keeps its firmness, and good eastern is quoted at 14½ to 15½c. Manitoba is rather scarce.

#### BACON.

The easy feeling noted in our last report continues, and during the week prices have declined a little all round. Dry salt is now quoted at 12½c; smoked scarce and held at 13½c, spiced rolls, 13c; English breakfast, 16½c.

#### HAMS.

There has been a decided drop here during the week. As soon as supplies reached the market followed the movement of eastern ones and quotations came down to 17c and even 15½ has been heard for one heavy lot.

#### MESS PORK.

The easy feeling continues in this article, and during the week sales have been made at \$20.50, with \$20 quoted for jobbing lots.

#### MESS BEEF.

There is no change to report in this article. The fixed quotation is \$17, and sales have been few.

### MINNEAPOLIS.

Business has been very dull on 'change the past week, and at the close wheat went lower than ever, No. 1 hard falling 2½c and closing weak, while other grades fell off 3@4c. Receipts were very heavy, and shipments were large, but there had been such a general feeling up by millers that it was very hard to sell wheat. The covering of large lines of shorts was the only thing which prevented prices from seeking a lower level. Duluth has been weak the week, and the early close of navigation will turn the entire wheat tide this way. Traders who a fortnight ago predicted that No. 1 hard would go to 65c, are now taking about 60c, and some mention 60c as a coming figure. It would not be surprising to see it touch 65c, but it is hardly possible that it will ever go below the figure. It is a fact, however, that farmers who had decided to hold their wheat until spring have in the past ten days rushed it to market.

Following were the highest and lowest wheat prices by grade on 'change during the week ending to-day, together with to-day's closing prices and the prices one year ago:

Wheat.	Highest.	Lowest.	Closing	ISSS ;
				Nov. 14.
No. 1 hard ..	72	69½	69½	98½
" 2 ..	63½	65	65	91½
" 1 ..	62½	60	60	87½
" 2 ..	59	55	55	84

Futures also declined, No. 1 hard, December, closing at 70c, and May at 80c. Coarse grains were dull, new corn closing at 38 to 40c, and No. 2 oats at 24 to 26c.

MILSTUFF—Has been weak and lower, bulk bran closing at \$6 to 6.25 per ton, and shorts at \$7 to 8.

FLOUR—The heavy productions of flour is beginning to tell on the markets and it is necessary to strain every nerve to dispose of it as fast as it is made. Millers generally apprehend that it will soon be still more difficult to sell and are looking up the prospects in new sections. There is a vigorous effort making to sell much more flour in the south and the indications are that it will be successful. The fact that winter wheat millers are troubled to secure a full supply of good wheat, while their flour is not in as good demand as in previous years, gives our millers confidence that the admitted superiority of this year's hard wheat crop will enable them to sell all they can make at remunerative figures. Glasgow mills which are competing with ours, are said to be having trouble in getting hard wheat, except at high figures.

There is a slightly lower range in prices, quotations at the mills for car or round lots being as follows: Patents, \$4.50 to 4.80; straights, \$4.20 to 4.40; first bakers', \$3.35 to 3.75; second bakers', \$3 to 3.25; best low grades, \$1.75 to 2.25 in bags; red dog, \$1.50 to 1.60, in bags.

With the exception of a slight falling off in production, the situation on the Falls is very much the same as it has been for a number of weeks. Toward the close of last week, the unusually mild weather softened up wheat to some extent, making it tough to grind, and this, together with a slight shortage of power for a few of the mills less advantageously situated than others, cut down the output 4,000 bbls. The total output last week was 146,000 bbls—an average of 24,333 bbls daily—against 150,000 bbls the preceding week. This is the first week on this crop where the production has not shown an increase. The loss, however, was not sustained because of any desire to curtail production, as each mill is crowded as much as is consistent with good and uniform work. The old number of twenty-one mills is kept moving, but several of them are suffering somewhat from their power being slightly short and the wheat grinding tough. The shortage of water power is occasioned by the absence of flush boards on the west side of the main dam, which were washed off by recent high water, leaving a large amount of water to run to waste.

