

THE COMMERCIAL

FINANCE AND INSURANCE REPORT

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WINNIPEG, CANADA, AUGUST 22, 1903

No. 50

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made in two widths, 38 and 56 inches.
Short lengths, about 20 yards to the piece.

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Seamless Cotton Bags

All Standard Brands.

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Each piece contains 20 yards, width, 38 and 56 inches.

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CUFFS**

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Capital Subscribed \$2,500,000
Capital Paid Up \$2,484,900
Reserve \$1,000,000

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Exclusively under the management of your own Citizens.
Acts as executor, administrator, etc. Trust funds for investment.
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Reserve \$2,636,312

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Ingersoll, Ont. Windsor, Ont.
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DRIFTS SOLD, available at all points in Canada, United States and Europe.

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Capital Authorized \$2,000,000
Capital Paid Up \$2,374,990
Surplus \$3,270,291

Illustration of a large classical building with columns and a pediment.
Caption: A General Banking Business Transacted.
Winnipeg Branch, J. B. MONK, Mgr.

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Capital Paid Up \$2,900,000
Reserve Fund \$2,900,000

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HEAD OFFICE - TORONTO

WINNIPEG OFFICES:
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F. L. PATTON, Manager.
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W. C. ARMSTRONG, Manager.

A general banking business transacted.
Interest allowed on deposits in Savings Bank Department.

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Incorporated by Royal Charter in 1860.
Capital \$4,868,666.67
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Established 1817.
Capital all paid up \$1,000,000
Reserve Fund \$1,000,000
Bal. Profit and Loss \$435,580.00

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General Banking Business Transacted.
Collecting carefully and promptly effected.
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Capital \$2,000,000
Reserve \$1,700,000

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A general banking business transacted.
Savings Bank Deposits received and interest allowed.
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Deposits may be made and withdrawn by mail.
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Established 1874.
28 Years' Experience.
CARRUTHERS, JOHNSTON & BRADY
Insurance, Financial, Real Estate Agents
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J. & J. Taylor Safes and Vault Doors. WINNIPEG

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Incorporated 1832.
Head Office - Halifax. Gen. Manager's Office - Toronto.
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Reserve \$3,000,000.00

A General Banking Business Transacted.
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Capital Subscribed \$1,000,000
Capital Paid Up 500,000
Reserve Fund 250,000

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Money to Loan on Approved Farm Mortgage.

W. R. Johnston & Co. Limited

WHOLESALE CLOTHIERS
Our stock is at all times well assorted, and we are, therefore, enabled to execute immediate orders promptly.
TORONTO

The Fight with Weeds

We read in Grecian mythology of the contest between Hercules and the giant Antaeus, son of Mother Earth...

view of the fact that it is based upon the systems of seed control which have been introduced in other countries...

Before the committee rose to report progress the minister of agriculture summed up the result of the debate with the following language: "I think I have accomplished what I had hoped for in the discussion..."

RUBBER TRADE OF BRAZIL.

The Brazilian rubber crop season of 1904-05 closed with a rather satisfactory condition. Estimates and preparations are now being made for the next season...

Table with 3 columns: From, To Europe, To United States. Rows for Para, Bahia, Ceara.

The stock on hand June 30 was 129 tons. During the past year prices advanced most of the time...

BIG INCREASE IN CEMENT WORKS.

Toronto News: That the Canadian cement industry is a growing and important one has been known for some time...

estimated at 1,500,000 barrels. This is a large output when it is considered that the output of the United States mill in 1903 was 7,000,000 barrels...

The Canadian cement works now in operation with a capacity of 1,500,000 barrels to be supplemented by six more which are in actual course of construction...

Besides the present output of 1,500,000 and the prospective doubling of that capacity, there are also eight additional companies have received incorporation with capitals varying from \$250,000 to \$1,000,000...

The following is a list of cement companies whose works are in actual operation: The Rathburn Companies, comprising the Deseronto Works, Marlborough and Dominion Works...

Those in course of construction are: The Raven Lake, the Blue Lake, the Toronto and Hamilton, the Colossal, the St. Mary's.

HEAVY AND LIGHT WEIGHT GLOVES.

A writer in The Clothier and Furnisher says: "For several years past there has been no clearly defined difference between the autumn and heavy seasons. Heavy gloves have been sold the year round, one season virtually merging into the other..."

NEW FLOUR MILL.

Fort William, Ont., August 13. - The rumor published in the Free Press that the Flavello Co. had purchased the site of the town to build an elevator and flour mill has been confirmed by a story today...

The Flavello Co. agrees to erect an elevator and a flour mill of a million bushels capacity and a flour mill of at least 2,000 barrels per day of 24 hours...

REPORT OF WINNIPEG ENGINEERING DEPARTMENT.

A wire from Fort William, Ont., on August 13th, said: The rumor that completed by the Col. William C.P.E. Theulke...

Table with 3 columns: Sewers, Pavement, Asphalt, Wood block, Post hydrants, Ball hydrants, Water closets, Sewer connection, Walks.

With regard to the asphalt pavement engineer said: "A number of improvements have been made in the plant. The result was an increased output and a better quality of the product..."

When the consumption of water has been very largely increased there being about 1,000 more services than there were last year the capacity of the present well is only 5,000,000 gallons per day...

All the bridges owned by the city have now been repaired and in the next few months, but some still require new work...

Quebec boat and shoe makers are now busy slipping their fall and winter goods. They are now 2 1/2 per cent higher than they were last year.

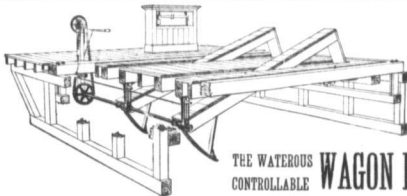
The New Zealand frozen meat trade has rapidly advanced in recent years. The New Zealand Government Report for Great Britain in 1907 was valued at £2,077,000...

SUITS THAT SUIT



In colors that hold, and qualities that stand hard usage. This also applies to our Pants, etc.

DONALD FRASER & CO.
Manufacturers of Fine Clothing
WHOLESALE WINNIPEG—126 Princess Street.
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GET
THE
BEST

THE WATEROUS
CONTROLLABLE **WAGON DUMP**

Perfectly safe—fully controllable—perfect self-locking device.

WATEROUS ENGINE WORKS CO. LTD. WINNIPEG MAN.

The Stuart Machinery Co. Ltd.

SUCCESSORS TO
The Stuart-Arbutnot Machinery Co., Limited
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Flour Mill Machinery Repairs and Supplies.
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HOWE GASOLINE ENGINES

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RECEIVING SEPARATORS
A LARGE STOCK OF "EUREKA" CLEANERS
Also, ONE No. 7 "MONITOR" CLEANER at a bargain.

The Manitoba Iron Works, Limited

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GREEN and DRIED FRUITS

WHOLESALE.

245 Main Street.

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PLEASE NOTIFY.

Subscribers to The Commercial are requested to notify the office of any irregularity in the receipt of their paper.

Pearl Necklets

Owing to the increased demand for Pearl Necklets, we have bought very largely, and are now showing a very complete line at all prices and strands, from one to twelve, and in several qualities.

Price quoted on application.

D. R. DINGWALL, Ltd.

Wholesale Jewelers.
424 and 584 Main St. Sign Street Clock.



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28 inch Domets

Blue, Brown, Red, Pink, Sky, Light and Dark Grey, Mixed to retail at 9 cts. worth 1 1/2 cts.

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Tel. 1357.

FROM THE GREAT-WEST LIFE ASSURANCE CO., WINNIPEG.

J. J. W. Deuchar, F.F.A., F.I.A., General Manager and Actuary of the Norwich Union Life Assurance Company, speaking of investments says:—

"It may serve to indicate the great importance of obtaining a good return on the investments, if it is realized that one per cent. of increased interest on the funds of a company will, on the average, have as great an effect as a saving in expenditure equal to 10 per cent. of the premium income, while, if an office could count on realizing 1 per cent. interest in place of 3, it might reduce its premiums some 30 per cent., or double its bonuses."

Mr. Deuchar does not name THE GREAT-WEST LIFE, but the above statement exactly describes the happy position of its policyholders.

Dry Goods Trade Notes.

A number of the cotton mills of Massachusetts and New Hampshire are closing down owing to scarcity of cotton and slow demand. About 3,500 bales are affected.

Values of domestic and foreign dry goods continue to be firmly held, and there is at present no indication of any weakness in the market. It is especially scarce a line that is at all in popular demand, which the wholesale trade could replace at prices at which the stocks now in hand were purchased.

Spring goods are showing a strong tendency towards plain lines at present. The colors that are most popular now are many shades of blue, green, brown, drab and grey. The worsted open weaves, such as hosiery, burials, honeycombs and hop sack weaves, promise to be much in evidence during the next twelve months in the costume trade.

