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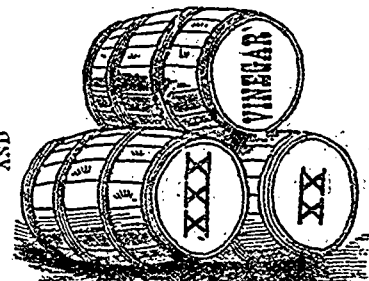
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The Commercial

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

PUBLISHED BY STEEN & BOYCE EVERY TUESDAY - \$2.00 PER ANNUM

VOL. 1.

WINNIPEG, AUGUST 14, 1883.

NO. 46.

The Commercial

Journal devoted to keeping a comprehensive record of the transactions of the Monetary, Mercantile and Manufacturing Interests of Manitoba and the Canadian North-West.

ISSUED EVERY TUESDAY

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WINNIPEG, AUGUST 14, 1883.

J. W. HOFFMAN, dry goods, Emerson, has assigned in trust.

JOHN CAIN, stoves, &c., Virden, has made an assignment in trust.

JAMES McINTOSH has started a drug and stationery store in Troy.

T. BURRELL & Co., grocers, Winnipeg, have closed up their business.

P. P. FINDLAY, general store, Snowflake, has sold out to J. M. Stewart.

LAMB & DICKSON, general store, Troy, are closing out their business.

A. BERGÉVIN, dry goods and clothing, Winnipeg, has assigned in trust.

PERCHARD & ANDREWS, general store, Moose Jaw, have assigned in trust.

CHAR. C. MARANDA, general store, St. Joseph Parish, has assigned in trust.

T. H. McMURTRY, groceries, Winnipeg, has made an assignment in trust.

WILLIAMS & HILL, tinsmiths, &c., Winnipeg, have made an assignment in trust.

A NEW general store has been opened at Indian Head by Murray & Brooks.

J. DUCKENFIELD, druggist, Winnipeg, has been closed under a chattel mortgage.

MOULTON & HOWSON, hotel keepers, Regina, have opened a branch hotel in Calgary.

THE Saskatchewan Trading Company, Medicine Hat, are closing up their business.

ARTHUR LAKEMAN, has opened up in Rapid City with a good stock of drugs and stationery.

DIXON & PATERSON, general store, Calgary, have dissolved, R. Dixon continuing the business.

J. R. CAMERON & Co., merchant tailors, Winnipeg, are offering their creditors 40c on the dollar.

THERE is to be a new Post Office established at Longlaketon N. W. T., shortly. T. A. Shearer will be postmaster.

J. WARREN, who purchased Evans' general store stock, at Chater, and removed it to Moomin, has sold out the business.

KENNEDY & STROME, booksellers and stationers, Winnipeg, have dissolved. The business will be continued by Mr. Kennedy.

MR. CLEMENTSON has bought the stock of P. D. McKinnon, general store, Broadview, and amalgamated it with his old stock at that place.

R. F. LYONS, general store and drugs, Carberry, is in financial difficulty at present, but it is hoped that he will be able to pull through.

THE Shell River Colonization Company have commenced the erection of a grist mill on their property, which it is expected will be in operation this fall.

L. J. CROSS, formerly of the Grand Union has opened out the Lacrosse hotel, in the old Coffee House premises, on the corner of King and James street.

MR. BAKER, formerly of Blakelock & Baker, and Mr. McFarlane, formerly of McFarlane & Kearns, Emerson, have opened an employment bureau in the city.

F. R. BRYANT & Co., wholesale produce dealers, are giving up their warehouse here. They will keep up their connection from the firm's headquarters at St. Paul.

MESSRS. WALKLEY, BURROWS & BRADBURY

have retired from the Northwest Lumbering Company, Messrs. Carman and Moffat taking over their interest in the concern.

THE C. P. R. bridge over the Saskatchewan which will be the largest on the line, has been contracted for. Major Bowles has the contract for the masonry at \$250,000. The total cost of the bridge will be \$500,000. The bridge will be 1,000 feet long.

THE hardware stock belonging to the insolvent estate of N. Germain & Co., has been sold by the assignee to Geo. Wilson, Winnipeg. It is probable that Mr. Wilson will retire from the dry goods trade, in which he has been engaged, and devote his attention solely to hardware.

HOPE & BROMLEY, tent and mattress manufacturers, Winnipeg, have assigned in trust. Their estate shows a surplus of \$16,000 assets over liabilities. It is to be regretted that private arrangements for an extension could not be made, as that was all that was necessary to enable them to continue business without interruption.

AT the annual meeting of the Manitoba Investment Association, the following officers were elected for the current year: President, A. G. B. Bannantyne; vice president, Alex. McArthur; directors—W. F. Alloway, W. H. Benyon, M. Brown, J. F. Caldwell, R. Campbell and D. McArthur. Two dividends were paid during the year, at the rate of 8 per cent. per annum.

GRADING has been commenced on the Souris & Rocky Mountain Railway from Melbourne, and now two hundred men are at work. Others will be added soon. Mr. Macdonald, an old and experienced man in railway building has the contract. Rails for twenty-five miles of line are now in transit here, and it is expected that not less than 50 miles of track will be laid this year.

A REPRESENTATIVE of the COMMERCIAL who recently left on a trip to Ontario, in a letter since received, speaks in glowing terms of the accommodation and comfort provided on the steamer United Empire, of the Beatty line. This vessel is 260 feet in length and her capacity is 2,200 tons. Captain Robertson, purser Mc-Edwards and steward Brisey are spoken of in the highest terms.

How Chinamen Borrow Money.

When a Chinaman finds himself financially embarrassed and needs money, he does not do as other people do, borrow it and either give a promissory note or chattel mortgage as security for the same, but forms what in Chinese is called an "owey." This is something which is peculiarly Chinese and requires a minute explanation in order that it may be clearly understood. The lowest "owey" is fixed at \$1 for each person forming it, and the highest \$200. For instance, if a Chinaman needs \$100 he will call on a number of his friends, not to exceed ten, and tell them that he wishes that amount of money and desires to form an "owey," then five persons in addition to the originator combine. For the purpose of explaining the "owey" the originator will be designated as Sam, and his five friends as Yow, Yen, Kow, Chew and Hing. At the first meeting of the six the originator receives from each of the other five \$20, making up the amount he requires. This is a loan to him without interest, which he must repay at the rate of \$20 per month. At the time this sum is advanced the other five bid for the privilege of the "owey" for the running month. Each one writes on a slip of paper the amount of premium he will give. These slips are rolled separately and thrown into a bowl and shaken up, after which each slip is unrolled and the amount noted. The "owey" is then awarded to the one having bid the highest premium. Yow having bid \$1 premium, Yen, Kow, Chew and Hing each pay \$19, which is the amount less the premium, and amounting in all to \$76; and if he adds the amount of his own contribution it will make a total of \$96, or equal to the amount advanced to Sam, less \$4, which is reckoned as interest, allowing \$1 for each of the four who advanced the money.

At the close of the first month Sam, the originator, is, by the rules which govern this system of money lending, forced to notify all who belong to the "owey" of the next meeting. At this meeting Yen, Kow, Chew and Hing are the only ones who are permitted to offer a premium, Sam and Yow having no voice in the matter. At this meeting the premium of \$1 is again offered, and it having been awarded to Yen, the other three pay him \$19 each and Sam and Yen repay their first monthly instalment of \$20 each. At the next meeting only three, Kow, Chew and Hing can bid, and if the same amount of premium is bid, and it is awarded to the first of the three named, the other two pay him \$19 each, while the other three, Sam, Kow and Yen pay him \$20 each. At the next meeting only two, Chew and Hing, are permitted to offer a premium. The one to whom the "owey" is awarded receives from the other the amount, less the premium, and from the other four \$20 each. At the next and last meeting only one remaining, he receives from the other five \$20 each, making the full sum of \$100. By this method the originator of the "owey" who obtains the money without interest has the use of \$100 for one month, \$80 for four months, \$60 for three months, \$40 for two months, and \$20 for one month. In return for the use of the money he is forced to act as collector from the other members of the "owey," who are required

to pay the monthly instalments of \$20. He also assumes a risk, and that is, if any member of the "owey" does not pay at the appointed time, he has to be responsible for the amount due. The other members of the "owey," who by instalments, advance money to one another, receive interest for the amount of their advances, and each in turn has the use of the total amount of the "owey" in the same proportion as the originator.

This method of money lending is in vogue among all classes, and women often form "oweys" among themselves. When the slips of paper, before alluded to, are drawn from the bowl, it often happens that two or more contain the same amount of premium. In such an event the "owey" is given to the one whose slip is first drawn. The "owey" may be composed of any number not exceeding ten besides the originator, and the greatest amount that may be raised by such means is \$2,000. Whenever an "owey" is formed and the amount to be awarded to the originator is \$500, or in excess thereof, he is required to treat those who loan him the money to a dinner, not to cost less than \$2 a head. Oftentimes a high premium is bid for the privilege of the "owey" for each succeeding month, and this gives the lenders considerable interest for the use of their money.—*San Francisco Call.*

Treasures of the Bank of England.