The following were the receipts at and shipments from Minneapolis for the weeks ending at the dates given:

	Nov. 11.	Nov. 4.	Oct. 28.
Wheat, bush ..	1,092,700	517,200	881,000
Flour, lbs ..	650	750	875
Millstuff, tons.	552	67	133

	SHIPMENTS.		
	Nov. 11.	Nov. 4.	Oct. 28.
Wheat, bush ..	258,000	185,500	162,000
Flour, bbls ..	158,091	152,829	161,025
Millstuff, tons...	4,096	3,511	3,672

The wheat in store in Minneapolis elevators, as well as the stock at St. Paul and Duluth, is shown in the appended table:

MINNEAPOLIS.			
	Nov. 10.	Nov. 3.	
No. 1 hard ..	\$52,598	659,704	
No. 2 hard ..	28,768	29,986	
No. 1 ..	1,161,350	1,114,747	
No. 2 ..	162,818	152,938	
No. 3 ..	.....	.....	
Rejected ..	23,902	26,857	
Condemned ..	.....	.....	
Special bins ..	618,659	626,788	
Total.....	2,883,095	2,611,000	

ST. PAUL.			
	Nov. 10	Nov. 4.	Oct. 29.
In elevators,			
bus.....	286,000	201,000	186,000

DULUTH.			
	Nov. 10.	Nov. 4.	Oct. 29.
In elevators,			
bus.....	2,013,400	1,560,000	1,427,000

—Northwest's *Ern Miller*.

CHICAGO.

On Monday wheat opened very unsettled but closed strong. Corn strong, and showed an inclination to rise, closing higher than on Saturday. Oats firm and steady, closing higher. Pork stronger and firmer, closing higher. Lard firm. Quotations were as follows:

	Nov.	Dec.
Wheat ..	\$0.73½	\$0.74½
Corn ..	38½	38½
Oats ..	25	26½
Pork ..	11.30	.....
Lard ..	6.50	6.93½

On Tuesday wheat closed weaker and lower than yesterday. Corn easier. Oats steadier and higher. Pork unchanged. Lard irregular but steady.

	Nov.	Dec.
Wheat ..	\$0.72½	\$0.73½
Corn ..	43½	39½
Oats ..	26	26½
Pork ..	11.30	.....
Lard ..	6.82½	6.87½

On Wednesday only a moderate business done. Market opened steady, fluctuated and finally closed ½c higher than yesterday. Corn receipts small, and only a moderate business done. Offerings of oats light and market in consequence light. Pork demand light. Prices irregular but closed steady. Lard, a fair business done, averaging a shade lower.

	Nov.	Dec.
Wheat ..	\$0.72½	\$0.73½
Corn ..	43½	40½
Oats ..	26	26½
Pork ..	11.20	.....
Lard ..	7.92½	6.50

On Thursday wheat in good demand, opened steady, fluctuated but closed ½c over yesterday. Corn unsettled, opened steady and generally higher, closing higher for the present month and lower for the year. Oats firm and higher for near futures. Pork in fair demand but un-

changed. Lard in good demand and stronger by a shade.

	Nov.	Dec.
Wheat ..	\$0.72½	\$0.73½
Corn ..	42½	39½
Oats ..	26½	26
Pork ..	11.20	.....
Lard ..	6.97½	6.85

On Friday wheat opened strong and higher, closing higher than yesterday. Corn steady. Oats a shade easier. Pork firm and higher. Lard steady.

	Nov.	Dec.
Wheat ..	\$0.74½	\$0.75
Corn ..	39	38½
Oats ..	26½	26
Pork ..	11.20	.....
Lard ..	6.97½	6.87½

On Saturday wheat weak and lower. Corn easier. Oats opened quiet, fluctuated a good deal and closed lower. Pork easier and lower. Lard steady.

	Nov.	Dec.
Wheat ..	\$0.73½	\$0.74½
Corn ..	38	37½
Oats ..	26	26
Pork ..	11.30	.....
Lard ..	6.97½	6.85

TORONTO.  
STOCKS.

There have been no remarkable features in the stock market during the past week. Nearly all bank stocks have held reasonably steady, and one or two have advanced slightly, while others have suffered a sharp decline. Federal has dropped a little further and Northwest Land has suffered a further decline but towards the latter part of the week both were somewhat firmer. There has been none of the keen interest in the market that would indicate a speculative feeling, and it is evident that funds for speculative purposes are still very scarce. It is suspected that with some of the declining stocks, sales have been compulsory. A comparison of bids on Wednesday Nov. 5th and 12th will show the tendency of the market.

	Nov. 5.	Nov. 12.
Montreal ..	188	189½
Ontario ..	107	107
Molson ..	.....	.....
Toronto ..	172	171
Merchants ..	109½	109½
Commerce ..	116½	116
Imperial ..	128	128
Federal ..	47½	47
Dominion ..	184	184
Standard ..	112	111½
Hamilton ..	117½	117½
Northwest Land ..	39½	38

GRAIN AND PRODUCE.

The grain trade of the past week has been sick, and scarcely showing a symptom of activity. The week has been dull right through, and hopes of recovery are not yet felt. Buyers have had it all their own way and prices have dropped in consequence. There is still a disposition on the part of holders to carry for higher figures, but receipts are still beyond the requirements of buyers. In provisions a quiet feeling has also been general, and the aggregate of sales has been light. Packing has commenced and meats will now be more plentiful and doubtless lower in price before long. In dairy products only has there been any firmness, and that may in a great measure be attributed to the approach of winter.