The Minneapolis Commercial Bulletin says: "After considerable of a struggle the chamois glove for men seems to have gained a foothold. Buff colored gloves are a novelty to which it is a little difficult to get accustomed, but the warm weather and the persistence of the efforts of two or three distinguished wearers of the gloves won a place for them. They are not expensive, as they are well washed, and are not affected by perspiration to the same extent as the brown. A feature of these new gloves will be the fact that they are buttoned, not worn flopping about the hand, as has been the case with other kinds of gloves for the past two years. The chamois gloves are heavy but not in weight according to the taste of the wearer."

The quantity catalogued for the fourth auction sale of ostrich feathers was 5,600 pounds in June and 63,000 pounds in July last year. Some decline from the extreme price of wing feathers in last sale was anticipated, but with active competition throughout and a continued large demand from America prices were fully maintained, and dark goods were even dearer. Trade would not be so brisk for some time past. France largely, and Germany and other kinds of goods about equally. Penina—all qualities sold very firmly, except the very best, which were a cent dearer. Byocks were in active demand. Spadones were in active demand at fully 10 per cent advance. Blue—Good white advanced 10 per cent.

THE GROCERY TRADE.

Size of the Rice Crop.

The statement of rice marketed from the crop of 1902, commencing August 1, 1902, to July 31, 1903, issued by authority of the Louisiana and Texas Rice Millers and Distributors' Association and the Rice Association of America, follows: Rice milled, per statements from thirty mills in southwest Louisiana, 1,145,400 sacks. Rice received at New Orleans, Louisiana stations, per statements from Louisiana & Texas railway, 409,650 sacks. Rice received at New Orleans via steamboats from Florida except Morgan's Louisiana & Texas railway, 451,000 sacks. Total rough rice from Louisiana, 2,005,658 sacks. Rice milled, per statements from fifteen mills in Texas, 806,300 sacks. Rice received at New Orleans via Morgan's Louisiana & Texas railway, 86,816 sacks. Total rough rice from Texas, 893,747 sacks. Reconciliation: Louisiana crop, 1902, 2,005,658 sacks. Texas crop, 1902, 893,747 sacks. Total 2,899,405 sacks. To the above may be added the quantity of rice retained as afloat, which cannot be reliably ascertained.

Grain Trade Notes.

The tomato crop of the United States is the central and canned stock will be dear.

The new crop of Smyrna figs is reported progressing favorably, and it is probable that the first shipment will leave Smyrna on August 22.

Rocky salmon are expected to open at Minneapolis 25 per cent higher than last year, on account of the shortage in the pack.

Reports from the primary current market note firmness in a steady crop for September shipment and a new tone on old stock firmness in the market.

Grapes are now offering in the markets of St. Paul and Minneapolis.

North Carolina stock is selling wholesale at \$2.75 for an eight basket crate. Potatoes are holding firm at Minneapolis and do not seem to be inclined to go any lower. The receipts have not been enough to fully supply the demand.

Private advices from primary points state that there will be no shipments of either French or Grenoble muscats of the new crop before November 20 at the earliest.

Latest private advices received from Europe report more favorable prospects for the growing beet sugar crop, and estimate the yield at from 3,500,000 to 6,000,000 tons.

The apple dealers of the United States estimate the crop at 1,000,000 barrels. The apples are of better quality this year than last season's crop amounted to 47,000,000 barrels.

Prices on the California canned fruits have held firm up to the opening of the season. Indeed, an advance has recently been ordered in the apricots owing to the short crop in sight.

Hardware Trade Notes.

At a meeting of the hardware jobbers in Montreal, last week, at which the prices of the goods were presented, it was decided, in consequence of the recent changes in terms of sale, that the goods should be made the terms of sale on all goods formerly sold at four months or 3 per cent. cash, to be paid in 30 days from date of invoice, cash in 30 days from date of invoice. This change to take effect at once.

Lumber Trade Notes.

In the northwestern states the market for hardwood lumber is still firm, though there is no demand that was noted some months ago. Lower prices are not an immediate possibility owing to reduced state stocks.

His Honor Judge Richards sat at the court house, Winnipeg, on Monday morning, and was the commissioner for inquiring into the alleged lumber combine in Manitoba and the Northwest. The charge was not prepared to go to the case an adjournment for one month was agreed to.

Warranty deeds representing the transfer of 100,000 worth of standing timber in the Lake Superior region of Vermilion lake and south of Pelican lake, Minnesota, have been filed with the registrar of deeds at Duluth. Patrick A. Smith, general manager of the R. T. Portage Lumber Company, is the grantee, and the purchaser is thought to have been made for that company.

Grain and Milling Notes.

The Imperial Elevator Company has completed a new elevator at Gallegros, Ariz., which increased the grain storage capacity at that point to 100,000 bushels.

The Farmers' Elevator Company of La Riviere, Man., has had a very successful year. The financial results are a substantial dividend to the shareholders of 4 to 10 per cent.

The rate on wheat from Fort William to Montreal is quoted nominal at 4 1/2c. From Chicago to Buffalo, corn is 1 1/2c. From Winnipeg to New York by canal wheat, 4 1/2c; corn 3 1/2c and oats 2 1/2c. T. Gibbins, the appellant in the grain suit against a number of members of the Winnipeg Grain Exchange is withdrawing his claim for ownership in that body. He has notified the secretary, C. N. Bell to transfer his seat to V.

A statement has been issued showing the official crop prospects for Europe. Russia was up to a fortnight ago in winter wheat is a promising good in the southwest, comprising nearly all from the headwaters of the River to the German frontier, a small part of the Danube valley, and considerable stretches south and east to the Korna respectively. It is declared satisfactory in all the other wheat districts, except a few of the small districts around Khorkov, Nizhny Novgorod and on the right bank of the Dvina.

Railway and Traffic Matters.

Traffic receipts for the week ending August 4 were \$2,170,000, or \$73,000 for the same week a year ago.

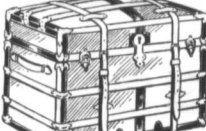
A contract has been let for the grading and paving of the Canadian Northern Railway from Swan River

H. LAMONTAGNE & CO'S LIMITED

Established 1869.

Wholesale Manufacturers and Exporters of

Fine Harness, Collars, Saddles, Horse Blankets, Trunks, Valises, Satchels, Travelling Bags, Moccasins, Fitted Uppers, Etc.



Importers of and Wholesale Dealers in Leather and Saddlery Hardware.

Balmoral Block, 1902 Notre Dame Street, MONTREAL.

Thunder Hill, a distance of 20 miles. The Kennel has the contract.

The Canadian Pacific Railway Company has made an agreement with its conductors and trainmen whereby the wage scale is advanced 15 per cent. Mackenzie, Mann & Co. propose to install a system of wireless telephony with stations at convenient points between Toronto and Port Arthur, in connection with the steamship service of the Canadian Northern Railway.

Hugh Sutherland, executive agent of the Canadian Northern Railway Company, which the company on Water street to cover the site of the old Manitoba Hotel. The main street front will be occupied by stores.

Work commenced on the new shops of the C. P. R. at Winnipeg last week. The engine house, which is located the quarters right on the ground and the work being rapidly completed and boarding camp in the vicinity.

The Canadian Northern Railway Company is advertising an attractive series of summer tours over its lines of the Pacific coast. These include a trip from that point to Duluth and from there by rail to St. Paul, Minneapolis, Detroit Lakes, Grand Forks, etc.

The grain growers of Killmerie, Man., at a meeting held last week passed a resolution favoring government construction and ownership of whatever railways are found to be necessary for the government to adopt this plan instead of entering into the proposed Grand Trunk scheme.

Movements of Business Men.

R. R. Gallagher, western manager for Greenfields Limited, wholesale dry goods, left Winnipeg last week for the east to order goods for next season.

G. V. Hastings, of the Lake of the Woods Milling Co., returned to Montreal on Monday. On Tuesday he went out on a trip through the country to inspect the proposed mill.

J. J. Philp, fire inspector for Manitoba, is now in Ontario where he has arranged to address the annual number of important fire sections on the possibilities for developing trade with the west. He will be in contact with the requirements of this market.

The Commercial Men.

Before the executive committee of the commercial travellers' association meeting at Toronto, last week, J. P. Lockhart, of Sydney, New South Wales, advocated an imperial association of commercial men for the purpose of discussing trade questions.

During the year ended June 30 last the Dominion government collected the following revenues: Customs, \$97,208,833; excise, \$10,204,500; public works and railways, \$7,351,000; miscellaneous, \$5,107,321. Total, \$120,071,654, or \$1,204,500,000 against \$117,332,810 in 1902. During the year the expenditures were \$48,018,700 as against \$47,882,162 in 1902.

FINANCIAL.

Winnipeg Bank Clearings.