In the course of five years the paid notes amount to 77,745,000 in number, and they fill 13,400 boxes, which if placed side by side would reach two and one third miles. If the notes were placed in a pile they would reach to a height of five and two-third miles, or if joined end to end they would form a ribbon 12,445 miles long. Their superficial extent is said to be rather less than that of Hyde Park. They weigh over ninety and two third tons, and their original value was over £1,750,026,600. The greatest of rogues might be inclined to find some comfort in the extent and intricacy of such a store of old paper. Of course, however, they are most systematically arranged, and any note of the seventy seven millions may be pounced upon with the utmost celerity and precision. At the end of five years these old notes are thrown into a furnace specially constructed for the purpose and burned.

It is a curious fact, however, that so firm in texture is the paper of a genuine Bank of England note that burning alone can hardly destroy it. The authorities have in a little glazed frame the remnants of a note which was in the great fire at Chicago. Though completely charred and black, the paper still holds together, and the printing of the note is said to be sufficiently legible to establish its genuineness and to warrant its being cashed.

There are some other notes here which were cashed after having gone down with the Eurydice a few years ago, and reduced to little better than pulp. Indeed, the scraps and fragments which sometimes come into the bank to be cashed have a really ridiculous appearance. On the occasion of a recent visit, for instance, the officials had under examination a number of fragments of discolored paper, none much bigger

than a sixpence, and when put together presenting to the unskilled eye not the slightest resemblance to a note. And yet it was pretty confidently asserted that the paper would be cashed.

It is beneath the dignity of the Bank of England to take, or even to appear to take, advantage of accidents to their notes, and if there is any possibility of establishing the identity of one of them, it is sure to be duly honored. Even where a note is entirely destroyed, proper evidence of the fact of destruction will be accepted and payment made. A lost note will in some cases be paid, and there is one occasion recorded upon which the liberal attitude of the directors in a case of this kind involved them in a loss of £30,000. A bank director declared that he had lost a note for that amount, and, upon his giving an indemnity for the sum in the event of the note ever turning up, the money was paid to him. Many years after his death an unknown person presented the missing note. The paper was undeniably good, and the bank had no alternative but to cash it, as it was payable to bearer on demand, and as the heirs of the bank director who had lost it repudiated all liability, the money could not be recovered.

Credit.

In commerce credit means trust. The word is derived from the Latin *Credo*, I believe; and signifies that when a merchant has transferred goods from himself to the possession of another on credit he has done so on the belief and in the expectation that the purchaser will pay for them at the future date. Faith then for the time being takes the place of money, which according to agreement is afterwards to be forthcoming. Sometimes the payment forthcomes, sometimes it does not. What a man can pay in the present he knows. What he may be able to do in the future none can tell. Circumstances hourly incircle him with unseen influence. At a coming time he may possess wealth or he may be a pauper. The faith of a crediting merchant then is far different from that of a Christian. Like the latter it is the evidence of things not seen (frequently not to be seen) but certainly it is not the substance of what is hoped for.

Evidently, then, there is something radically wrong about credit. It seems as irrational as it is known to be generally unprofitable. It may be right to give to the needy, for charity and benevolence then close the transaction upon cash principles. To part with goods, however, on a credit violates the code of abstract equity, may work a real injury to both parties, and has a tendency to disturb values in the general market.

How credit sales became first established it might puzzle a philosopher to determine. Nevertheless, the custom is widespread; and the result is the prevalence of almost universal indebtedness from the petty individual up through firms, corporations, municipalities and states to nations themselves. It is probable, and more verily true that the world's indebtedness exceeds even the amount of its metallic currency. With the individual, and smaller associations, death and bankruptcy wipes it out while nations pile on, fund, and roll it up until revolution like blind but mighty Samson get strong arms about

the pillars of the stately temple of government and tumbles the structure into ruins.

He who would avoid misery, attain to happiness, and bequeath value to posterity should beware how he tampers with credit. Neither give nor receive it, and thou shalt be benefitted while benefitting. Let the merchant who has tried to credit gradually unloose himself and walk in the friendly and profitable path of cash. Prosperity and happiness will arise as his attendants, and independence and a true manhood enable a career devoted to an honorable and useful calling.—*Trade Journal*.

Mr. Edison's Opinion of Electricity as a Motor.

Mr. Edison was questioned recently as to the feasibility of running trains by electricity on the regular railroads. "The manner in which it is proposed to operate the railroads by electricity," he said, "is by means of a central rail laid between the existing tracks for which old and worn-out rails might be used, this rail acting as one pole and the other two forming the other. The power would be transmitted by a central engine with the use of powerful dynamos, and the electricity would thus be supplied to the rail, from which it would be taken up by the motor attached to a train where there are two or more cars attached. In the case of street surface, the motor could be carried underneath, and would not necessitate an extra carriage for a motor engine. The whole operation would be similar to the endless rope by which cars are drawn along in Chicago and other cities. The method of stopping would be by means of a 'clutch,' whereby the electric power would be thrown out of gear so far as it operates on the drawing or driving power of the motor, while at the same time the current would still be kept operating on the motor so that a start could be effected at a minimum loss of power, similar to the shifting of a belt on a shafting." The advantage he claims for the new invention is, that it will effect a saving of 33 per cent. in the amount paid for coal under the present system of steam locomotives. There would also be a slight saving in the matter of the wear and tear of the two different styles of engines or motors. "For the present," continued Mr. Edison. "I do not think that electricity will be generally adopted for heavy freight trains or for passenger trains over long distances; but for street cars, elevated railroads, and other short lines, it will be found invaluable. Already we have applications for the use of our patents from Coney Island, Long Branch, Fairmount Park, Saratoga, and from the elevated roads in New York. In the case of the latter, it will not only effect a saving of 33 per cent. in the matter of coal, but will also do away with one man on each engine, and further save the annoyance now experienced in the matter of the shower of sparks and the smell of sulphur, which are so objectionable." The exact form the motor attached to a train would take, he could not, he said, at present give, but he believed it would take one of the shapes of Mr. Field's patents. The matter of snow would be no impediment to the transmission of power, as a sort of a cow-catcher had been devised that would come in

contact with the central rail through which it would be transmitted that it would at all times and in the severest storm be entirely cleared off. Any rate of speed could be obtained, according to the power used at the central depots. When asked if he thought steam as a motive power would be eventually superseded by electricity, Mr. Edison said that he had no doubt such would be the case, but not for some years to come. Steam, he said, is now and will be essential to the generation of electricity; but he believed that means sooner or later will be found to obtain electricity from the earth without the use of any machinery whatever.

Nerve.

Nerve is an essential requisite of the perfect business character. Strength of determination has extricated many a man from difficulty, and aided him in tiding over troubles that would have overcome those having lesser will. Physicians tell us that sometimes patients have battled for life so strenuously that they have actually conquered their disease by the determination to recover. Holland poetically and truthfully says:

"I have read and found,
That the devil throws never a man to the ground,
Whom he scares not, first or last."

There is a distinction between "pure grit" and foolhardy recklessness. The first may be the result of intelligent observation and resoluteness, but the latter is rarely if ever so. There is an incidental risk to nearly every business, often increasing with its importance and lucrativeness. Frequently there are crises in one's affairs where the chances of success and failure seem equally balanced. In such instances, men of fortitude are apt to turn the scales favorably, while those who are lacking in what the world calls "backbone" court disaster by their course.

There is no lack of men who are looking for something to do where there is no risk. These think more of sleeping soundly and living in quietude than of either amassing a fortune or gaining for themselves a name. Such men, if they were generals, would hesitate to encounter the enemy until they were first assured of victory. But the great battles of this life are not fought by such over-cautious individuals. Those who build railroads and ships, erect factories and engage in large commercial transactions are the ones, generally, who assume at times most fearful risks. But risks are taken because in the transactions there is promise of gain. It is this very expectation of success that gives to the enterprising business man the nerve to carry on his undertakings. The lack of this nerve has defeated innumerable promising business transactions.

A story is told of a large manufacturing concern in one of the southern cities, which became disheartened and timid by reason of the losses incurred during two or three of the last years of the hard times subsequent to the panic. An exigency arose in the affairs of this company, requiring them to advance \$50,000 or thereabouts or else abandon their enterprise. They were urged by bankers and others to make the advance and keep right on, being assured that if they did so they would shortly be able to re-

coup some of the losses engendered during the past years. But they lacked the nerve to do this, and the result was that they wound up their affairs, suffering still greater losses by so doing. Their successors, it may be needless to add, realized a handsome profit on the year's business, aggregating nearly \$100,000, or double the amount required to keep the concern alive. Scores of parallel cases might easily be adduced.