WHEAT

The market has been in a neglected state, and buyers have been resolutely holding back for lower prices. No. 1 Spring has sold down

to 73c. and No. 2 to 71c.; No. 2 Fall has sold at 74 to 75c., and No. 3 72 to 73c.

## OATS.

Business done has been light and good lots of white are rather scarce. Good mixed lots sold at 31 to 31½c.

## BARLEY.

This is about the only grain in which the movement of the week has amounted to anything, and still matters are not as active as a few weeks ago, although prices have been comparatively steady and firm. No. 1 has sold at 70c., No. 2 66 to 67c., extra No. 3 at 58c., and No. 3 at 55c.

## RYE.

There is still very little doing in this grain, and car lot quotations are nominal. Street lots sold at 60c.

## PEAS.

Very little business done during the week and small lots have sold at 59c. for No. 2.

## POTATOES.

A few car lots have changed hands at 36 to 38c. Street receipts have sold to retailers and consumers at 45 to 47c.

## BUTTER.

There has been an abundance of medium and lower grades offered, but choice lots still find rapid sale. Choice tubs have sold at 18 to 20c., rolls 17 to 18c., and medium packed at 13 to 14c. Some poor grades have sold down to 9c.

## EGGS.

Choice lots have sold readily at 20c. Stocks of packed are known to be heavy outside.

## PORK.

There has been a big tumble in this product now that packing has commenced, and quotations during the week have ranged from \$16 to \$17.

## BACON.

There is still some scarcity felt, but the demand has been light. Long clear has sold at 9½c., and rolls at 11c.

## HAMS.

Prices are still on the downward tendency and the demand has been light. Smoked have sold at 13½ to 14c.

## LARD.

Very little selling and sales in small lots. Pails are worth 11 to 11½c.

## POULTRY.

Supplies of dressed from the country have been liberal, and prices have been easy. Turkey have sold at 9 to 10c per lb. and geese at 5 to 6c.

## APPLES.

Although still plentiful are firmer in price. Inferior to fair sell at 75c to \$1.20 and good to choice \$1.50 to \$1.75.

### Can a Bank own Grain.

Lorick & Lawrence, dealers in groceries, grain and provisions, in Columbia, S. C., ordered several carloads of corn from Hoard Bros., of Chicago. The corn was shipped, and the Union National Bank of Chicago, discounted the draft with bill of lading attached, for Hoard Bros. The draft with bill of lading attached, was sent to the Carolina National Bank of Columbia for collection, and it was duly honored. Lorick & Lawrence alleged that the corn was in such damaged condition that they lost nearly \$700 in its sale. They demanded redress from Hoard Bros., but whatever the cause may have been, no adjustment was reached. Subsequently Lorick & Lawrence ordered another lot of grain from Hoard Bros.,

the draft for which, with bill of lading attached, was discounted by the Union National Bank of Chicago, as in the first instance, and also sent to the Carolina National Bank for collection. This draft was dishonored, and Lorrick & Lawrence at once sued out an attachment against the grain at the railway depot, gave the sheriff an indemnity bond, and sold the grain. The Union National Bank of Chicago, through their attorneys in Columbia, instituted suit against the sheriff (virtually Lorick & Lawrence) for \$629 damages.

The plaintiff claimed that upon the discount of the draft, with bill of lading attached, the grain became the property of the Union National Bank, to whom Hoard Bros. thus surrendered all interest, and that a National Bank had the right to hold grain as property so long as it was not prohibited from so doing by the terms of its charter. The defendant claimed that the grain was the property of Hoard Bros., and as such was liable to seizure under the law, as had been done; that the Union National Bank of Chicago had no power under its charter to deal in grain, and hence could not hold grain as property; that the discount of the draft, with the bill of lading attached, was a business accommodation to Hoard Bros., and that the bank was made safe by credits on its books in the name of Hoard Bros. The suit was recently decided in the Court of Common Pleas, Columbia.

His Honor, Judge Cothran, without entering into the question of the right of the bank to deal in grain under its charter, charged the jury that the discount of the draft, with bill of lading attached, created for the bank a special property in the grain. The jury were absent about four hours, when they brought in a verdict of \$629 for the plaintiff, without damages. —*Bankers' Magazine.*

### Eastern Opinion.

That some prominent eastern merchants have faith in the commercial affairs of the Northwest may be judged from the following extract from the *Montreal Gazette* of Nov. 1st:

Mr. Jonathan Hodgson, of this city, having recently returned from a trip to Manitoba and the Northwest, a representative of the *Gazette* waited upon him yesterday with a view to obtain any information which he might be willing to impart about business and other matters in that section of the Dominion. Mr. Hodgson said that he noticed a marked difference for the better in the condition of business there, as compared with what it was when he visited the country about two years ago. Then he found stocks of all kinds of goods very large; in fact every class of goods had been forced and crowded into the country, and he was satisfied that at that time there was a sufficient quantity of goods there to last from twelve to eighteen months without any further imports, but on his arrival there a few weeks ago he found the stocks very much reduced. Speaking of the business of his firm there, he said that their trade there during this fall had been considerably ahead of the corresponding months of last year, and he found the stocks in many of the principal warehouses there greatly worked down. He thought that, if proper caution

was exercised in sending goods into the country, the business of the Northwest would soon work itself into a healthy position. It rested entirely with the men who were doing business there; they should avoid the carrying of too heavy stocks, and with the improved facilities which they had for getting goods into the country during both summer and winter, it was not so necessary for them to do so. Payments were also improving daily. He also stated that the rents in the towns and cities were now fifty per cent. lower than they were two years ago which he regarded as a good sign.

### The First Lumbering in America.

In all the colonies there was a trade more or less considerable in timber, which was the quickest and easiest return to be had by a ship bearing emigrants and supplies. But human hands are few in a new country, and the process of getting out boards and joists, by one man in a pit and another above to pull and push the saw, was tedious, and its expensiveness often counterbalanced the cheapness of the raw material. Two men could saw but about 100 feet in a day after the timber had been squared for them, and a single plank sometimes sold for more than a day's wages. Rude planks were sometimes made by splitting them out and the first houses were often enclosed with these set upright like palisades, against a frame or with large shingles, called "clapboards," rived with a froe. The abundance of timber and the scarcity of labor early suggested the profit there would be in erecting saw mills. One was sent to Virginia in 1620, long before England had such a machine; but the mill and the men who ran it probably perished together in Opechananough's massacre of 1622. Another was built in Virginia in 1652, at a cost of 48 beaver skins. The Dutch built many mills along the Hudson to run by wind and water and at an early day "great quantities of boards" were exported. By 1701 there were 40 saw mills in New York, one of them running 12 saws. Planks were often sawed 18 feet long and three feet wide without showing a knot. The New Hampshire settlements were at first almost entirely composed of timber cutters, and here and there was a saw mill as early as 1635. About this time Massachusetts also set up one of these devices, which were new to Englishmen, but 1,200 years old in Germany. Lumbermen also thronged the harbors of Maine, and at a later period New England abounded in cheap saw mills built upon small brooks. An important branch of the trade on the north coast was the supplying of the royal navy with yards and bowsprits. White pine trees over two feet in diameter were reserved for the navy, to be used for masts, which were at that time made of one piece. Nothing more exciting was ever seen in the lumber woods than the dragging to the water side of one of these great pines which might reach 120 feet in height. It was drawn over the snow by 70 or 80 yoke of oxen; and since it was difficult to start so many beasts at once, the immense train was never allowed to stop, however long and hard the road. If an ox became exhausted he was immediately cut out of the yoke without pausing a moment. —*The Century.*

### A Big Shipment of Canned Beef.

A Chicago dispatch, noting the cablegram from London recently to the effect that an American firm had been awarded a contract for supplying preserved meat for the British Army in Egypt to the amount of half a million pounds, says the truth was only half told, as the contract was for 1,000,000 pounds of corned beef and 1,000 cases of brawn. This is the largest individual contract for provisions ever awarded by the British Government, and the rations drawn from this supply are calculated to be sufficient for the meat-eating soldiers in Egypt for six or seven months. In illustrating the enormous capacity of America for feeding the world, it may be stated that half a million pounds of this contract was delivered to the Government officials at Woolwich arsenal within an hour after the award, and the other half million pounds were loaded aboard the cars at Chicago the same day, and started as a special flying freight train toward New York. This latter shipment required an entire train, and by request of the various parties interested, the New York Central railroad sidetracked all other trains to give the great Chicago provision train the right of way. All this haste was necessary in order to catch the steamer Briton, which was engaged to transport the beef to England.

The immense transaction was so quietly and successfully carried out as to excite extended comment in the British war office. The contract referred to caused the slaughter of about 7,000 cattle, as only about 150 pounds of each beef is packed in tins as corned beef. The meat is first pickled or corned for fifteen days, and thoroughly boiled and hermetically sealed in cans of two and six pounds each, the latter being packed in cases of pine boxes of one or two dozen cans each for transportation.