Returns for the Winnipeg Clearing House for the week ending Thursday, the following: Week ending Aug. 30, 1903.....\$1,146,266 Corresponding week, 1902.....2,534,369 Corresponding week, 1901.....2,512,002

Financial Notes.

An attempt was made to rob the Morden branch of the Bank of Hamilton on Monday morning. The robbers were frightened away before they had succeeded in entering the building.

A representative of the Canadian Bank of Commerce at Dawson City states that the gold output from that district this season will amount to \$10,000,000.

A. H. Dickins, manager of the Bank of Ottawa at Portage la Prairie, is acting manager of the bank's branch at Winnipeg during Mr. Monk's absence in British Columbia.

A. S. Jarvis who has been managing the Indian Head branch of the Union Bank for some time is now manager at Calgary. He is succeeded at Indian Head by E. E. Code, formerly of the Winnipeg staff.

The Merchants' Bank of West Duluth, Minnesota, closed its doors on Friday last. President Smith in a statement said the failure was due to the failure of the Commercial Co. bank causing a run on his bank. He said he could not anticipate the possibility of the withdrawal and closed to protect all depositors as much as possible. This makes the fourth bank failure as the result of the wrong doing of E. E. Johnson, a trusted clerk, who misappropriated the Commercial Company's funds to the extent of \$45,000.

The Order of St. Luke, a large negro organization of the United States, the object of which is the alleviation of the sufferings of the colored population of the southern states, is said to be making an effort to send a negro colony in the Canadian west.

The Dominion department of trade and commerce has published an interesting paper on the development of the Empire, which is assembled at Montreal. The first item in the pamphlet shows the expansion of trade since 1871, three years after confederation. In 1871 the trade of Canada import and export was \$10,000,000, or 30 years later, in 1901, this has grown to \$380,000,167, while in the past two years it has increased to \$447,004, or almost half as much as it increased in the ten years between 1891 and 1901. The expansion of trade since 1871, the country was \$218,384,030. In per centage of growth the Canadian trade is higher by financial trade than that of the United States and by three times that of Great Britain.

RETAIL MERCHANTS IN MANITOBA AND N. W. T.

Benson's Enamel Starch

REDUCED FROM

3 00 Per Box of 40 lbs. **TO** **2 50** Per Box or 6 1/4. Package

FOR SALE BY ALL WINNIPEG AND WESTERN WHOLESALE GROCERS.

With Your Next Order have shipped a box of **BENSON'S ENAMEL**

E. NICHOLSON, WHOLESALE AGENT, WINNIPEG

SELL ONLY THE BEST

All Consumers substantiate our claim that



For Sale by all Winnipeg and Western Wholesale Grocers

Are the Best in Canada

E. NICHOLSON, WHOLESALE AGENT, WINNIPEG

Highest Grade British Make

"THE PREMIER" Waterproofs are guaranteed not to harden and to be thoroughly WATERPROOF.

"PREMIER" WATERPROOF AND SHOWERPROOF GARMENTS
Established 1872.
Standard of the World.

Prompt attention to Mail Orders.

Showrooms: 216 Portage Ave. Trust and Loan Building WINNIPEG.

Just a Few Staples

Order Quick to Ensure Prompt Delivery.

Fruit Jars and Rings.
Butter Tubs and Butter Ware.
Fly Pads and Paper.
Ice Cream Freezers.
Boss Washers and Wringers.

WALTER WOODS & CO.

Wholesale Brooms, Brushes, Baskets, Wooden Ware, Store Fixtures, etc. HAMILTON and WINNIPEG.

RAT PORTAGE LUMBER COMPANY

LIMITED

MANUFACTURERS OF . . .

LUMBER, LATH, SHINGLES, SASH, DOORS

AND ALL KINDS OF WOODWORK

Head Office and Mills at RAT PORTAGE, ONT.

WINNIPEG OFFICE, Room 53 Merchants Bank Building.

THE W. E. SANFORD MF'G CO., LTD. HAMILTON, ONT.

Wholesale **Clothing Manufacturers**

Offices and sample rooms in the Sanford block, Winnipeg, corner of Prince and Bannatyne streets, with a complete set of samples can always be seen.
Western representative—W. Dunlop, Geo. Shaw, A. McAllister.

Lalonde, Milord & Co.

WINNIPEG, MAN.

Manufacturers of

SASH DOORS SHOW CASES STORE AND BAR FITTINGS, Etc.

Offices and Mills, corner of King and Sutherland.

WE WANT.

Seneca Root

Don't sell before first wiring or writing for prices.
Largest exporters of Seneca in the West. Also dealers in—

H. Wool, Raw Furs, Etc.

Get your name on our mailing list and keep posted.

FRANK LIGHTCAP

Box 494, WINNIPEG, MAN.

T & B TOBACCO

Try the new furs. They are giving entire satisfaction. Pays the retailer a handsome profit.

THE GEO. E. TUCKETT & SON CO., LTD.

HAMILTON.

TEES & PERRSE Agents, Winnipeg



We are now in a position to supply any quantity of fresh Lake Winnipeg Fish and British Columbia Halibut and Salmon.

All Fish, Game, Poultry, etc., in season. Send in your wild orders.

W. J. GUEST

Wholesale Fish, Game, Poultry, Etc.

800 Main St., Winnipeg.

BUY YOUR

Crawford Peaches

NOW

\$1.50

Don't look for low prices this season as the crop is short.

THE **MCPHERSON FRUIT CO.**
LIMITED.

493 Main St., Winnipeg

Get Prices on

Air Tight Heaters Threshers' Supplies

Headquarters at
MARSHALL-WELLS CO.

WHOLESALE HARDWARE
WINNIPEG

Good Judges Always Ask for
WESTERN STAR BRAND
Hams, Bacon
Lard

Put Up by
The Western Packing Co.

OF CANADA, LTD.
Abattoir and Offices: Alexander Ave.
West.
WINNIPEG, MAN.

GREENSHIELDS LIMITED

Wholesale . . .

DRY GOODS
MEN'S FURNISHINGS
CARPETS, ETC.

Wholesale Sample Rooms:
412-414 McIntyre Block
Represented by—R. B. GALLAGHER &
M. NEWBY, N. A. C. RUSSELL,
J. E. WALKER.

"Fleur De Lis" Galvanized Iron

A warm favorite: wherever tried.
NOT a second quality.
Every sheet guaranteed.

JOHN LYSAGHT Limited
Makers, BRISTOL, ENG.

A. C. LESLIE & CO., Montreal
Managers Canadian Branch
E. H. BISSETT, Agent, Winnipeg.

FRUIT

NOW IN STOCK

Peaches, Plums, Pears, Apples, New
Potatoes, Melons, Oranges, Lemons,
Bananas, Tomatoes, Blueberries.

**THE IMPERIAL FRUIT
& PRODUCE CO. LTD.**

WINNIPEG, MAN.

Gloves and Mitts at Bargain Prices

1,000 dozen lined and unlined Threshers and working Gloves.
1,000 dozen assorted Mitts
We purchased these at a rate on the dollar and therefore can offer you bargains.
First come, first choice. Will express samples.

**87 Princess St.
Winnipeg.**

The Kilgour Rimer Co. Ltd.

Gowans, Kent & Co.

Importers and Wholesale
Dealers in all kinds of

**China
Glass and
Earthenware**

358 Main Street.
WINNIPEG.

FURS AND SENECA

HIDES AND DEERSKINS

Special prices for fine winter-caught lots of furs. We are paying 60c lb. delivered in Minneapolis, for good, clean, thoroughly dry skins; a 5c for poor. Freight Winnipeg to Minneapolis \$1.35 per cwt.

McMILLAN FUR AND WOOL COMPANY

200-212 FIRST AVE., NORTH, MINNEAPOLIS, MINN.

Write for circulars.

Headquarters for

**METAL SHINGLES
SIDINGS
CEILINGS
FURNACES
STOVES**

Write for Catalogue and Prices.

CLARE & BROCKEST
WINNIPEG.

Western Agents for
CLARE BROS. & CO.
Metal Shingle & Siding Co., Preston, Ont.

DREWRY'S

"REFINED ALE"

"Which sparkles like Champagne,"
the standard by which others are judged.
Always the same; purity guaranteed.
Flavor most pleasant. As a table sherry
cannot be excelled. Bottled in half-pint
for family use.

E. L. DREWRY

Manufacturer and Importer.
Winnipeg.



—CAR—
ONTARIO BASKET

**TOMATOES
PEARS
PLUMS
CRAB APPLES**

DUE 24TH

**Bright
& Johnston**
WINNIPEG.

Senega Root

WANTED

We pay highest market prices and can use any quantity. Send us a trial shipment. If you have any hides to offer write or wire us.

North West Hide Company

BOX 615

278 KUPERT STREET

MANITOBA.