It is best in times of trouble to keep a cool head and to have a strong determination to "fight it out on that line if it takes all summer." But something more than a mere force of will is requisite. The saying, "The Lord helps those who help themselves," is historically true. Nerve without action, in almost all instances, is only a little better than no spirit at all. When the manufacturer or merchant finds his affairs in a desperate condition, then it is that he should put forth renewed exertions to right them. As it is always darkest just before day, so often are our business affairs in their worst plight just before the turning point of their improvement.

All who engage in business should calmly count the cost, weighing well all the chances, but, once embarked in the enterprise, there should be no shrinking back or timorousness then. By this it is not meant to be said that there should be no caution observed, or that one's actions should not be governed by prudential reasons, for indeed this course is always the best. There is no incompatibility between prudence and pluck. The bravest general may be the most cautious. Wise merchants often assume great risks, as we have said, but they do not do so without thoroughly examining the ground and discovering good reasons for anticipating success.

It is safe to say that there are hundreds of manufacturers in this country who have been disappointed in the result of their season's business. In some cases they have suffered losses, and in others they have produced less than was anticipated. Some, no doubt, will feel like giving up their business, seeking something more promising, but the plucky ones will keep on, and, with renewed exertions and perhaps more careful management, will pull through, finally coming out successfully with profits large enough to make a satisfactory average, for bad as well as good years.

Hopefulness and courage should be engrafted in one's nature, and then defiance may be made to the severest winds of adversity. It is only cowards who surrender to misfortune. Brave men continue the contest as long as life and strength remain. *Industrial World*.

In order to obtain increased facilities for their clients, Messrs. Riddell & Stevenson, of Montreal, E. R. C. Clarkson, of Toronto, and Alexander Moffatt, of Winnipeg, have formed a connection to co-operate with each other as trustees, receivers, accountants, &c. This connection will enable these gentlemen to offer many advantages to the wholesale trade of the Dominion in handling any matters connected with the management of insolvent estates and the collection or security of past due accounts. A comprehensive telegraph code has been proposed and is at the disposition of clients.

The Commercial

WINNIPEG, AUGUST 14, 1883.

CAST OF THE BURDEN.

If any of our business men are of a theological turn of mind, and possessed also of a love for allegory, they will have no difficulty in picturing the present business situation, and finding an individual representative of Northwestern trade in its present upward struggle. That individualized prototype would most certainly be the pilgrim Christian as he toiled up the hill with difficulty under his oppressive burden. The legitimate trade of this country has certainly a tough hill to climb at present, and the burden laid on by wild speculation, under which it alternately presses forward, and despairingly totters, is all the more galling to bear, because it is the burden of the sins of others and not of its own. Yet this galling burden trade has borne, and the powerful and successful efforts to carry it over periodical times of extra pressure, followed by unavoidable terms of exhaustion bordering upon prostration, prove how fearlessly honest has been the endeavor, and how taxing upon its vitality the unrelaxing strain.

North western trade, like trade in all other places must submit to the treatment of its medical advisers the banks and capitalists, and some of these are pursuing a course of treatment which resembles the counter-irritation theory. That trade itself has had some serious ailments of late, brought on by those connected with it, cannot be denied. The malarial vapors of recklessness were to some extent inhaled into its system, but these can soon be thrown off, even if by a short state of fever followed by temporary prostration, during which recovery would silently and surely go forward. But many of our banks and capitalists, whose funds should now be used for the rebuilding of trade, have on hand the financial load of a number of wild speculators, a burden they should never have incurred, and once incurred they should relieve the country of in a most summary manner. Day after day we hear that the oppressive loads of these speculators must be carried, if a panic is to be avoided, and upon this theory the burden is periodically re-fastened to the shoulders of the country's progress as tightly as ever a Calvinist parson

strapped the enormity of original sin to the conscience of a penitent sinner; and if it is to be carried safely through, it can only be after years of pressure as unjust as it is galling. Unjust because it is placing the burden upon the shoulders of the industrious producer, who is assisting in progress, for the benefit of the indolent non-producer, who is only a drag upon it,

We have not the slightest hesitation in asserting, that this theory for avoiding a panic is as fallacious as it is unjust; and the panic, which is held up for a "Raw head and bloody bones" to scare industrious people, is as purely imaginary as the fortunes which were built upon real estate during the late boom. To be plain upon the matter, the evils of a great real estate collapse have been discounted long ago, and its occurrence would be rather a benefit than an injury to legitimate trade; although it might bring heavy loss and even ruin to a class who never intended to secure wealth by industry, and who at present are little better than parasites upon the progress of the country.

But the natural law of supply and demand should rule in matters of speculation as well as straight business. Merchants here who were overstocked with merchandise have had to sacrifice goods, and why should the investments of unproductive speculation be exempt from similar consequences, and bolstered up by the funds of the banks. If an overload of real estate has been laid on, let it be brought to an open market and find its proper level, there to be sacrificed if necessary. The consequences the industrious portion of this community have no reason to fear. A collapse of inflated real estate and other sources of speculation would no doubt produce a wonderful social revolution in this country and especially in Winnipeg. It might reduce the number of coachmen in livery who drive elegant but un-paid-for equipages through our streets, it might demoralize that school, in which the regular snob vainly endeavors to immitate, the Dundreary "Haw, haw" of the insipid English gentleman. It might reduce the number of idlers and cheaply got up dandies who parade our thoroughfares, the number of dead-beats it would certainly reduce, and tradesmen and retail merchants would have fewer dishonored bank checks to include among their ornamental assets. But it would free the trade of the country from huge excrescences now piled upon

it, the stench from which drives from it the confidence from outside which it would otherwise have. It would reduce the price of production in every article of local manufacture, and give an impetus to industrial pursuits. In short it would relieve trade of a load in every respect, and in view thereof we say to bankers and capitalists, it is time to cast off the load of unproductive speculation. Under its weight trade now stumbles and must in time be crushed. The sharp crisis which might occur would only be like a short electric storm which would purify the atmosphere, and usher in a more healthy state of affairs in the North-west.

CIVIC LUXURIES.

This is an age of luxury and the people of the present day are apt to overstep the bounds that prudence would dictate in order to obtain it. A heavy brake needs to be kept continually on the desire in order to prevent it from developing into reckless extravagance. This is the case with individuals, and it is equally true of corporated bodies. In Winnipeg there is a tendency in that direction, and the agitation that is now going on for the purchase of a public park sufficiently indicates that. A park is very desirable, but the question first to be considered is can the city afford it at present. We are inclined to the belief that in face of the debt that Winnipeg has already incurred, it would be very unwise to incur a heavy expenditure for such a purpose at the present time. Furthermore the proposition made to the Council to sell 200 acres of land at \$1,000 per acre, and which purchase certain parties in this city give their encouragement is preposterous. Why spend \$200,000 for any such purpose when Main street and all the other principal streets of the city are allowed to remain unimproved. Winnipeg's pride should be in putting the business portion of the city in proper shape; after that two hundred thousand dollar parks can be seen to. The reason for this purchase is also urged that the parties who offer the property at these figures would thereby be afforded financial relief. Such a principle should never find a place in any honest breast. It looks as if a job were being put up by which the whole city would be forced to pay a large amount of money for the sake of providing means by which unfortunate, if not reckless speculators could pay

their debts. How other people were made to suffer, let the history of the Edmonton boom speak for itself. It is time that the people of this city became alive to what is going on as regards municipal matters; if they do not, in a few years they will find themselves under a load of taxation which will be a burden to carry and there will be nothing to show for it. Let the streets of the city be put in order first. So far there is very little to show for the heavy debt that has been incurred, beyond good sidewalks. The highway is in nearly as bad a condition as it was five years ago, and after a days rain is well nigh impassable. Therefore we say let expensive parks be left for future consideration, and if money has to be raised by debentures let it be used in putting the leading thoroughfares into respectable condition, and not allowed to remain as they are now—a disgrace.

IMPROVING LANDS AROUND WINNIPEG.

There is at present a movement on foot to encourage the settlement of the country immediately around Winnipeg. This is a step in the right direction, but is at the same time a step which should have been taken some years ago. There are within a radius of fifteen or twenty miles of the city thousands upon thousands of acres of the finest agricultural lands to be found in the North-west, which have been allowed to remain uncultivated. Unfortunately these lands fell into the hands of speculators, who acquired them at a very small cost from half-breeds and Indians, who received them from the Government at the time Manitoba was erected into a Province by Confederation. The speculators who acquired these properties have held them at high figures, so much so that settlers instead of paying the prices asked preferred to go farther west where land could be obtained for nothing from the Government, or from private parties at a nominal cost. That the policy of thus keeping these lands from being settled, has been a poor one is apparent to every one. It has served to retard the progress of the city, and until they are cultivated will continue to be a barrier to its growth.