The corned beef is ready for table use upon being taken from the tins; but in Egypt or other tropical countries it is the custom of the soldiers to sink the cans in deep water when possible, for a few hours before using. This renders the meat more firm and palatable, and causes it to open out nicely from the cans. The brawn is a sort of headcheese made from pigs' heads, and is the most nutritious food in the world for hard-working men. It is used largely in lumber camps and in the army.—*Canadian Breeder.*

### Underselling.

The necessity for business reform must be generally realized in the east, when such a journal as *The Week* gives the following sound advice upon the above subject:

"Underselling is one of the obstacles which business men who pursue an honorable course have to encounter. The man who habitually undersells runs in a crooked groove at every turn of which bankruptcy is written. Goods sold below cost cannot be paid for in full, and very often they are not paid for at all. The trader who pays his way must sell at a profit and he cannot afford to cut below others in the same line. The bankrupt stocks which this kind of trading brings into the market will of course be sold below the original cost by the

jobber by whom they were bought at forty cents on the dollar; but this exception only proves the rule, that habitually to sell below cost is to incur the risk of bankruptcy. It is a mode of appropriating the proceeds of goods without paying the purchase money, and when carried on with deliberate design is a form of fraud which no more deserves to be condoned than shop-lifting or pocket-picking."

### The Sault Ste. Marie Road.

The first section of the Minneapolis, Sault Ste. Marie & Atlantic Railway, which strikes west from Turtle Lake on the West Wisconsin toward Sault Ste. Marie, was opened to regular travel yesterday. The completed section is 46 miles long, has been built and equipped exclusively by Minneapolis capital, is without a penny of indebtedness, and is to be extended to Sault Ste. Marie, where it will connect with the Canadian trunk system as speedily as possible. The road will bring Minneapolis 125 miles nearer New York, Boston and Port. land than at present, and bring it as near the steamship port of Montreal as Chicago as to New York. There is great rejoicing in Minneapolis over the opening of the first section of the road, as it is considered one of the most important of railway enterprises connecting that city with the east.—*Minneapolis Tribune.*

### Invention of Saws.

The saw was, it is said, invented by Dardalus, according to Pliny, but Apollodorus says the inventor was Telus. It is stated that the latter, having found the jawbone of a snake, employed to cut through a piece of wood, and then formed an instrument of iron like it. Beecher says saw mills were invented in the 17th century; but this is not so, it appears, for they were erected in Maderia in 1420, at Breslau in 1427. Norway had the first saw mill in 1530. The Bishop of Ely, ambassador from Mary of England to the Court of Rome, describes a saw mill there in 1565. In England, saw mills had at first the same fate with printing in Turkey, the crane in Strasbourg, etc.; the attempts to introduce them were violently opposed, and one erected by a Dutchman in 1663 was forced to be abandoned.—*Engineer.*

### A Scathing Denunciation.

John Randolph's denunciation of Henry Clay, in a secret session in 1825, was so scathing that the victim could not answer, but sought revenge through a challenge. Randolph, pointing his long finger at him, said: "This man (mankind, I crave your pardon), this worm (little animal, forgive the insult) was raised to a higher life than he was born to, for he was raised to the society of blackguards. Some fortune, kind to him, cruel to us, has tossed him to the Secretaryship of State. Contempt has the property of descending, but she stops far short of him. She would die before she would reach him—he dwells below her fall. I would hate him if I did not despise him. It is not what he is, but where he is that puts my heart in action. That alphabet that writes the name of Thersistes, or blackguard of equality,

refuses her letters for him. The mind which thinks on what it cannot express can scarcely think on him—a hyperbole for meanness would be an eclipse for Clay."—*B. P. Poore in Boston Budget.*

### Recent Legal Decisions.

**CARRIED—DETENTION OF GOODS—LIABILITY.**—In a recent case where goods which were to be converted into money were detained in transportation by a carrier, the Supreme Court of Texas held (*Huston & Texas Central Railway vs. Jackson*) that the carrier was liable to pay legal interest by way of damages.

**CARRIER—LIABILITY—SPECIAL CONTRACT.**—While ordinarily the carrier's liability is to the consignee, yet the shipper is his agent in making the contract, and it is sufficient for a carrier to prove a special contract limiting his liability with the shipper. This may be done according to the decision of the Kentucky Supreme Court in the case of *Adams Express Company vs. Marshall*, by showing that the shipper has voluntarily accepted a bill of lading containing the stipulation in question.

**LIFE INSURANCE—INSURABLE INTEREST.**—A stranger who has no interest in the life of another cannot obtain a membership for that person in any mutual benefit society where the membership secures an insurance on the life of the member, according to the decision of the Supreme Court of Indiana in the case of *The Elkhart Association vs. Houghton*, decided on the 30th ult.