Mason & Hinch and J. H. McLean & Co., piano dealers, have opened branches at Brandon.

Seizing Bros, formerly of Montreal, are opening in clothing and boots and shoes at Minnedosa.

J. W. Joslin has sold his harness business at Deloraine to W. L. Rowatt, formerly of North Dakota.

Jos. Taylor has sold his drug business at Fortage to W. A. Vrooman, formerly of Winnipeg.

The ratepayers of St. Boniface have given a favorable vote upon a by-law to exempt a new lined oil mill from taxation.

Fleming & Sons, druggists, Brandon, have dissolved partnership. The business will be continued by J. W. Fleming.

A committee of the Winnipeg city council which has been working upon the question of a municipal telephone system is expected to report shortly.

Renewed interest is being taken in the coal deposits of the Porcupine Basin in the Swan River country. Steps are now being taken to have the coal lands explored.

Letters patent have been issued incorporating J. A. Schen, of Frazee, Minn., De Witt Nelson, Tinsak, Minn., E. D. Knight, W. D. Ferguson, and R. Ferguson, of Winnipeg, as "The Safety Nut Lock Co.," with a capital stock of \$100,000.

The freight repair shops of the C. P. at Winnipeg were destroyed by fire on Saturday night last, together with a number of box cars, one passenger coach, a snowplough and some lumber. The loss amounted to \$20,000.

Letters patent have been issued incorporating J. A. Schen, of Frazee, Minn., De Witt Nelson, Tinsak, Minn., E. D. Knight, W. D. Ferguson, and R. Ferguson, of Winnipeg, as "The Safety Nut Lock Co.," with a capital stock of \$100,000.

The lined oil mill and elevator to be established in St. Boniface will be located east of the Seine river at a point where shipping facilities, afforded by the C. P. R. and C. N. R., can be taken advantage of. St. Paul people are behind the enterprise.

The Painters and Decorators' Union, of Winnipeg has passed a resolution to the effect that on and after September 1 no member shall be allowed to work with non-union men. This is expected to produce trouble, as there are a number of non-union men employed in the city.

Notice is given that letters patent have been issued incorporating J. A. Henderson, J. Selby Henderson and Bob Henderson, of Winnipeg, and J. B. Henderson and C. E. J. Henderson, of Vancouver, under the corporate name of Henderson Brothers Ltd., with a capital stock of \$20,000.

The Voice Publishing Co., of Winnipeg, has issued a neat trade union pocket directory, replete with information with regard to trade unions in the city, giving names of all the officers of the unions, and delegates to the

trades council and addresses, places and dates of meetings for six months.

H. A. Wise, who has been engaged in the drug business at Winnipeg, with premises at 205 McDermott avenue, gives notice that he has disposed of his interest in that business. He will open a drug store in the McIntyre block under the style, H. A. Wise & Co. Business has been commenced temporarily on Portage avenue.

At the Winnipeg city council meeting on Monday evening, a proposition from The Great Falls Power Company to supply electric power to the city will be considered. The company offers to furnish 10,000 horse power to the city within two years, if the council will take one-quarter of this at an annual rate of \$50 per h.p. A ten year monopoly is asked for.

An advance equal to ten per cent. has been granted to employees in the C. P. R. shops at Winnipeg. This is the result of negotiations between the company and the men during the last few weeks. The raise takes effect on September 1. The machinists will now be paid as high as 32½ cents per hour. The classes grading as less skilled will receive all round a increase of approximately 1½ cents per hour.

ASINIBOIA.

J. F. Scott has bought the drug business of Dr. Hunt, at Indian Head.

L. M. Scott is taking over the hardware business of B. Burke at Carnduff and will conduct it in future.

T. Hillard, proprietor of the Queen's hotel at Qu'Appelle avenue has sold to E. G. Walper, of Indian Head.

A cravens house has been opened at Pen'Archiele, with F. Sexton, officer in charge. This point is south of Medicine Hat near the boundary.

Douglas, Lacey & Co., bankers, brokers, etc., New York, have opened a branch office in Regina and have appointed John T. Dawson as manager for the Territories.

G. K. Smith, hardware merchant, Moose Jaw, has made large improvements in his premises in town. He has also improved his tin shop by the addition of new machinery.

The Territorial Sheep Breeders' Association will hold a sale this year at Maple Creek on September 26. This is the date of the Maple Creek Fair. The sales will be conducted on the same terms as the Medicine Hat sale of last year.

ALBERTA.

The Calgary Cattle Company has opened a branch butcher shop at Westaskin.

Thos. Gaddes has sold his drug business at Idleness, to F. E. Curry, formerly of Calgary.

For May the net earnings of the Calgary and Edmonton railway were \$28,000, or \$11,300 more than for the same period last year, making from January 1 to May 21 \$164,100, or \$13,300 less.

The Edmonton Bulletin says that a representative of English capital has arrived there on his way to the Athabasca river to examine the mineral deposits of that region with a view to investment.

SASKATCHEWAN.

The Barr colonists, of Hafford district, are making ample preparations for the coming winter. They have about 200 houses up and are equipping them with the necessary furniture and conveniences.

NORTHWESTERN ONTARIO.

The Mikado Gold Mining Co., of Lat Portage, has been reorganized by the English shareholders and work will resume on Sept. 1.

The Hudson's Bay Company has the contract for supplying the survey camps of the Grand Trunk Pacific route along the route in Northwestern Ontario. Supply depots have been established at a number of points.

The Crown Point mine on Shoal Lake, near the Mikado, has been purchased by a Cincinnati company which has been organized as the Black Cat Gold Mining Company, and the property will hereafter be known as the Black Cat mine. The company is said to be well supplied with funds and ready to work the mine.

THE MERCHANTS BOOKS.

Minneapolis Commercial Bulletin:

In past articles, the several features that had to go to make up the equipment of the retailer's office, have been considered in a general way, without any attempt at specializing or fitting to the individual business. The perfect system that will produce results at a minimum of time and labor. Too many dealers labor under a wrong impression when considering the adoption of new systems of accounting. So much is heard nowadays about labor saving devices and systems that one may be pardoned for imagining that a particular system of keeping sales accounts will prove the panacea for all the ills of the business. As a matter of fact, the dealer should be willing to give even more time, and attention to his office, if by so doing he can increase the efficiency of his system and thereby derive better returns. What will do for one merchant will not do for all. So two men will do the same thing in exactly the same way. And for this reason it becomes apparent that each store must be considered separately and such a system devised for it, as will be within reach of the proprietor's knowledge of accounts. The set of books that will apply to a small hardware store, will not fill the bill, when put into a general store.

Hundreds of merchants have entered business life without any previous experience in keeping accounts, and they can hardly be expected to know the ins and outs of the science which is fast becoming recognized as equal in rank with law and medicine and other professions. A merchant engaged in the retail hardware business, may add some new line that requires an entire change of method to handle it successfully. As a rule, he does not alter his plans in the least but goes on in the same old way, never knowing where he is at. When the wholesaler takes up a new line or creates a department, he at once modifies his accounting to cover the changes, and enables him to know whether the venture is profitable or not.

merchant may sell \$25,000 per year and clear \$2,000; another will make as much on \$10,000 sales. As sales increase, the profit is usually made greater; but in very many instances the dealer will allow his expense account to run up to such a point that he will net results. When times are good an business brisk, it is natural to pay more attention to the details of the net result. Your next door neighbor may be selling more goods than you are, but he may be making less on credit, but it is vastly more important that you should know to whom you are selling and that the risk is well chosen. Goods on the shelves are better than poor accounts on the books. One will satisfy your creditors, the others are a monument to your recklessness and lack of foresight.

The waiting game is often the winning one. You may be able to paint a good picture of your prospects for the edification of your creditors, but ten chances to one, you are deceiving yourself. You may be sure that you will of course you do not do it intentionally, for you have applied an intricate system of guess work and made your estimate so and so. Your stock inventories "so much" three years ago, and to-day it is about the same. You have not a "so much" of your accounts receivable, and you include every item you can rake and scrape, amounting to "so much" and you owe about "so much," therefore you are worth net about \$10,000. The wholesaler cuts in and rates you at three to five thousand and is nearer right than you imagine. And why do he scale down your careful estimate? Because his experience has taught him that the retail merchant is sadly deficient in methods whereby he can determine how he stands. We are all looking for the best of it, and the retailer has a certain pride in putting the figures "high enough," in estimating his stock at the outside value and his obligations at what they will be, when he has paid some bills out of cash to be collected within thirty days or so. "The books" haven't been posted recently so he is justified in making a conservative estimate. What a satisfactory condition it will be when the country retailer can present a statement that will merit the confidence and respect of the credit men's association. It can be done, but not by the office set of books. A thorough overhauling and such a system devised and installed, as will produce the truth. Eliminate the guess work, keep the records up to date and in proper form and devote all the time to the necessary and good work that will pay in the long run. You may work a little harder, may spend a little money to get the improvement needed, but it is an investment well made.