The business of any growing town or city in Ontario, or any other country, depends to a large extent upon the development of the agricultural resources in its immediate vicinity, and where the greatest vigor has been displayed in that direction the most prosperous business centres

are to be found. London, Guelph, Belleville, Brantford, and other places too numerous to mention, and with the history of which most of our readers are familiar, are striking examples of this. Not only are the necessaries of life in the shape of all kinds of vegetable and other products made much cheaper, but a large population is created which spends the earnings of their farms with the business men of the city. The retail trade especially receives a direct benefit, and all industrial mechanical pursuits are fostered thereby. Prompt attention should be given to the encouragement of settlers to locate on these hitherto unproductive lands. Let them be sold at reasonable prices to the right class of men, and in a year or two the dreary waste which now flanks the city in every direction will become a source of wealth not only to themselves but to Winnipeg itself.

A BREATHING SPELL.

The present outlook of trade in the North west, although not so promising for the near future as could be wished is by no means as gloomy as alarmists would have us believe. One very congratulatory circumstance is, that these alarmists are not to be found among commercial circles, but principally among those whose calculations were of a boomish origin, and have come to disappointment. The strongest argument used by these people is the slow state of trade generally at the present time, and to this they point as a certain sign that greater troubles are yet to come. There might be some show of reason in this argument, were it not that August is undoubtedly the dullest month of every year. THE COMMERCIAL congratulated the city upon the results of the fourth of this month, and after making further inquiries as to the state of financial affairs we are still satisfied that danger of any serious trouble is over. It seems as if the whole business circles of this city had made one great and successful effort to unload obligations on that day of which so many predicted trouble, and a breathing spell with no immediate obligations to press is now being enjoyed. Aware of the dulness that was usual in August business men have prepared for it, and banks tell us that the amount of paper falling due these days is remarkably small, and payments of the same equally regular. It is the case after a great effort in any

sphere, the business system of the city felt more or less exhaustion, and the present lull is all the more welcome. It is only by such periodical efforts that the load, which recklessness has placed upon North-western trade, can be carried until it is eventually absorbed. There is evidently no want of will on the part of business men in this country to carry it, even in cases where the burden bearer is not the author of the burden, and on that account the financial props of trade must be ever ready to assist in bearing the strain. The hopeful and almost enthusiastic manner, in which some local bank managers speak of the situation would lead us to hope that the stingy policy is about to be mitigated, and that, while they will not squarely acknowledge it, they have been convinced that the financial pressure they maintained during the past few months is no longer necessary. It would be a little too much to expect them to express penitence, as few men will promptly acknowledge their mistakes, unless when they unthinkingly put the wrong end of their cigars in their mouths.

THE CROPS.

Parties who have just returned from trips through different parts of the province of Manitoba bring back most favorable reports as to the condition of the crops. Except in one or two sandy locations they had not seen a poor field of grain. Harvesting operations in barley had begun in some parts, but are not yet general. In from ten days to two weeks harvesting will be in full blast all over the country. All that is necessary now is for the farmer to use every diligence in securing the crops, and properly caring for the grain after it has been harvested. Too much care cannot be exercised in the direction we have mentioned. The yield of grain will be enormous and if it is brought to market in proper condition will spread an immense amount of money abroad in the country, which will obliterate all traces of the recent depression and usher in a new era of prosperity and confidence. The price of wheat promises to be considerably higher than it was last year, and this of itself should be an incentive to farmers to put forth every effort to prevent the grain from suffering damage by exposure. The expenditure required would not be great, and it will be well repaid especially should the season prove in any way unfavorable.

WINNIPEG MONEY MARKET.

The money market remains in very much the same condition as that noted last week. There is no doubt a desire on the part of the banks to deal more liberally with the public than some time ago, but there is not now the eager demand that existed then. Commercial men are trying to get along with as little accommodation as possible, not wishing to risk any capital in their business that they can possibly do without until the outlook is more assuring. Rates for money remain the same. Gilt edged commercial paper is discounted at from 8 to 10 per cent; ordinary at from 10 to 12. Money for speculation purposes is about as difficult to get as ever, and only from private sources; for the accommodation very high rates of interest have still to be paid. Money to loan on real estate mortgage is plentiful, and is obtainable at reasonable rates, generally from 8 to 10 per cent.

On the whole the position as regards money has no doubt taken quite a turn for the better, and it will only require a few weeks now till it will be tolerably free.

WINNIPEG WHOLESALE TRADE.

There has been no change in the situation as regards wholesale circles during the week. Business still continues in a sort of standstill condition, and no improvement is expected until after the holiday season, or until after harvest. Trade for the autumn season is not being pushed and only one or two houses have sent out travellers with samples of fall goods. These do not report very gratifying success, most of the country retail dealers preferring to wait for a month or six weeks yet before placing their orders. All are anxiously awaiting the result of the harvest. The crop prospect in Manitoba and in many portions of the North-west is good, but much depends upon favorable weather for harvesting operations, that dealers do not feel safe in making purchases until its safety is fully assured. Should there be no disappointment in this way an excellent trade will be done in all branches of business. The majority of the leading houses will on that account not send out their travellers on regular trips until about the beginning of next month, by which time the season will have so far advanced as to admit of a proper estimate being formed of the future and its requirements. Collections during the past month have been generally much more satisfactory than for two or three months previous, and this is of itself a very hopeful indication. Business is being conducted on a basis, strongly in contrast to the policy pursued a year ago. Last year at this time orders for fall delivery were being given freely, and due caution was not exercised in giving credit. In fact any person going into business could as a rule get all the goods he wanted on time. This season only those who can pay cash, or give good assurance of being able to meet their bills promptly on maturity will be dealt with. An effort will also be made to sell on shorter dates, but unless there is united action on the part of dealers there cannot be much progress made in that direction. The desirability of such a mode of doing business is admitted by all, but notwith-

standing that fact, it is hard to bring it into actual practice. Wholesalers are, however, as a whole full of confidence in this season's business, and though it may not be so great in proportion to the number of population as last year, it will, at all events, be upon a much sounder basis and much more satisfactory to all concerned.

AGRICULTURAL MACHINERY.

Business in the agricultural implement line continues steady and fairly brisk. The season for certain kinds of machinery has pretty well passed, and the whole attention of agents will for the next few weeks be entirely taken up in filling orders for harvesting and threshing machinery, the majority of which were taken early in the season. The trade of the year has been a very satisfactory one to the dealers. Although not characterized by a rush early in the season as was the case last year, the aggregate of business will be much greater. There has been a steady run of trade all the season through, and the stocks brought into the country will be pretty well cleared from the warehouses. There will be some wagons left on hand, but this is the only line which has been in any way overdone. Collections are quiet, but this is expected at this season of the year. Once the crop is harvested and finds its way to market money will be easier.

BOOTS AND SHOES.

There is very little doing in the boot and shoe line at present. Travellers have not yet been sent out to solicit orders for fall delivery, but will go on the road about the beginning of next month. Dealers are not anxious to push trade at present, and on that account the whole business done consists of small sorting up orders, chiefly from dealers in the country. Collections are quiet.

CLOTHING.

There is scarcely any movement in clothing this season as yet. Some of the houses have had travellers on the road with samples of fall goods, but they have not met with very much success, dealers not wishing to purchase until nearer fall. They, however, report an excellent prospect for fall trade a little later in the season. Collections continue on the slow side this month so far.

CROCKERY AND GLASSWARE.

The fall trade has not opened up yet, and there is, therefore, very little doing. A few sorting up orders keep coming in from western points, but still nothing of any particular account. Transactions are mostly for cash or on short credit. Collections although slow are not so bad as they were some time ago.

DRUGS AND CHEMICALS.

There is a fair steady run of trade being done in this line. Orders, from the country chiefly, although not large in amount, are considerable in number, and the week's total generally swells up to a satisfactory sum. Travellers just returned from points south and west report the prospect for the future as being good. Collections are fair.

DRY GOODS.

The dry goods trade of the week has manifested no improvement on its predecessor. The

caution shown for some time by country dealers in limiting orders to the narrowest compass to meet actual wants still exists, and this combined with a desire on the part of the leading wholesale houses not to push business much until later on in the season serves to make things exceedingly quiet. Travellers will not be sent out with samples to solicit orders for fall or winter delivery until about the beginning of September. The overstocks in the country are becoming pretty well cleared out, and as there is not likely to be much eastern competition to contend with, the prospects are certainly very good for an excellent business during the coming season. Collections are still slow, but at the same time show a great improvement over May and June. July notes were more promptly met on maturity than any for several months. The critical point has been passed, and from now, with ordinary care, there need no misgivings as to the future of the wholesale dry goods trade in Winnipeg.

FANCY GOODS AND SMALL WARES.

Business continues quiet, but still it cannot be called dull. Considerable sorting up orders are continually coming in, and while some days may be quiet and little doing, the total at the end of the week foots up generally to quite a respectable amount. Collections are a little better than they have been, but there is still plenty of room for improvement.