**ATTORNEY AND CLIENT—PURCHASE—EXECUTION.**—The mere relation of attorney and client does not of itself disable the attorney of a judgment creditor for buying on his own account at a sale in execution of the judgment, provided he act with perfect fairness and good faith and in no manner in opposition to the interest of his client. So held by the Supreme Court of Louisiana in the recent case of *Hyams, administrator, vs. Herndon et al.*

**BANKRUPT—SUIT BY CREDITOR.**—A creditor who has not proved his claim may, pending proceedings in bankruptcy, commence a suit on a provable claim against the bankrupt, notwithstanding section 5,106 of the United States Revised Statutes, which prohibits the prosecution of such suits to final judgment until the question of the bankrupt's discharge shall be determined. *Thompson vs. Massie*, decided by the Ohio Supreme Court Commission on the 25th ult.

**CONTRACT—ACCEPTANCY—ATTORNEY.**—Where a person for whose benefit a contract has been made between other parties accepts the contract, it cannot be canceled by the parties so as to affect his right to enforce it, according to the decision of the Kentucky Court of Appeals in the case of *Dodge's Administrators vs. Moss*. In this case the act of an attorney was held to be the act of his clients, and equivalent to an acceptance by him of a contract made between third parties for their benefit.

**CONTRACT BY CITY—ILLEGALITY.**—In a case where a complaint shows simply a contract to rent property by a municipal corporation, and it is claimed that the contract to rent was un-

lawful or for an unlawful purpose, and not within the scope of the city's authority, these circumstances are matters of defence to be shown by the corporation, and not matters to be presumed or inferred from the contract itself, according to the decision of the Supreme Court of Indiana in the case of *The City of Anderson vs. O'Connor*, decided October 28.

**PATENT CASES—APPEAL.**—The Supreme Court of the United States has just decided in the case of *Butterworth, commissioner, vs. United States ex rel. Hoe et al.*, that an appeal does not lie in patent cases from the decision of the Commissioner of Patents to the Secretary of the Interior, but that the Commissioner of Patents has the exclusive right to decide for himself whether or not a patent ought to issue, and that the Secretary of the Interior has no authority to review such decision. If the Commissioner errs, according to the court the party aggrieved has a statutory remedy, but that remedy is not an appeal to the Secretary of the Interior.

**CONSTITUTIONAL LAW—REGULATION OF COMMERCE.**—The case of *Cooper vs. The City of New Orleans*, decided by the Supreme Court of the United States on the 3rd inst., involves the question whether a license tax imposed by the city in accordance with a state law upon steam propellers plying between New Orleans and points on the Gulf coast was a "regulation of commerce among the states," and therefore forbidden by article I section 8 of the Federal Constitution. The Supreme Court of Louisiana decided that it was not. The decision, however, has been reversed by the Supreme Court of the United States, which holds that such a tax on coastwise steamers is a regulation of commerce among the states, and is therefore unconstitutional and void.

### Tariff Controversy.

The *Hamilton Times* and the *Canadian Manufacturer* have been engaged lately in a tariff controversy. The following from the *Times* the *Manufacturer* has labored hard to reason away, but utterly fails in so doing

"A Pennsylvania company recently sold 10,000 tons of steel rails to the Canadian Pacific Railway at \$28.50 per ton, delivered along the line of the road. At the time that contract was made the home quotation was \$28.50 to \$29. The price of the rails sold to the C.P.R. was therefore cut by the cost of transportation from Pennsylvania to Canada, in order to meet the competition of English rail makers. It is now announced that the Leigh Valley Railway Company have placed an order for 10,000 tons at \$27. This would look as if the sale to the Canadian Pacific was not an exceptional transaction, designed to clear off stock and raise money for an emergency, but that the United States makers can clear themselves and earn something on their capital selling rails at \$27 at the mill. Until recently the United States import duty on rails was \$28 a ton, and it is still virtually prohibitive. In this period of great depression when railway building is almost at a standstill, the few rails sold in the United States are obtained by the buyers at almost or quite as low as English rails would cost duty free. But as

soon as demand revives, the United States makers will again add the duty to the price, and thus take from consumers a large tax which does not go into the national revenue. The United States rail makers have demonstrated their ability to get along with a much lower duty than that which is maintained in their favor, and it would be but common justice to put them upon their mettle and let them meet foreign competition in the home, as well as in the Canadian, market.

### White Bread.

A somewhat hackneyed subject this is to be sure, but many brains are so constructed that the only way to get the truth into them is by hammering it in with repeated blows. So there are still a number of well-meaning people who are firmly persuaded that white bread, though pleasant to the eyes, is not so nutritious as the loaf of darker hue, which contains a percentage of bran.

The arguments of the "whole-wheat-flour" maniacs are too well known to require repetition, as indeed are the contra-arguments of those who hold that the universal preference for white bread is justified by scientific facts.

All we want to here mention is a fact which seems to have escaped most of the disputants on both sides of the question. Not only does white bread contain more available, i.e. digestible, nutriment per pound than does its "colored brudder," but the use of the latter actually lessens the nutritive value of the other food taken at the same time.