The man with the wooden leg was swimming boldly through the waters beyond the life line. A hungry shark beneath the surface saw him and swam silently to where he was splashing about. With a quick gulp the shark took off one of his legs—swam to the surface, and with its tail and ejecting the splinters from its mouth, the shark hurried away, growling.

"That's the second time this year we've been up against this new-fangled breakfast food."—Judge.

Display Fixtures

As the season for the FALL TRADE nears we beg to announce to our friends and customers of the N. W. T. and British Columbia, that we carry in stock a complete line of display fixtures, including Wax Figures and puppets, March Forms, Tricollors, Single Mirrors, Glass Counters and Show Cases, Glass and Rubber Goods, Stools, Clock Racks, and Shoulder Hangers, etc., etc. Write for our large Catalogue and prices, and order at once for prompt delivery.

CLATWORTHY & CO

48 Richmond Street, W.
TORONTO, ONT.

KIRK'S PATENT DISPLAY RACK.

We have the sole right to manufacture and sell this popular Fixture. Thousands in use. Write for special catalogue and prices.

THE BUSINESS SITUATION

Winnipeg, August 22.

Business is moderately active and without special feature. Fall goods are moving out in considerable quantities, it is engaging most of the attention of wholesale people. Orders for staple lines are more numerous and much larger than at this time in previous years. There is not, however, the pressure for getting ready to merchandise the business situation a few weeks hence when the fall trade is on. In the meantime many business men are getting a much needed vacation. Values are steady in a wholesale way and there are not many changes. A 7 1/2 per cent. advance in the price of woodenware is a feature of the market. Harvesting operations are keeping the farmer busy and there is not much doing in the country towns at the moment. Traffic is being handled in all departments. Railway traffic is heavy, especially in the passenger department. Money is steady at 6 to 7 per cent for mercantile loans. The funds to move the crop are now ready.

WINNIPEG MARKETS

Winnipeg, August 22.

(All quotations for quantities are wholesale for such quantities as are usually taken by retailers and do not include the usual reductions on large quantities, and to cash discounts.)

BINDER TWINE.

There is no change in the situation. Twine is plentiful and the market easy. We quote: Jute, per pound, 8 1/2c; American (a flax twine), 10 1/2c; steel, 10 1/2c; standard, 10 1/2c; manila, 15 1/2c; 1 1/4c; manila, 1 1/2c; 1 1/2c; manila, 1 1/2c; all f.o.b. Chicago.

BUILDING MATERIAL.

We quote: Brick, \$9.50 to \$10 per thousand; rubble stone, \$4.50 per cord; footings, \$5.50 per cord f.o.b. at point of shipment; 2x4s, \$12.00 per bush, f.o.b. point of shipment.

CURED MEATS.

We quote: Hams, sugar cured, 14 1/2 to 14 3/4c; breakfast, 14 1/2c; breakfast bacon, 14 1/2c; hams, 9 1/2c; dried rail, 11 1/2c; cooked hams, 2 1/2c; dry salt long clear, 1 1/2c; smoked long clear, 1 1/2c; dry salt shoulders, 9 1/2c; boneless hams, 12c; pure lard, in 20-lb. pails, 12 1/2c; 50-lb. pails, \$2.20; 5-lb. tins, in cases, \$2.00; 5-lb. tins, \$0.55; 10-lb. tins, \$0.45; compound lard in 20-lb. pails, 11 1/2c; barrel pork, veal, in cases, \$2.00; pork sausage, \$c; Bologna, 7 1/2c; pickled pigs feet, in kits, 21 1/2c; sausage castings, 30 to 35c.

FUEL.

Orders for winter supplies are beginning to plenty. It is expected that there will be offers of Pennsylvania coal at the head of the lakes by the end of the navigation closes, although at the moment stocks there are almost none. We quote: Pennsylvania anthracite, 10c; egg, stone, and No. 1 nut, \$11.50 per bush, delivered, retail, American bituminous, \$5 per ton; Crown's No. 1, \$10.00 cord, \$9 per ton; Souris lignite, \$4.75 per ton; run of the mine in carlots, \$1.60; screenings, \$1.50; 10c; 10c; 10c; lots on track is quoted at the following prices: Pamaron, per cord, \$4.75; Jack pine, \$4.00; wood, \$2.50.

GREEN FRUITS.

New Ontario small fruits are now in the market. California and Washington stock is also plentiful. Prices are lower for these lines than for the old. We quote: Oranges, \$4.50 to \$5.00; lemons, \$5.50 to \$6.00; apples, in bins, \$6; green apples, \$4.50; Red Eye apples, in boxes, \$1.00; Ontario plums, \$1.00; baskets, \$1.00; pears, \$1.00; Washington pears, \$2.75 to \$3.00; California plums, \$1.75 to \$2.00; fancy, \$2.25; Crawford's Bluffs, \$2.50; peaches, \$2.25; blueberries, \$c per bush; raspberries, \$2.75 per bunch; watermelons, per dozen, \$5.00; cocoanuts, \$c per dozen; dates, 6c per bunch; figs, fancy, \$1.50; \$1.50 to \$2.75 per box; maple syrup, \$1.50 per pound; maple syrup, 1-gallon tins, \$2.00 per dozen; molasses, \$1.50; quarter-gallons, \$5.50; honey, strained,

5-lb. tins, 65c; 10-lb. tins, \$1.20; 00-lb. tins, 11c per lb.; Ontario apple cider, 15c; gallons, 70c; walnuts, 15c; galmuts, 15c; walnuts, 15c; almonds, 15c; galmuts, 15c; almonds, 15c; peanuts, 12 to 14c; 12c.

GROCERIES.

The market is steady and changes are not numerous. Some lines of new canned goods are in, among them being peas. The market has not had a failure this year and prices are now 10 to 15 per cent. higher. Some packers have cut prices on peas and strawberries are now arriving and prices for syrup goods will range from \$5.50 to \$7.00 per bush. Apples are at \$3.50 to \$3.65. Prices for tomatoes and corn are not yet fixed. We expect to have them for our next issue. Although the run of salmon has somewhat improved this week, the pack will unquestionably be below the average, as there is not now enough time left to bring the pack up to the average. Prices of beans are steady with drawn by nearly all packers and at present writing it is impossible to tell what they will be. The market for coffee is lower and we now quote 7 1/2 to 7 3/4c for Java. New arrivals of coffee are now quoted at 7 1/2c to 7 3/4c higher than opening—ices owing to short supply. Coffee beans are worth 11 1/2c and choice to 12 1/2c. Other lines of California fruits are unchanged. The market for apples has advanced 7 1/2 per cent. to take effect at once. The market for milk and milk feeds still continues and it is not likely to change as these goods are all picked up at the market. The market for wheat held by the buyers. Winnipeg jobbing prices will be our next page.

RAW FURS.

Prices have not changed since we last wrote. We quote: Beaver, prime, \$1.00; bear, black, small, \$5.00 to \$10.00; bear, black, middle, \$10 to \$15; bear, black, large, \$15 to \$20; beaver, small, \$5 to \$10; middling, \$10 to \$15; large, \$15 to \$20; beaver, \$15 to \$20; silver, \$10 to \$20; fox, \$5 to \$10; marten, \$10 to \$15; marten, large, \$15 to \$20; muskrat, winter, \$4 to \$12; skunk, \$5 to \$15; wolf, timber, \$1.50 to \$3; wolf, prairie, \$2 to \$3; rabbit, \$2 to \$4. The above prices are those obtained in Winnipeg for prime skins only.

SCRAP.

The movement is light. We quote: No. 1 cast iron, free from wrought and mill scale, \$14 to \$15; No. 2, \$12 to \$13; wrought iron scrap, \$5 per ton; heavy copper and copper wire, 1 1/2c per pound; brass, 1 1/2c per pound; red brass, \$c; yellow brass, 5c per pound; lead pipe or tea lead, 2c per pound; rags, cotton mixed, 5c per 100 pounds; rubbers, free from rivets, buckles and articles, 4 1/2c per pound; bones, clean, dry and bleached, \$2 to \$6 per ton; bottles, quarts, 25c per dozen.

GRAIN AND PRODUCE.