FISH AND POULTRY.

The fish trade continues quiet; the demand is not great, and the supply is kept at just about what will meet it. White fish and trout sell at .8c; pike 3c. There is no poultry offering worth mentioning.

FRUIT.

The demand for fruit during the week has been very good. The supply in the city is light at present, but considerable consignments are expected in a day or two. During the warm weather there is great risk in importing fine fruits such a long distance. Unless they are brought through very quickly there is danger of considerable loss. There is a good supply of lemons in the city, which hold firm at \$10 to 10.50. There are no oranges in stock but some are expected shortly. Apples are also very scarce, but a car of new barrelled will be here this week. Other fruits are scarce and not quotable. Blueberries are plentiful, the supply being chiefly from Rat Portage district. They are sold by wholesale dealers at 10c per pound. Tomatoes are scarce. Dried fruit quotations are: loose muscatel raisins \$8; black currants \$4.75, triple crown \$8, golden dates \$11 to 11.50; in mats; 16c in boxes.

FUEL.

There is a very light demand, but prices remain unchanged, and will be so until the stock of winter coal and wood begins to come in. Quotations are as follows:—Anthracite coal \$15 delivered; bituminous \$12.50 to 14.50; tamarac wood in lots of ten cars or over sells at \$6.50, smaller lots \$6.75; poplar \$5 in large lots, \$5.50 in small quantities.

FURNITURE.

There is as yet very little movement in the furniture line. Country dealers will not buy

their fall stocks until September. The prospects for fall trade are considered good. The factories are running light.

GROCERIES.

The demand for groceries keeps up fairly well for this season of the year, and a general revival in trade is expected shortly. A large consignment of tea direct from China is expected in a few days. Prices remain unchanged. The following are the quotations: Sugars—Yellow 9½ to 10c; granulated 10½ to 11c; Paris lumps 12½ to 12½c; Coffees 15 to 18c for Rio, 22 to 27c for Java; teas—Japan 25 to 45c, Moyunc gunpowders 35 to 75c; Young Hyson 26 to 55c; new season Congou 30 to 40c.

HARDWARE AND METALS.

The demand for light hardware continues fair; and in heavier lines there has been rather more movement during the week. Several large buildings are now in course of erection, and this will help to make business a little more brisk for a few weeks. Quotations are:—Tin plate 14 x 20, \$8 to 8.25; 20x28, \$15 to 15.25; bar iron \$3.74 to 4; sheet iron 5½ to 6c; iron piping, 25 per cent off price list; ingot tin, 32 to 35c; piglead, 6½ to 7c; galvanised iron, No. 28, 8½ to 9c according to quality.

LEATHER AND FINDINGS.

There is very little doing, and it is not expected that there there will be much change for some time. Quotations remain as they were, viz:—Sole leather, 70 to 75c; B. Z., 85 to 90c; French first choice, \$1.15 to 1.25; French calf first choice, \$1.40 to 1.50; wax upper, No 1 55c; grain, No. 1, 55c; harness leather, 34 to 36c for plump stock.

LUMBER.

The lumber business has been somewhat brisker of late, and will in all probability continue fairly lively between now and winter. The following are quotations, but they are not strictly adhered to in all cases: Pine lumber, 1st, common boards, dressed \$26.50; 2nd, dressed, \$25.50; 1st do. rough, \$26.50; 2nd do. \$25.50; sheathing, rough, \$25; timber 16 feet and under, \$24; do. over 16 feet, for each additional 2 feet, \$1; dimension and joists 16 feet and under, \$24; do. over 16 feet for each, \$1; fencing, \$25; 2 and 3 inch battens, \$30; A. stock boards, all widths, \$50; B do., \$45; C do., \$40; D do., \$35; 1st clear, 1, 1½, 1½, and 2 inch, \$60; 2nd do., \$56; window and door casings, \$50; base boards, dressed, \$50; 1st pine flooring, siding and ceiling, \$40; 2nd do. \$35; 3rd do \$32; ½ inch split siding, dressed, \$30. Spruce lumber—timber 16 feet and under, \$23; do. over 16 feet for each additional 2 feet, \$1, dimensions and joists, 16 feet and under, \$23; do., over 16 feet, for each additional 2 feet. \$1; boards, \$23; 1st flooring, siding and ceiling, \$32; XX shingles, \$5.50; Star A shingles, \$5.50; X shingles, \$5.50; A do, \$5; lath, \$4.50

BOOKS AND STATIONERY.

Trade continues on the quiet side. A considerable number of orders are received, but they are as a rule small in amount. A good fall trade is expected. Collections are reported fair.

WINES AND SPIRITS.

Business keeps up very well for this season of

the year. There is nothing particular to complain of in the way of collections. Quotations to jobbers and purchasers of quantities are as follows: Hennessy's one star, \$14.00; in wood, \$5 00 per gallon: Imperial, cases vintage of 1878, \$5.50; Martel, in case, one star, \$14; Renault, one star, \$12; Boleyn, in wood, \$4 to \$5.50; Ronet, in cases, quarts, \$3.50; flasks, \$10, half flasks, \$11; Pinette, in wood, \$4 per Imp. gal.; Louis Freres, in cases, qts, \$10; flasks, two dozen in a case, \$11; half flasks, four dozen in a case, \$12; M. Dubois, in wood, \$3.50 per gallon; cases, quarts, \$9; flasks, \$9; half flasks, \$10. Gin, Holland, in wood, \$3 per gallon; red cases, \$11; green cases, \$6; Old Tom gin, Bernard's, in wood, \$3.25 per gallon; Booth's, in wood, \$3.25; Booths, in cases, quarts, \$3.50; Scotch whisky, Ramsay's in wood, \$4.00; Caol-Ila Islay, in wood, \$3.50; Stewart's, in cases, quarts, \$3.50; flasks, \$9.50. Irish whisky, John Jameson & Sons, in wood, \$4.50; Bernard's, in cases, quarts, \$8; flasks, \$9.50. Jamaica rum, \$3.50 to \$4 per gallon. Domestic whiskeys, Gooderham & Wort's, in wood, \$1.65 per gallon; 65 o. p. rectified, in wood, \$3.50; W. F. L. five-year old, \$2.50 per gallon; cases, quarts, \$7.50; flasks, \$8.50.

Winnipeg Manufactures.

Certain lines of manufacturing business have been very busy of late, and others have had a period of quietude.

The foundries and iron working establishments have been the most actively employed. They have been running to their full capacity, and in some cases could hardly keep up to the rush of work. A large quantity of machinery is required for the coal mining purposes on the Saskatchewan, and this is being made here. Sawmill and other machinery is also in good demand.

The furniture factories are quiet at present. As they have considerable quantities of stock on hand, they are running with very little more strength than is necessary to supply ordered work. In the course of a month or six weeks, when the fall trade begins to open up, active operations will be resumed again.

The biscuit factories are fairly busy, and working nearly to their full capacity. Their manufactures find ready sale throughout the country. They are turning out first-class goods, and they are speedily taking the place of importations from the eastern provinces.

There is not much doing at the brickyards at present in actual manufacture. The stocks on hand are large and about sufficient to supply the demand between now and winter. Prices are coming down.

The breweries have all they can do to supply the demand. A very good article is now being turned out, and it will compare very favorably with the best Ontario manufacture. Stewart Mulvey's new brewery in Fort Rouge has been put in operation, and once fairly under way will have a large capacity.

The flour mills are running half time, and will continue to do so until the new wheat comes in.

The sawmills in the country are hard at work and turning out large quantities of lumber. It

will keep some of them very busy to cut up all the logs they have on hand before winter sets in.

THE MARKETS.

WINNIPEG

RAIN AND PROVISIONS.

There has been literally no movement in grain during the week. A few loads have been brought into the market by farmers, and receipts by rail have been very light. This is likely to be the state of affairs until after harvest. Provisions have also moved slowly.

WHEAT.

The receipts of wheat this week have been light. The mills are bringing in some by rail from their storehouses along the line of railway. The new crop is promising well, and the prospect for good prices is excellent. It is likely that new crop which will grade as No. 1 hard will be worth 90c in Winnipeg. For old 80c is easily obtainable, and even a little more for first class samples.

OATS.

A few loads on the market make up the total of receipts for the week. For these from 30 to 35c are paid. The new crop will be very heavy, and the heavy supply will bring down the price. So far dealers are not willing to contract for future delivery at over 25c.

BARLEY.

There has not been a bushel on the market this week. Good bright samples would bring 45c, but this quotation is purely nominal.

FLOUR.

There is a continued light demand for flour. The mills are running light, and only grind sufficient to supply the demand for home consumption. There is no inducement at present to ship east, and until the new crop is being turned into flour there will be no movement in that direction. Quotations are as follows:—Patents \$3 to 3.16; xxx or strong baker's \$2.40 to 2.70; baker's \$1.95 to 2.05; trader's or xx \$1.05.