Think that is rather fishy, do you? Well, it is a fact nevertheless, and this is the explanation of it. Bran is well known to have a marked effect in quickening the peristaltic action—in other words, it lessens the time of the food's passage through the body. The food is therefore removed from the action of the gastric juices before digestion is completed, and thereby its nutritive value decreased.

The more a sensible man investigates the subject, the more firmly does he become convinced that bran has no business in flour, and that the beautiful white loaf made from roller flour is by far the best in every respect. — *Roller Mill*.

### Bell's Radiophone.

A correspondent writing from the Philadelphia Electrical Exhibition says that included in the Bell telephone exhibits is Professor Bell's radiophone, a most interesting piece of apparatus. Its function is to transmit speech by means of a ray of light, and without wire. It consists of a flat mirror, properly suspended, by means of which a ray of light is reflected through a cell containing alum water, which absorbs the heat rays, to a vibrating diaphragm about four feet distant. The diaphragm is itself a mirror, and reflects the ray back through a lens to a parabolic reflector, in the focus of which is a selenium cell, the terminals of which are connected with a magneto receiver. Now, connected with the back of the mirror diaphragm referred to is a flexible tube, fitted with a mouth piece. On talking into this tube, the mirror diaphragm vibrates, the rays which it reflects through the lens into the parabolic reflector are

thereby disturbed and undergo modifications of intensity, these rays are focussed upon the selenium cell, and their changes affect the current in the cell in the same way that a vibrating armature affects the induced current around the poles of a permanent magnet. This current from the selenium cell is carried through the back of the reflector to a hand receiver, and, holding this to the ear, the speech is heard. It is said that Professor Bell has conveyed speech 500 feet in this way by means of a strong ray of light. — *Chicago Journal of Commerce*.

### Winnipeg Labor Market.

Now as we are entering upon winter the labor market becomes a question of impartance, as we have no desire for another such a season as we had last year, when scores of unemployed men were in straitened circumstances and some in actual want. The prospect, however, is certainly brighter than it was a year ago. A year ago all work on the C.P.R. west was suspended and dozens of men who had gone out to the end of the track expecting at least one year's work in mountain cutting work, were forced to pay their fares back to Winnipeg where they arrived, as a general rule, entirely out of funds. All other railway work was also at a standstill, and the payment for work done on Souris and Rocky Mountain grading not having been made, lots of laboring men found themselves without the money they had worked hard for during the summer. When we add to these drawbacks the fact that our frozen crop of wheat made times tight in the older settled parts of the province, we need not wonder that we had some destitution in Winnipeg last winter.

This winter promises to be much better. In machinery lines mechanical workers are still kept busy and are likely to be so for several weeks. Lumbermen, while they are not preparing for a heavy cut this winter, are all taking out men to their logging camps, and the work of constructing the C.P.R. through the Rockies will be kept up all winter if possible. The city will therefore be relieved of a great many idle men who had to take up their quarters here last winter. There is a prospect of mechanical skill being in fair demand during most of the winter, and the finishing of the numerous new buildings constructed during the summer will supply considerable work for carpenters, painters and such like until the close of the year. There will, no doubt, be quite a number of men of the laboring class kept for a few months in idleness, but the number will not be out of proportion with what is common in other cities with an extreme climate like our own. The number of book-keepers, clerks and such like who were hanging around a year ago seems to have greatly decreased, and their absence is certainly a great relief. Taking the prospect altogether, there will no doubt be some idleness and probably a little of a straitened feeling among the working classes during the winter, but there is no prospect of any actual destitution such as was brought forcibly under our notice during the first months of this year.

**Manitoba Wheat.**

Under the above heading the *Free Press* telegraphic news of last Saturday includes the following article:

"St. Paul, Nov. 14.—An Ottawa special to the *Pioneer Press* says: The Canadian millers are daily petitioning the government to have the duties on American wheat and flour imported into Canada assimilated. There are now duties of 50 cents on a barrel of flour and 15 cents on a barrel of wheat. The duty on wheat is too large for that on flour, so that it pays to import flour rather than wheat for milling. Milling throughout the country is therefore in a bad condition, and many firms have gone to the wall. The sole reason given by the government to the numerous delegations for not reducing the duty on wheat is that such action would be detrimental to the wheat trade of the Northwest, which is supposed to find a market in eastern Canada. Your correspondent waited on M. Kay & Co., of this city, one of the largest millers in Canada, to learn some facts concerning Manitoba wheat. It was learned that the firm got three quarters of all their wheat from Duluth. This year they got thirty thousand bushels from Manitoba marked number one special hard. The first shipment arrived two days ago. On examination it turned out that it not only suffered from smut and growth, but was too soft to make bakers' flour, for which it was intended. The firm assured your correspondent that it was not nearly equal to Minnesota No. 2. They will have to use the entire shipment for family use. Thus it will be seen that Manitoba wheat will not do for mixing with Canadian soft. Therefore the 1,000,000 bushels spoken of for the Northwest will not in any way interfere with the amount annually imported for Canada from the Western States. McKay & Co. are thoroughly disappointed."