WHEAT—The recent advance in the wheat markets reached its highest point on Saturday, August 21, when it in Minneapolis sold up to 102c per bushel, and the September option was at 101c. The market has been very strong feeling has prevailed and although the markets are still quite strong cash wheat in Minneapolis has advanced 10c to 14c and the September option is at 101c. The market is still new wheat is being sold, as old stocks are at an extreme low. Some mills in Minneapolis have shut down temporarily for want of wheat. Farmers in the States cannot get back their winter crop and primary receipts are still running about 50 per cent. less than last year. The market is very tight every small. The probability keeps ever that as the more northerly sections of the wheat crop are harvested for market receipts will increase. The export trade does not show much interest. European merchants would take a good deal of American wheat if prices were somewhat lower than they are. They are being supplied from Russia, India and the Argentine at lower prices than are being offered here. The market for oats is very advanced in the Dakotas and Minnesota, and in the south farmers are cutting and marketing wheat seedling. In Manitoba cutting is now general and by another week with favorable weather over two-

'thirds of the crop would be cut. A great improvement has taken place in the Manitoba crop in all sections, especially in the western and southwestern sections, and unless very damaged by frost, it is expected before the all cut the aggregate yield will easily go beyond 60,000,000 bush. The quality of the crop is very fine. The weather in western Canada has not been so favorable recently for harvesting, there being too much rain and too much wind. It is expected this year, which may prevent any demand from that country, but there has been a great deal of interest in the prospect is for a fair demand for flour from that island. Last week the visible supply decreased \$4,100 bush, compared to a decrease of 1,500,000 bush, last year. The world's shipments were 8,515,000 bush, against 7,504,000 bush, last year. The world's visible supply, according to Bradstreet's increased 2,420,000 bush, against an increase of only 259,000 bush, last year.

Manitoba wheat in this market has not been, but against a crop of 1910 is almost all cleaned up. Last Saturday the market for flour delivered of first quality was 70c. The market is an excitement owing to some parties being short and there is a great deal also excitement in outside markets. Spot 1 hard was sold as high as 93 1/2c and 2 hard as high as 88 1/2c. The market has been the highest price for 1 hard spot or August delivery. Quite a fair amount of wheat is being ordered for September-October delivery at 83 1/2c to 84 1/2c and 82 1/2c to 82 1/2c 1 north in store. Fort William, Arthur, and these are the prices prevailing at the close of business yesterday. 1 1/2 northern, 82c; 2 northern, 80c to 81c; 3c, 78c. There are practically no buyers in the market for grades under No. 1. The market for flour is nominal at 66c in store Fort William.

FLOUR—The recent advance in wheat has had a hardening effect upon the flour market and millers have contemplated a rise in the price of flour. The market is again easier at time of writing, this may not transpire. We quote: No. 1, \$2.00; No. 2, \$1.85; No. 3, \$1.70; XXX, \$1.35. The market is subject to usual trade discounts.

GRAIN—The regular price for bran is now 41c per bush, and the price for 18 per ton in bulk, delivered to the mill, is 10c.

GROUND FEED—We quote: Oat chop, \$22 per ton, delivered to the mill; wheat chop, \$18.00; mixed barley chop, \$18.00; screening, \$12; oat cake, \$27 per ton. The market is very tight doing in the oat market. New buyers are paying 32c per bush for carlots of No. 1 white, 30c per bush, and 30c for 2 white. Feed grade, 28c to 30c. Fort William No. 1 white oats, 31c per bush; No. 2 white, 30 1/2c.

BARLEY—shippers are quoting \$8 per bush, against \$7.75 to \$8 for feed, in store. Fort William. Local merchants would pay 32c to 34c for carlots on the street. The market is about 1c more on the track.

FLAXSEED—about 91c per bushel for carlots on the street. The market at Winnipeg \$0.91 is quoted for good fax.

ROLLED OATS—market is steady at last week's advance. We quote: Fresh baked, in carlots, on track, \$8 to \$9 per bush; on the street, \$10 to \$11 per ton.

ROLLED OATS—Prices are \$1.75 per bush, against \$1.70 per bush, \$1.85 for jobbing quantities. Standard and granulated oatmeal is worth \$2.40 per bush.

VEGETABLES—New potatoes are becoming plentiful and the market is steady. We quote: New potatoes, 50c per bush; parsnips, 15c per bush; parsley, 15c per dozen bushes; peas, 15c per dozen bushes; beans, 25c per bush; celery, 20c per dozen bunches; cucumbers, 20c per dozen; mint, 15c per dozen bunches; Egyptian onions, 2c per dozen bunches; tomatoes in baskets, 10c to 1 1/2c; rhubarb, 75c to 1 1/2c; beets, 15c; cauliflower, 75c to 1 1/2c.

POULTRY—We quote: Spring chickens, per pair, 40 to 60c; footed, 40 to 60c; 2, 5 to 5 1/2c; No. 3, 4 to 4 1/2c; 4, 3 to 3 1/2c; 5, 2 to 2 1/2c; 6, 1 1/2 to 2 1/2c; 7, 1 1/2 to 2 1/2c; 8, 1 1/2 to 2 1/2c; 9, 1 1/2 to 2 1/2c; 10, 1 1/2 to 2 1/2c; 11, 1 1/2 to 2 1/2c; 12, 1 1/2 to 2 1/2c; 13, 1 1/2 to 2 1/2c; 14, 1 1/2 to 2 1/2c; 15, 1 1/2 to 2 1/2c; 16, 1 1/2 to 2 1/2c; 17, 1 1/2 to 2 1/2c; 18, 1 1/2 to 2 1/2c; 19, 1 1/2 to 2 1/2c; 20, 1 1/2 to 2 1/2c; 21, 1 1/2 to 2 1/2c; 22, 1 1/2 to 2 1/2c; 23, 1 1/2 to 2 1/2c; 24, 1 1/2 to 2 1/2c; 25, 1 1/2 to 2 1/2c; 26, 1 1/2 to 2 1/2c; 27, 1 1/2 to 2 1/2c; 28, 1 1/2 to 2 1/2c; 29, 1 1/2 to 2 1/2c; 30, 1 1/2 to 2 1/2c; 31, 1 1/2 to 2 1/2c; 32, 1 1/2 to 2 1/2c; 33, 1 1/2 to 2 1/2c; 34, 1 1/2 to 2 1/2c; 35, 1 1/2 to 2 1/2c; 36, 1 1/2 to 2 1/2c; 37, 1 1/2 to 2 1/2c; 38, 1 1/2 to 2 1/2c; 39, 1 1/2 to 2 1/2c; 40, 1 1/2 to 2 1/2c; 41, 1 1/2 to 2 1/2c; 42, 1 1/2 to 2 1/2c; 43, 1 1/2 to 2 1/2c; 44, 1 1/2 to 2 1/2c; 45, 1 1/2 to 2 1/2c; 46, 1 1/2 to 2 1/2c; 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British Columbia OFFICE OF THE COMMERCIAL

VANCOUVER BUSINESS REVIEW.

Business in British Columbia continues active and collections are good... The recent strike among the woodworkers does not seem to have interfered with building operations.

As regards the local market there are but few changes. In groceries advanced regarding the corn crop are unpopular. Tomatoes are looking well.

Two logging firms have failed as a result of the dull times in the logging business.

The season for business it is too late to enter high up in the councils of the province... The dam was built the salmon could not get up the stream.

PRICES AT VANCOUVER.

- Wheat - Manitoba, 82c per ton. Flour - Manitoba, 82c per barrel. Rice - 100 lb sack, \$1.50. Beans - 100 lb sack, \$1.50.

- Flour - Manitoba, 82c per ton. Flour - 100 lb sack, \$1.50. Beans - 100 lb sack, \$1.50. Corn - 100 lb sack, \$1.50.

B. C. Business Notes.

N. Hanson is building a hotel at Morrissey Mines to be called The Miners' Hotel. T. S. McPherson, proctor, Nelson, has opened a branch at Poplar Creek, a new place.

The Boundary Creek mines are now shipping 2,000 tons of ore per day. Six properties are shipping.

The steamer Princess Victoria, the new annual company, has operated a large logging business for several years.

The following new companies have been incorporated: The Fraser Creek Gold, Copper Mining Company, Limited.

The Great Northern is building a number of small lines which will make a sort of network over the rich farming section of the Fraser valley.

CANADA'S AMBITION.

Liverpool Journal of Commerce: Canada is ambitiously inclined to ward having, even if she has to pay for it a shipbuilding industry.

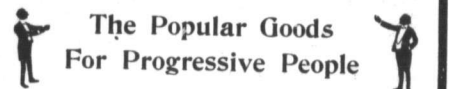
According to statistics compiled by the publishers of Henderson's directory for British Columbia, just issued, the population of Vancouver is 23,000.

The annual provincial exhibition of British Columbia is to be held at Victoria, on October 6 to 10. This event is under the patronage of the provincial government and of the city of Victoria.

The H. Higgins who has operated a large logging business for several years, has resigned.

The iron and steel industry in the Dominion, the laying of keels, the bending of frames, and the rivetting of ships will follow as a consequence.

No. 1 beef hides are now selling at 9c per pound in Montreal. The Inglenook is the name of a weekly magazine published at Elgin, Illinois.