BRAN.

There is very little demand, and the mills have hard work to dispose of all they produce. The prices remain the same, viz. \$10 per ton on the track.

SHORTS.

are in very much the same position as bran, and are still quoted at \$12 per ton on track.

CHOPPED FEED

is in fair demand, and quoted at \$28.

POTATOES

The market is now pretty well supplied with the home product, and prices have consequently dropped. About \$1.00 per bushel is the ruling figure, and they will likely be lower than this shortly.

BUTTER.

The supply in the city is liberal, and the demand fairly good. Choice dairy is quoted at from 21c to 22c; creamery 24c to 25c.

EGGS.

There is rather a scarcity of eggs in the city at present. The weather is too warm to allow of importations being brought in from a distance and the home product has to be depended upon for supply. Good fresh are worth 24c to 25c.

CHEESE

There is considerable cheese held in stock in the city. The demand is good. Old and new are both quoted at 14c.

HAMS

are scarce and firm at 16½c for canvassed. The stocks of plain have become nearly exhausted.

BACON.

The supply is fair and prices are firm at the following quotations: Long clear, dry salted, is quoted at 13c to 13½c; smoked 14½c; breakfast 16c; rolls are out of stock.

MESS PORK

is firm at \$22.50 to \$23.

MESS BEEF.

There is some demand. It is quoted at \$18.

CANNED MEATS

There is very little demand for canned meats. Considerable stocks are held in the city.

MINNEAPOLIS.

"No feature of special importance," says the *Northwestern Miller*, "has developed in grain circles the past week. Prices have eased off slightly at most points, owing partly to pressure of receipts of new winter wheat, and an absence of liberal buying orders for either shipping or speculative account. With a restoration of adequate telegraphic facilities, it is probable that prices would rule higher, an undercurrent of firmness frequently manifesting itself, but having little actual business to sustain it. Considering that this is perhaps the dullest time of the year in the grain trade, business on 'change has been quite lively, and a satisfactory volume of trading has been done. The receipts of wheat still continue light, but the aggregate of transactions on the board is in excess, so far, of what was anticipated for this month. Fluctuations at other grain centres have not materially affected prices here, good milling wheat finding ready sale at prices which have steadily hardened for the past few weeks. A large proportion of the wheat not grading hard has been sold by sample, the identity of choice lots of certain grades being preserved, and its value based on the merits of the wheat irrespective of grade. Coarse grains continue in ample supply and but little change in prices is noticed. Millfeed is very dull and prices still tend downward. Dealers are buying but little and evidently look for lower figures. A less number of mills are in operation this week, and the production of flour is materially reduced. The production will average about 11,300 barrels per day, against 13,500 a week ago, and 9,500 for the corresponding time in 1882. The flour trade continues to slowly improve as the end of the crop season approaches, the market being firmer and stronger." On Tuesday there was a fair demand for good milling wheat, but trade was slow. Corn and oats were quiet. The following quotations represent the business of the day:

WHEAT, No. 1 hard, \$1.13½ to \$1.14; No. 1, \$1.04 to \$1.08; No. 2 hard \$1.07 to 1.08

CORN, No. 2, 47 to 48c; no grade, 42 to 46c.

OATS, No. 2 white, 29½ to 30c; rejected, 28 to 31c.

FLOUR, Patents, \$6.40 to \$6.60, straights, \$6.00 to \$6.25; clears, \$5.00 to \$5.20.

On Wednesday wheat was in good demand when of good milling quality. Corn was quiet and oats dull. The business of the day is represented by the following quotations:

WHEAT, No. 1 hard, \$1.13 to \$1.13½; No. 1 \$1.04 to \$1.08; No. 2 hard, \$1.08 to \$1.09.

CORN, No. 2 47 to 48c; rejected, 41 to 45c.

OATS, No. 2 white, 29½ to 30c; rejected, 25 to 28½c.

FLOUR, patents, \$6.40 to \$6.60; straights, \$6.00 to \$6.25; clears, \$5.00 to \$5.20.

On Thursday wheat was active and firm, and all grains were in better request. The following quotations represent the business of the day:

WHEAT, No. 1 hard, \$1.13½ to 1.14; No. 1, \$1.05 to \$1.08½; No. 2 hard \$1.08 to \$1.09.

CORN, No. 2, 47 to 48c; condemned 41 to 45c.

OATS, No. 2 white, 29½ to 30c; rejected, 26 to 28c.

FLOUR, patents, \$6.40 to \$6.50; straights, \$6.00 to \$6.25; clears, \$5.00 to \$5.20.

On Friday business was very dull, but the feeling in prices was steady. The business of the day is represented by the following quotations:

WHEAT, No. 1 hard, \$1.13½ to 1.14; No. 1, \$1.05 to 1.08½; No. 2 hard, \$1.08 to \$1.09.

CORN, No. 2, 47c to 48c; condemned 41 to 45c.

OATS, No. 2 white, 28½ to 29c; rejected, 25 to 28c.

FLOUR, patents, \$6.40 to \$6.50; straights, \$6.00 to \$6.25; clears, \$5.00 to \$5.20.

On Saturday the wheat market was firm, Corn was weaker, and oats slightly firmer. The business of the day is represented by the following quotations:

WHEAT, No. 1 hard, \$1.13½ to 1.14; No. 1 \$1.05 to 1.08½; No. 2 hard \$1.08 to 1.09.

CORN, No. 2, 47c to 48c; no grade 41c to 45c.

OATS, No. 2 white, 28c to 29c; rejected 25 to 28c.

FLOUR, Patents, \$6.40 to 6.50; straights, \$6.00 to 6.25, clear \$5.00 to 5.20.

CHICAGO.

The market for the week has been fairly active, but without any special feature. The sum of transactions was on the light side, and the swing of prices short. Cable advices have produced no marked changes on the general markets, and the weather and other influences produced no marked changes in the general market. On Tuesday there was a light speculative business in wheat, and corn and oats were quiet. Towards the close quotations were:

Wheat.....	Aug.	\$1.01½	Sept., \$1.02½
Corn.....	"	52½	" 51½
Oats.....	"	27½	" 26½
Pork.....	"	12.80	" 12.95
Lard.....	"	8.40	" 8.37½

On Wednesday there was a general advance in prices, both in grain and provisions. Quotations towards the close were:

Wheat.....	Aug.	\$1.02½	Sept., \$1.03½
Corn.....	"	52½	" 51½
Oats.....	"	27½	" 26½
Pork.....	"	12.97½	" 13.07½
Lard.....	"	8.50	" 8.37½

On Thursday there was somewhat of an unsettled feeling in the grain market. Provisions were steady. Quotations towards the close were:

Wheat.....	Aug.	\$1.02½	Sept., \$1.03½
Corn.....	"	51½	" 50½
Oats.....	"	27	" 26½
Pork.....	"	13.00	" 13.07½
Lard.....	"	8.45	" 8.52½

On Friday there was still an unsettled feeling

and prices declined slightly. Quotations towards the close were:

Wheat.....	Aug.	\$1.02½	Sept., \$1.04½
Corn.....	"	51½	" 50½
Oats.....	"	27½	" 26½
Pork.....	"	12.80	" 13.00
Lard.....	"	8.45	" 8.52½

On Saturday the market was quiet and easier. Quotations towards the close were:

Wheat.....	Aug.	\$1.02½	Sept., \$1.03½
Corn.....	"	51	" 50½
Oats.....	"	27½	" 26½
Pork.....	"	12.85	" 13.05
Lard.....	"	8.45	" 8.52½

TORONTO.

STOCKS.

The stock market remains very much as it was, quiet without any special feature. There is however a slightly stronger feeling and it is generally supposed that there will be a revival before the end of the month. On Wednesday the market was steady, and there was a fractionable advance. As compared with last weeks quotations, closing bids were:

	Aug. 1.	Aug. 8.
Montreal	197½	196½
Ontario	115½	115
Toronto	184½	84
Merchants	121½	120½
Commerce.....	132½	132½
Imperial.....	142½	142½
Federal.....	158½	159
Dominion.....	198½	199
Standard.....	114½	114½
Hamilton.....	116½	116
North-west Land.....	58	58
Ontario and Qu'Appelle.....	120	123

GRAIN AND PRODUCE.

Dullness still prevails in the grain and produce markets. Offerings have been very light which accounts largely for the inactivity. Crop reports show an improvement in most districts, and the general impression is that if favorable weather continue there will not be much to complain of. Stocks in the city and remain about as they were.

WHEAT.

There has been a steady demand during the week but very little offered. Prices have tended upwards. Quotations are Fall wheat No. 2 \$1.08 to \$1.09; No. 3 \$1.05 to \$1.06; Spring do No. 2 \$1.10 to \$1.11; No. 3 \$1.07 to \$1.08; No offerings of No. 1.