**N. BAWLF,**

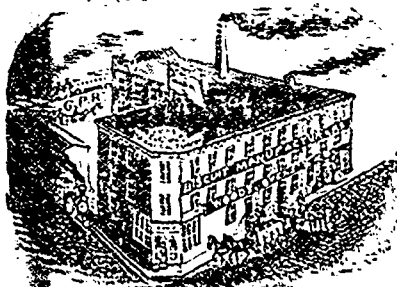
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**Canadian Pacific Railway.**  
(WESTERN DIVISION)

**CHANGE OF TIME**

On and after July 20th, 1884, Trains will move as follows:

Going west.	Going East.
7:30 a.m. leave Winnipeg	arrive 6.15 p.m.
10.33 " " Portage la Prairie	2.60 " "
2.30 p.m. Brandon	10.00 a.m.
3.00 " " Broadway	2.45 " "
3.05 a.m. Regina	10.20 p.m.
5.45 " " Moose Jaw	7.45 " "
1.00 p.m. Swift Current	1.00 p.m.
7.20 p.m. Maple Creek	7.40 a.m.
11.45 p.m. Medicine Hat	5.45 a.m.
1.30 p.m. arrive Calgary	leave 3.50 p.m.

Three trains a day will run west of Moose Jaw, leaving Winnipeg on Mondays, Tuesdays and Fridays, with Sleeping Cars attached, and will run through to Calgary. Returning trains will leave Calgary Tuesdays, Thursdays and Saturdays, and arrive at Winnipeg Thursdays, Saturdays and Mondays. Daily trains will run between Winnipeg and Moose Jaw.

Going East	Going West
7:20 p.m. leave Winnipeg	arrive 17.00 a.m.
11.50 p.m. Rat Portage	1.05 a.m.
4.55 a.m. Barclay	8.05 p.m.
2.30 p.m. arrive Port Arthur	leave 9.15 a.m.

Going South.	Going North.
7:05 p.m. leave Winnipeg	arrive 6.40 a.m.
10.50 p.m. Emorson	4.00 a.m.
8.40, 9.15 p.m., leave Winnipeg	arrive 4.00, 7.00 p.m.
10.30, 11.55 a.m., Morris	1.20, 5.05 p.m.
11.40 a.m., Gretna	4.00 p.m.
5.00 p.m. Manitoba	5.30 a.m.

Train leaves for Manitow, Mondays, Wednesdays and Fridays only, returning next day.

Train leaves Winnipeg for Stonewall, Tuesdays, Thursdays and Saturdays at 9.30 a.m., arriving at Stony Mountain 10.30 a.m. and Stonewall at 10.55 a.m. Return same day, leaving Stonewall at 1.30 p.m. and Stony Mountain at 2 p.m., arriving at Winnipeg 3 p.m.

Train leaves Winnipeg for West Selkirk Tuesdays, Thursdays and Saturdays at 4 p.m., arriving at West Selkirk 5.43 p.m. Returning leaves West Selkirk Mondays, Wednesdays and Fridays at 7.10 a.m., arriving at Winnipeg 8.50 a.m.

- † Daily.
- ‡ Daily except Mondays.
- \* Daily except Saturdays.
- ‡ Daily except Sundays.

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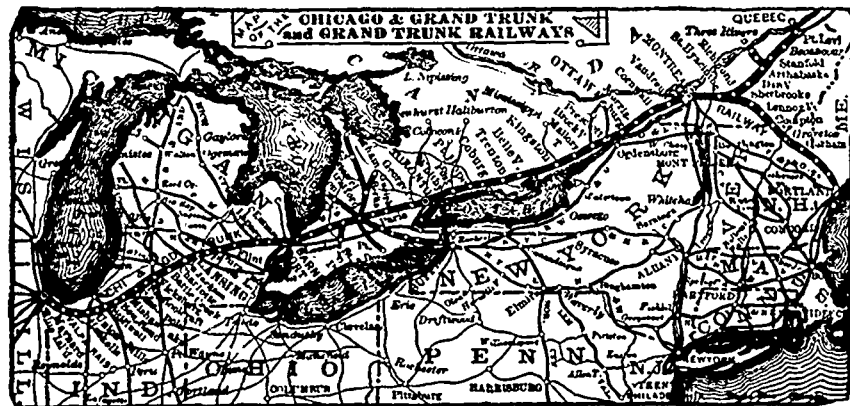
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