The Popular Goods For Progressive People

Our Metallic Ceilings and Walls give the acme of perfection at moderate cost... Made by The Metallic Roofing Co., Limited, Toronto.

THOS. BLACK 431 BANNATYNE AVE. WINNIPEG. Advertisement for a building materials company.

STATISTICAL WHEAT REPORT.

WHEAT IN CANADA. Stocks of wheat in Canada at principal points of accumulation are reported as follows:

Table with columns: Location, Bushels. Rows include Montreal, Port Harbor, Ont., Kingston, York, Port William, Port Arthur and Keweenaw, Winnipeg, Manitoba elevators, Total Aug 8, Total previous week, Total a year ago.

HEADSTREET'S REPORT OF STOCKS.

Total stocks of wheat in the United States and Canada, east of the Rocky Mountains, as reported by Headstreet's Aug 8, were 21,822,000 bushels, as against 21,486,000 bushels the previous week.

THE VISIBLE SUPPLY.

The Chicago visible supply statement of stocks in the United States and Canada, east of the Rocky Mountains for the week ending August 15, was 12,538,000 bushels, being a decrease of 50,000 bushels for the week.

STOCKS OF OATS AND CORN.

The visible supply of oats in the United States and Canada, east of the Rocky Mountains of 40,000 bushels, compared with 1,521,000 bushels a year ago. The visible supply of corn is 4,620,000 bushels, compared with 43,000 bushels a year ago, according to the Chicago statement.

WORLD'S WHEAT STOCKS.

Stocks of wheat in America and Europe and about for Europe Aug 1 in each year for a series of years, were as follows—Headstreet's report:

Table with columns: Year, Bushels. Rows range from 1903 to 1908.

WHEAT MOVEMENT.

The following table gives the receipts of wheat at the four principal United States spring wheat markets, from the beginning of the crop movement, Aug. 1, 1903, to date, compared with the same period of last year.

Table with columns: Location, This crop, Last crop. Rows include Minneapolis, Milwaukee, Chicago, Total.

WESTERN GRAIN STOCKS.

Table with columns: Location, Bushels. Rows include Fort Arthur, Keweenaw, Winnipeg and Interior, Canada, Detroit, Kansas City, Total.

WNIPEG GRAIN INSPECTION.

During the week ending Aug. 1, there were inspected at Winnipeg 27 cars of grain, compared with the following:

Table with columns: Class, Cars. Rows include Hard, Northern, Southern, Softest 1, Total, Outside, No. 1, No. 2, No. 3, No. 4, No. 5, No. 6, No. 7, No. 8, No. 9, No. 10, No. 11, No. 12, No. 13, No. 14, No. 15, No. 16, No. 17, No. 18, No. 19, No. 20, No. 21, No. 22, No. 23, No. 24, No. 25, No. 26, No. 27.

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Some of the European hotels are introducing a novelty by furnishing each guest with an arrival with a pair of paper slippers, and the plan is expected to contribute largely toward the cleanliness of the hostesses.

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CHICAGO BOARD PRICES.

Following are the figures at which the Chicago market closed on each day of the week:

Table with columns: Wheat, Sept, Dec, Mar. Rows include Saturday, August 15, Monday, Tuesday, Wednesday, Thursday, Friday, Corn, Saturday, August 15, Monday, Tuesday, Wednesday, Thursday, Friday.

MINNEAPOLIS WHEAT.

Table with columns: Saturday, August 15, Monday, Tuesday, Wednesday, Thursday, Friday. Rows include a week ago Sept. option closed at 87 1/2¢, Dec. 60¢, May 60¢.

DULUTH WHEAT.

Table with columns: Saturday, August 15, Monday, Tuesday, Wednesday, Thursday, Friday. Rows include a week ago Sept. option closed at 85 1/2¢, each 1 hard, 50¢. A year ago Sept. option closed at 81 1/2¢, Dec. 46¢, May 67¢.

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GROCERIES.

Prices to retail dealers for ordinary lots, with usual discounts for cash or large lots.

CANNED GOODS

Table listing various canned goods such as Apples, Peaches, Corn, Beans, etc., with prices per case.

FRUIT

Table listing various fruits like Apples, Peaches, Plums, etc., with prices per bushel or box.

CANNED MEATS

Table listing various canned meats like Corn beef, Ham, etc., with prices per case.

CHICKEN

Table listing various chicken products like Chicken, Turkey, etc., with prices per case.

CHICKENS

Table listing various chicken breeds like Split bro, Pearl, etc., with prices per pair.

EGGS

Table listing various egg products like Rice, Beans, etc., with prices per bushel.

CIGARETTES

Table listing various cigarette brands like Old Judge, Sweet Caporal, etc., with prices per M.

CIGARETTES

Table listing various cigarette brands like Currents, Filigras, etc., with prices per M.

EVAPORATED FRUITS

Table listing various evaporated fruits like Peaches, Apples, etc., with prices per bushel.

FRUIT

Prices to retail dealers for ordinary lots, with usual discounts for cash or large lots.

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Table listing various canned goods such as Apples, Peaches, Corn, Beans, etc., with prices per case.

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Table listing various cigarette brands like Currents, Filigras, etc., with prices per M.

EVAPORATED FRUITS

Table listing various evaporated fruits like Peaches, Apples, etc., with prices per bushel.

SMOKING

Prices to retail dealers for ordinary lots, with usual discounts for cash or large lots.

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Table listing various wooden ware items like Pauls, wire hoops, etc., with prices per dozen.

BROOMS

Table listing various broom types like Extra O.K. Parlor brooms, etc., with prices per dozen.

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Following are prices for parcel lots, with usual reductions for unbroken packages.

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PRODUCTION OF ASBESTOS IN 1902.

The production of asbestos in the United States in 1902, according to the report of Dr. Joseph Hyde Pratt to the United States Geological Survey, now in the press, was 1,005 short tons, valued at \$18,200, chiefly from the mines at Silt Mountain, White County, Georgia. The production of asbestos in the United States has never exceeded 1,200 tons per annum, and when these figures are compared with the amount of asbestos imported, which is almost entirely of the chrysotile variety, it will be appreciated how large is the demand for this variety. The total value of the asbestos in 1902 was \$762,432, as compared with \$491,828 in 1901, and \$355,951 in 1900, and with \$312,068 in 1899, an increase of over 100 per cent. in the four years. Nearly all the asbestos imported into the United States is obtained from the province of Quebec, Canada. The value of the Canadian production in 1902 was \$1,184,215, as compared with \$1,186,434 in 1901, with \$763,431 in 1900 and with \$465,849 in 1899, an increase of about 240 per cent. in the four years.

Sidney, August 15.—The electrical storm on Sunday night, accompanied with hail and rain, did considerable damage to grain crop and north of Sidney. Among the heavy losses north were Mr. George Moffat, known as the Wheat King, and Mr. W. M. Ford. East Mr. D. M. Alton Campbell and others suffered. Cutting is general this week and by the end of it about half of the wheat will be cut and a good many oats.

Vertical text on the right edge of the page, including 'CA', 'The', 'Firm', 'The', 'T', 'W. C.', 'There', 'A', 'CHAR', 'P.E.', 'J.', 'ORD', 'FAU', 'Specia', 'of Cons', 'respon', 'O. B.', 'CA', 'Ides', '120-122', 'Pam', 'The', 'Grande', 'Grande'.

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(Signed) J. B. KETCHEN,
Supt. Dentoria Park Farm.

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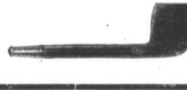


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THE COST OF ASSET CURRENCY IN CANADA.

The following expert opinion upon this subject was written for *The Bankers' Magazine* of New York by H. P. M. Eckhardt of the Merchants' Bank of Canada.

In any discussion that has for its subject the advisability of a change in the currency system of a great nation it is particularly desirable that a most liberal account be taken of the expenses and drawbacks likely to be met with in connection with the innovations that are proposed.

This paper has a two-fold object: it is proposed to give, first, a rough summary of the not quite so well-known expenses incidental to the maintenance of the Canadian bank-note circulation; and then to show that note issue against assets will earn its full profits only when associated with a system of branch banks, and to give some reasons why it appears to the writer that the redemption and removal of superfluous currency issues, which is so necessary to healthful working, might not proceed in the United States with the automatic promptitude that obtains in Canada.

In a general way, the Canadian public has the idea that apart from a small proportionate cash reserve, the banks loan out the amount of their note circulation at something like five or six per cent per annum, the only charge against these profits being the cost of the printing of the notes. Other expenses properly chargeable against the profits of note circulation are: extra transportation costs, and salaries for extra work.