OATS.

There has been a good demand at steady prices. Western on track have sold at 42 to 43c; Eastern held at 41c; street price 45c.

BARLEY.

There is no demand and scarcely any offering. The prospect for a fair new crop is encouraging. Prices are nominal at the following quotations, No. 1 73c; No. 2 68c; extra No. 3 59c; No. 3 47c.

RYE.

There is no movement and the quotations of 60c. is purely nominal.

POTATOES

The supply is rapidly becoming more liberal and prices are easier. Dealers prices are \$2.25 per bbl. On the street prices are easy at \$2.00 per bbl, all offered can find ready sale.

FLOUR.

There has been a steady demand with light offerings. Superior extra is quoted at \$4.80 to \$4.85; extra \$4.70.

BUTTER.

The market has been inactive. Consignments are being freely received, but they do not

find ready sale. The crop is turning out poorly and not in great favor with shippers. Round lots have sold at 14c. Selections have been taken slowly at 15c. Street prices are 19 to 20c for pound rolls; and 15 to 16c for tubs and crocks.

EGGS.

There has been an abundant supply, but the quality has not been up to the mark. Round lots have been slow of sale at 15c to 15½c for caudled; street prices for really fresh are from 18c to 20c.

CHEESE.

The trade has been fairly active. Fine is now quoted at 11c; skim 9c.

PORK

is quiet and easier at \$19 to \$20.

BACON

The demand has been better, but prices are rather easier. One round lot of long clear sold at under 10c; cases 10c; Cumberland is scarce at 9½c to 10c; rolls are finished. A few bellies are still on hand, which sell at 14c; pickled 12c.

HAMS

are in good demand and firm at 14c to 14½c for smoked and canvassed; pickled in round lots 12½c.

SUNDRIES.

Dried apples, 10c to 10½c; oatmeal per 136 lbs., \$7.10 and \$5.25; cornmeal, \$3.75 to \$3.90; peas, 78c to 79c.

Markets by Telegraph.

Special Dispatch to The Commercial.

STOCKS.

TORONTO, Ont., Aug. 13.

Stocks are dull as ever, closing weak. The closing bids were.—Montreal 197½, sales 197½; Ontario 114½, sales 115; Toronto 163½; Merchants 120½, Commerce 132½; Imperial 142½, sales 142½; Federal 155½; Dominion firmer 199½, sales 199½ and 200; Standard 114½; Hamilton 116½; North-west stocks are especially dull; Qu'Appelle is offered at 123; Manitoba is down to 122, without bids; North-west Lands 50, sales at 53 and 52½.

GRAIN AND PRODUCE.

TORONTO, Aug. 13.

Offerings are very small and prices advancing. Flour—Superior extra sold at \$4.85 to 4.92, the latter for choice; extra is wanted at \$4.75. Wheat is rising; No. 2 fall sold at \$1.10, with more wanted; No. 2 spring at \$1.11 to 1.13; good demand. Oats are scarce, western brought 48c. Barley is nominal. Peas are not offered. Crop reports estimate about three-fourths of last year. Barley is said to promise well generally. Butter is very slow; selections are worth 15c; no shipping lots this morning. Eggs are dull at 15c to 15½c. Meats are more active; long clear is easier, round lots sell at 9½c; hams 13½ to 14c. Salt by car 65c.

Bradstreet's Weekly Report.

NEW YORK, Aug. 11, 1883.

Special telegrams to Bradstreet's indicate that general business is still under the influence of midsummer dullness and that the trade situation is not in any degree better than at the close of business on Friday last. The principal effects of the heavy failures at the East are seen in an extra amount of caution in granting credits, and on the part of banks in extending discounts. Western centres report that the demand for money from the country is beginning to be felt and that rates for the use of the same

are showing considerable animation. This is regarded as a sign of the awakening of the Fall trade. Wheat and corn advanced during the week owing mainly to higher markets abroad. Provisions have been stimulated slightly in sympathy but there is little appreciable demand for the latter. Petroleum has been in better request both for crude and refined and has advanced accordingly. Ocean freights have been firmer and export of grain have visibly increased. Trade in wool has continued good but has not been so active as in the preceding week. There were 168 failures in the United States reported to Bradstreet's during the past week, 18 more than the last week, 78 more than in the corresponding week in 1882 and 62 more than in the like week in 1881. The failures in Canada for the week were 36 against 32 for the previous week.

History of the Levetus Case.

Writing under date of the 6th inst., the Montreal correspondent of the Toronto Mail sends the following history of the case of Levetus, who until a few months ago carried on a branch of his Montreal business in Winnipeg, under the style of Levetus, Wright & Co. He says: H. G. Levetus, jeweller and optician, carrying on business in Montreal, Toronto and Winnipeg, who lately failed, has been arrested here on a *capias* for \$7,800 at the suit of the Exchange Bank, and another *capias* for \$1,500 has been lodged against him by the Federal Bank. Both writs were issued on the ground that the insolvent was secreting his goods in order to defraud his creditors. Since the failure a few weeks ago proceedings have been going on in the court here by various creditors almost daily, and the developments which have come to light about the mode which the insolvent adopted to obtain credit, particularly from the banks, is almost startling for its boldness, and cannot fail to put managers hereafter upon their guard when dealing with such unscrupulous debtors. It appears that when desiring to get advances at the Exchange bank in September last he furnished the manager with a written statement showing how he stood, and making out that he had a surplus of \$23,000 over all his liabilities. Early in January last he furnished a statement up to the 31st December making his surplus nearly \$38,000, setting forth at the same period that his aggregate liabilities were only \$32,000. On June 1st, less than a month before his suspension, he made out the last statement for both his bankers, when he showed the surplus over all liabilities to be nearly \$20,000. He failed before the end of that month for \$67,000, with assets of \$33,000. On June 28th an assignee named Murphy, of his own selection, made out a statement for the creditors, which showed a deficiency of close on \$34,000. The assets, valued by the assignee at \$33,000, were sold to a young man named Grant, an employe in Schwob's jewellery store who agreed to take in Levetus as his clerk, for \$7,100. The creditors did not approve of this nice little arrangement, and the Federal Bank took out a writ of seizure before judgment, and others followed the example. At a meeting of creditors the bankrupt offered a compromise of seven-tenths and a half cents on the dollar, but it was spurned

by all present. A committee of three creditors, who were experts in the value of jewellery, examined the stock sold for \$7,100 to Grant, and valued it at \$24,000. Application was made to the Superior Court to set aside the sale as fraudulent, and to appoint a new assignee, which was granted, and the chances now are that the creditors will get something, whilst by the way the bankrupt had manipulated matters they would not have got a cent. Levetus succeeded to a very profitable business established by Edward M. Lovetus, his brother, about seven or eight years ago. He was not satisfied with a business here, and had to launch out also in Toronto and Winnipeg. He represented to everyone that his business was highly profitable. The brother Edward, after amassing between thirty and forty thousand dollars here in a few years, went to England and commenced the manufacture of cheap jewellery, supplying his brother here largely, and, it is said, he has lost heavily thereby. Since the failure the brother came out here from England, but finding the estate in a very hopeless condition, returned home without offering any assistance, although he is a very wealthy man. The banks and other indignant creditors, who have been extensively victimized by the bankrupt, are resolved to make him disgorge everything for their benefit. He tried to get out on bail to-day, but the creditors insist on getting the most substantial security. The statements referred to in this sketch were submitted to your correspondent, and the figures quoted taken from them. When such deception is practised as herein set forth it is not easy for bankers to escape bad debts. A seizure before judgment for \$7,800 has been taken out by the Exchange Bank against A. A. Murphy, the first assignee, who comes into the case as *tiers saisi*, it being alleged that Levetus made over to him certain of his moveable property, debts, account books, and other effects.

Cooked Water.

Quite apart from the therapeutic efficacy of hot water, it is really an open question whether all water should not be boiled before being drunk. It is nature's great solvent, but it unfortunately holds in solution many ingredients poisonous to the human system. It is through air and water that come all the contagious fevers and foul-air diseases which afflict humanity. The purest looking and most crystalline spring often holds in solution the lime that produces stone and gravel. Wells and streams tainted by sewage are as bright and sparkling as the purest aqueous fluid extant. The nation with the densest population of the globe—China—have long ceased to use water in the uncooked state. It is not the infusion of tea which is the important part of the famous Chinese refreshment; it is boiled water. The tea was first used to make the hot water palatable. The wine drinking of the continent of Europe and the beer drinking of the English people is partially explained and excused by the evil ingredients so frequently found in the water in overpopulated countries.—*Demorest's Monthly*.

The name of the West Lynne Southern Manitoban Times has been changed to the Emerson Southern Manitoba Times.

EMERSON.

The superstructure for the new railway bridge is beginning to arrive. It was manufactured in Belgium.

The *International* has suspended the publication of the daily edition for a time. The weekly will be continued in an improved form.

Messrs. Wm. Beech and T. T. Smith have purchased the bankrupt stock of Merlin & Latham at 61c on the dollar, and will reopen the store.

The value of free goods from the United States entered at Emerson for the month of July was \$435,108; dutiable \$24,613. The amount of duty collected was \$5,650.42.

RAT PORTAGE.

L. Hilliard is preparing to build a large hotel on the corner of Second and Main streets.

Gardner & Co. have had a large barge built to use in connection with their steamer *Algoma*.

An auction sale of real estate was held in town on Saturday evening, at which good prices were realized.

The citizens have subscribed \$300 towards a regatta on Thursday next, the day of the excursion from Winnipeg.

Capt. H. H. Bailey, has retired from the firm of Bulmer, Bailey & Co., lumber merchants, at this point. The firm is now F. T. Bulmer & Co.

The 16th instant has been proclaimed a civic holiday here by the mayor of the town. A large number of excursionists are expected from Winnipeg.

The growth of wild fruits this season in this vicinity is very large. Blueberries and raspberries are being shipped to Winnipeg in considerable quantities.

The municipality business promises to be rushing. If certain parties have their way we are to have a township corporation under Ontario, while there is now a town corporation under Manitoba.

Though business continues good as heretofore, still the general development of this district is retarded by everything here in the way of government being in duplicate, and in some cases in triplicate.

PORTAGE LA PRAIRIE.

Johnson's new oatmeal mill will be ready for operation in about six weeks.

Rapid progress is being made in the construction of Ogilvie's new elevator, and it will be completed in plenty of time for the reception of the crop.

The excise duty collected at Portage la Prairie for the month of July, 1883, is as follows:—spirits, \$281.95; malt, \$109.29; license fees, \$170. Total amount collected, \$561.24.

Business is moderately brisk considering the season of the year, and our merchants are building high hopes on a better fall trade than has ever yet been done in the Portage.

The weather of late has been very favorable for the crops. The prospects never were better, and the yield cannot but be very heavy. Harvesting operations will not be general for a week or ten days yet. This is later in the season than has been known for the past ten years.

A public meeting was held on Wednesday night to discuss the proposed by law to grant an additional bonus of \$50,000 to the Manitoba and Northwestern Railway. There is considerable difference of opinion on the matter, and the vote will likely be a close one. Voting is to take place on Wednesday.

MANITOBA CITY.

We learn that another blacksmith is about to erect a shop and commence business here, but we doubt if it is a wise undertaking, as we do not think there is sufficient work for two in that line.

There is no appearance of the C.P.R. station being yet located, although it is reported that Mr. John Stewart has the contract of grading the road a little more than a mile further than the present terminus.

Farmers are busy haying. The frequent showers of rain interfere considerably with haying operations, but all grain and root crops are coming on remarkably well and promise an abundant yield. We hope nothing will occur to disappoint present expectations.

Judging from appearance business in this place must be very dull, but the merchants here seem to be on the most friendly terms, as they can be seen every day, Sundays excepted, all out playing croquet on a lawn that commands a view of each of the stores, so they can watch their places of business, and at the same time have a friendly game and take some gentle exercise.

SELKIRK.

J. A. Howell's new hotel is nearly completed and is a credit to the town.

Crops are looking splendid, having been generally benefitted by the recent rains. Barley cutting has commenced in St. Andrews.

Quite a number of strangers have visited Selkirk lately to spy out the land. All are favorably impressed and some will locate in the vicinity.

The river at St. Andrew's rapids is so low that the steamer cannot go up there to Winnipeg. The Government should do something at once to remove the barrier to navigation.

The railway between here and Winnipeg, which was finished on the 4th inst., is to be formally opened on the 16th, after which it is expected regular traffic will be commenced.

The boats are bringing in large quantities of lumber from the mills on Lake Winnipeg, and Winnipeg river, which will be shipped as soon as trains commence running on the new railway.

MONTREAL NOTES.

Last spring a large quantity of Manitoba wheat was brought into the province of Quebec from Manitoba for purposes of seed. The result has so far proved very satisfactory, so much so that next season it is proposed to use Manitoba wheat very extensively for seed. Owing to the success attending the change of seed in wheat, a large quantity of barley will be brought in next season, also for seed purposes.

James O'Brien, wholesale clothier is erecting

an extensive warehouse at the corner of College and Henry streets, Montreal.

James McCready & Co., boot and shoe manufacturers, are erecting an extensive new factory on the corner of St. Peter and Youville streets. Improved machinery will be introduced, and the capacity doubled.

Business here has generally been quiet for some time, but the lately improved crop prospects have given it somewhat of a fresh impetus, and dry goods, grocery and shoe houses are now fairly busy. Remittances are improving considerably. The North-west will not be flooded with travellers from here this season as it was last.—*Com.*

J. JOHNSTON,

Manufacturer of

CAPS and FURS,

19 FRONT STREET WEST,

TORONTO, ONT.

D. S. BRIGGS,

Wholesale and Retail Dealer in

LUMBER, LATH AND SHINGLES,

ALSO

READY-MADE HOUSES.

338 Main Street, West Side, North of Track,

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STANDARD**Fire Insurance Company.**

HEAD OFFICE, HAMILTON.

Authorized Capital, - \$3,000,000.

FULL DEPOSIT MADE WITH GOVERNMENT.

D. B. CHRISHOLM, Esq., - President.

H. THEO CRAWFORD, - Secretary.

Pyramid of Assets.

1877	-	\$152,464 96	-	1877
1878	-	177,649 57	-	1878
1879	-	183,383 11	-	1879
1880	-	238,277 67	-	1880
1881	-	249,638 22	-	1881
1882	-	381,335 11	-	1882

THE ONLY NON-TARIFF COMPANY IN MANITOBA AND NORTH-WEST TERRITORY.

A. A. ANDREWS,

General Agent for Manitoba and North-West Territory.

OFFICE ROOM, 2 McARTHUR BLOCK,

Cor. Main and Post Office Streets,

WINNIPEG, - - - MAN.

P. O. Box 957.

Canadian Pacific R'y Co.

(WESTERN DIVISION)

TRAIN SERVICE.

CHANGE OF TIME

On and after April 1st, 1833, Trains will move as follows:

Going West.		Going East	
8.15 a.m.	leave Winnipeg	arrive	6.05 p.m.
11.10 "	Portage la Prairie	3.15 "	"
2.30 p.m.	Brandon	12.01 "	"
4.15 "	Oak Lake	10.20 a.m.	"
11.30 "	Broadview	3.30 "	"
5.55 a.m.	Regina	3.50 p.m.	"
10.35 "	Moose Jaw	4.15 "	"
9.00 p.m.	av Swift Current	lv	7.00 a.m.

9.40 a.m.	leave Rat Portage	arrive	4.03 p.m.
1.40 p.m.	Whitemouth	12.20 "	"
3.45 "	Selkirk	9.50 a.m.	"
4.55 "	arrive Winnipeg	leave	8.45 "
8.25 a.m.	leave Winnipeg	arrive	4.10 p.m.
9.45 "	arrive Stonewall	leave	2.30 "

Daily except Sundays.

Going South.		Going North.	
Leave	Winnipeg	Arrive	
7.35 a.m.	*7.35 p.m.	10.35 a.m.	7.00 p.m.
	Otterburn.		
8.50 a.m.	8.50 p.m.	5.20 a.m.	5.50 p.m.
	Emerson.		
10.25 a.m.	10.13 p.m.	4.05 a.m.	4.40 p.m.
Arrive.	St. Vincent.	Leave.	
10.40 a.m.	10.23 p.m.	3.45 a.m.	4.20 p.m.

Daily.
 * Daily except Saturdays.
 † Daily except Mondays.

SOUTHWESTERN BRANCH.

Going South.		Going North.	
Lv	7.30 a.m.	Winnipeg	8.50 p.m.
"	11.40 "	Morris	4.45 "
Ar	1.55 p.m.	Gretna	2.30 "
"	5.00 "	Manitoba City	7.35 a.m.

Mondays and Thursdays to Gretna and return.
 Tuesdays and Fridays to Manitoba City and returning from there on Wednesdays and Saturdays.

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p.m., 11.00 a.m.; arrive at Chicago 6.50 p.m., 7.45 p.m.,
8.00 a.m., 6.40 a.m., 9.00 a.m.Pullman palace sleeping coaches are run through with-
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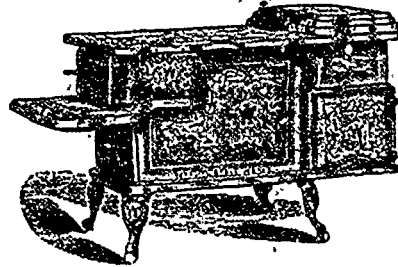
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