To create a vacuum for its own notes to fill every branch bank collects and sends in for redemption all the notes of other banks on which it can lay its hands. For branches outside of the reserve cities there is here the expense of continually shipping these notes to a point where redemption will be made and a loss of interest until the funds are actually collected from the respective issuing banks. The branches of a bank which are always

shipping in sundries must be supplied in return with the bank's own notes. There is, therefore, going on all the time in Canada a cross flow of currency—notes coming into the centres for redemption; with others exactly similar going out to their places. The cost of this cross-flow is an expense peculiar to the asset currency system. It sometimes happens that this double transportation cost is incurred for the sake of a note circulation lasting only a couple of days. In a great many instances, however, when the notes issued by one branch wander far afield they drift into the territory of a second branch; when this occurs, economies in transportation are often effected.

It is not intended here to draw the inference that these and other expenses outweigh the profits derived from the Canadian bank-note circulation; the fact that the business, with its attendant expenses is vigorously pushed to the limits authorized is proof to the contrary. The branch manager's incentive in actively withdrawing from circulation the notes of other banks and replacing them with those of his own, is to get credit with his head office for being influential in increasing the bank's circulation. Diligence and zeal exercised in this direction are noticed and rewarded promptly, just as the same qualities are rewarded when through their employment the bank's deposits are increased or its loans extended.

In Canada, then, there is direct profit derived by each bank from the process of withdrawing from circulation the notes of its competitors. This point should be noticed; it will be referred to later.

As to the exact proportion of these transportation expenses deserving the term extra, that can be arrived at readily by American bankers familiar with their own expenses for transporting currency under the present system.

Next, as to the manner in which the Canadian bank-note circulation entails additions to bank salary lists. In the reserve cities the laborious daily sorting out of every dollar of cash receipts calls for extra work in the teller's boxes. Every day in each busy bank, twenty, fifty, a hundred thousand dollars and more in fives and tens must be divided into from ten to twenty-five bundles—every bank note sent into the bank that issued it or into its redemption bank. Then there is the signing of new notes, and the care of work-outs; in the head office of a good sized bank these duties will provide steady employment for a senior officer for six months or more in every year.

The foregoing comprise the chief costs and expenses chargeable against the profits earned by the Canadian bank-note circulation; concluding them, it should perhaps be mentioned that it is the custom of the banks to lend on the New York call money market a portion of the funds derived from their note circulation. Especially is this the case when note issues expand violently during crop-movings time. New York is selected, of course, because the funds can be readily called in without creating disturbance. The fluctuations in New York call rates have therefore some influence on the profits from bank-note issues in Canada.

In maintaining a note issue consisting of asset currency the isolated banks of the United States would work at a disadvantage, compared with the branch banks of Canada—first, in the matter of securing notes. The peculiar circumstances prevailing in Canada makes it possible to secure the bank circulation by means of a deposit with the Canadian treasury of five per cent. of the total note circulation—the banks receiving three per cent. interest on this deposit and undertaking to replenish the fund whenever it is impaired. As the notes of failed banks are a first charge on all its assets, the liability to loss is not considered a moment. Through the Bankers' association, supervision is exercised over the note issues of all the banks. On account of the vast number of banks in the United States that must participate in any note-issuing scheme, American bankers quite naturally would prefer to secure the general note circulation by means of a safety fund accumulated from annual payments by each bank, of one-eighth per cent. or more on its average circulation—this contribution made, the liability of solvent banks for notes of failed competitors to cease. Such a modest contribution would be a dis-

advantage from which the branch banks of Canada are free.

Next, the cost of the redemption agencies which would be necessary to keep the new asset notes floating on a par all over the United States must be considerably enhanced when they do not exist in the different districts and numerous friendly branches to take care of areas in which such notes as come into the neighborhood.

The new addition to the country currency would be a hopeless mixture of the labor of sorting out, finding and making presentation to the redemption agents, or the issues of the five banks issuing notes, as is the case in Canada, there would be thousands in a teller's receipts for the day that would be the notes of many hundreds of banks, scattered singly or in twos and threes throughout the land.

If redemption is to proceed as it should proceed, the labor and cost of the sorting out, and of the long journey necessary to see the notes to their respective homes, would have to be faced. It could not fail to be greatly in excess of what Canadian branch banks are called on to pay.

Under these circumstances, it is not an open question whether or not the trouble would be taken to force redemption. Unless there is profit to be gained it seems likely that trouble and labor would be avoided. In Canada, as we have seen, each bank gets directly through showing its own note into the vacuum caused by the withdrawal of those of its competitors; but if an American bank is already obligated to the maximum, as many of them undoubtedly would be through the year, there would be nothing to gain from the withdrawal and redemption of other banks' notes. The probability is that in seasons of pressure for currency the asset notes would be kept in the vaults of banks that received them, and paid into circulation again as the occasion arose. This would be quite right and proper, and would be meeting the very emergency for which the new notes were devised. But what would happen when the currency was over-plentiful? Would not the country banks issue these notes, indiscriminately mixed with other currency, to reserve bank-



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meeters means pretty large blocks.
But the real movement has not yet
materialized.

There have been some pretty large
sales of steel billets during the past
two weeks, in some cases at low
prices.

The principal steel works of the
country, including the United States
Steel Corporation, Jones & Laughlin
Steel Co., Wheeling Iron & Steel Co.,
Cambria Steel Co., Lackawanna Steel
Co., and the Pennsylvania and Mary-
land Companies, have forged a billet
pool, which is to be handled in a man-
ner very similar to the Steel Rail As-
sociation. While the base price is
\$27 for billets at mill for Bessemer
standard sizes, the usual practice will
be to make uniform delivered prices.
For open hearth steel an advance of
\$1 per ton is established. For carbons
between 0.20 and 0.60 there is an ad-
vance of \$1 per ton, while the billets
above 0.60 carbon carry an extra \$2
per ton. Sheet bar and tin plate bar
tonnage are quoted \$1 above billets
and blooms.

It is generally acknowledged that
the revived pool is likely to have a
steadying effect on the steel market,
yet it must not be forgotten that af-
ter all that market is very much re-
stricted when compared with what it
was in olden days. Only a small part
of the steel tonnage reaches the open
market. Many of the outside finish-
ing mills, large and small, have their
own steel works, which supply a con-
siderable part of their requirements
and sometimes furnish a slight sur-
plus. The many important finishing
mills have long time sliding scale con-
tracts which are not affected by re-
cent happenings, and the welfare of
many small works will largely depend
upon the course which the associated
plants, nearly all sellers of finished
products of one kind or another,
will pursue. Foreign steel, which was
the main reliance of many of the
smaller rolling mills on the seaboard
and well into the interior, can only
come in under special circumstances,
notably when the official water-
prices seem to offer an opportunity.

The outside Bessemer plants meet a
hearty demand for steel, which is es-
sentially strong. The outside basic open-
hearth plants are in a better position
as to the basic pig market, where
more ample supplies are available,
notably from the south.

The associated rail mills have thus
far officially reported sales for 1904
aggregating 1,000,000 tons, which is not
quite up to the figures which detailed
reports of transactions would lead one
to expect.

Ground has been broken at Dawson,
Yukon, for the Dawson Carnegie lib-
rary building, plans submitted for the
building have been accepted. The
structure will cost \$25,000.

The Smoke of the T L

THE FAMOUS T L CIGAR

Covers the Country

The popularity of this good Cigar
has spread from man to man; from
town to town; from province to pro-
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Sold and smoked between Montreal
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Look for the name on every one.

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\$27.50

Going via Fort William and steamer,
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Going via Fort William and steamer,
turning same route.

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\$16.50

Rail Portage and Rainy River Naviga-
tion Company.

Tickets on sale daily: good returning
until September 30, 1904.

For full particulars apply to City
Ticket Office, Corner Main and McDer-
mot Streets, or Depot Ticket Office.

C. E. MOPHERSON,

General Passenger Agent.

W. BRODIE,

Asst. Gen. Pass. Agent,
Winnipeg, Man.

IRON AND METAL TRADES.

The Iron Age in its current issue
is according to the latest articles it
isly that the differences between the
miners in the Birmingham dis-
trict and the furnace companies will
be settled by arbitration, work to be
resumed while the matter is pending.
Generally speaking, peace is begin-
ning to reign once more in labor cir-
cles, and consumption will not be
checked on that account. The burn-
ing question has now become to what
extent the decline in securities will
affect the demand.
The iron trade proper the waiting
and is having its effect upon
buyers have been repeated rumors
of large consuming interests had
no to buy foundry iron for the
half, but investigation has
shown them to be without foundation,
as business is being done in con-
fidence covering of requirements for
days, which in the case of some

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 unquestionably the best set of sam-
ples we have ever shown to the trade.
Our travellers will be on the road in
July. Wait to see what they have to
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Wouldn't be "A First-class Cook" if she were to use poor materials. FLOUR is doubtless the most important factor in almost every class of baking, and in order to do the best baking you must have the best flour.

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