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THE COMMERCIAL

FINANCE AND INSURANCE REPORT

Subscription, \$2.00 per Annum in Advance.

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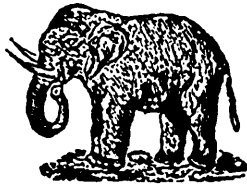
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Vol. 19

WINNIPEG, CANADA, MARCH 23, 1901.

No. 29

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Denim Pants, Overalls, Shirts and Smocks

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CELEBRATED GOLD STANDARD TEAR
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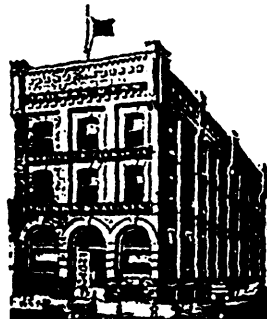
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But what is actually done that commands trade.

Our Story is Short
Our goods and prices speak more eloquently than anything we can say.
All orders entrusted to us will receive our prompt and careful attention.

THOS. RYAN Wholesale Grocer and Flourer, Winnipeg

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Granby Rubbers

READY FOR SPRING BUSINESS with our large assortment of reliable and good fitting shoes.

Mail Orders shipped same day received.

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See our samples of Blankets for Fall — we have three Specials—

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Dry Goods, Woollens, Men's Furnishings

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YOUR CHOICE IN

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30 Different Lines to Choose From.

We can supply you in any quantity, any size, and any style, at smallest prices.

To meet the big demand, we have just added 2 lines of

Erect-Form Corsets

This new corset fits the figure perfectly, and gives it a graceful and erect carriage.

COMFORT, EASE and GRACE are combined in every pair. FASHIONABLE and POPULAR EVERYWHERE.

No. 850 sells for \$1.25 retail.

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Made only in Great Britain.

Write to-day for an assortment.

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Green and Dried
Fruits, Nuts, Etc.

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Of Bags, Twines, Paper, Butter Paper and Plates and General Stationery can be obtained to your complete satisfaction from

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SMOKED
MEATS**

DAIRY PRODUCTS

WE have the largest outlet for Butter and Eggs of any firm in the Canadian Northwest. Ship your Produce to the firm which can handle your shipments quickly and satisfactorily.

Don't overlook the fact that Winnipeg is now a large city. It is a very easy matter to start in the Commission business and solicit consignments of Produce. It doesn't require any capital to do this, but it is different on settling day. Don't take chances; ship your Produce to a firm with seventeen years' experience in the business in Winnipeg. Make sure you are right by reference to any bank or wholesale house in Winnipeg.



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IS
THE BEST**

J. Y. GRIFFIN & CO.

PORK PACKERS AND COMMISSION MERCHANTS
WINNIPEG



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Price List
for Special
Prices on
Fresh
Smoked
Shoulders**

The Chemical Trade.

Sarce & Co., of Manchester, England, write under date of March 1st, as follows: As the year progresses the signs are more marked that commerce in the iron trade is slowly and, unlike the corresponding period of last year, the buoyant feeling and hopeful tone regarding the future with which it opened become fainter. With the louder complaints of dullness in the iron trade the cow trade clearly past its zenith, and the printing and dyeing trades distinctly slack, it would be unreasonable to expect a favorable report regarding chemicals. Although much more attention has recently been given to business, latterly the response is by no means satisfactory. Customers are difficult to persuade to buy even just up to their clearly defined needs, while the competition among sellers for the smallest orders gives pause to a man who likes just a visible profit. These things, of course, rather hasten the downward trend of prices, and were it not that the bulkier articles are placed largely to the end of the year, makers would have to face rather difficult problems in regard to values. The month has been distinguished by a marked absence of inquiry in the home trade; by general dealers it has closed without a legacy of promise for the new one. In the shipping branch things are brighter, as shipments are steady and active; yet this is more the consequence of season's business, and has yet to be compared relatively. Bleaching powder has now by means been active, and resale parcels more freely offered for prompt delivery at a decline. Caustic soda has recovered from its slight tendency towards weakness. The closing of a fairly large works making the articles and the re-opening of a large consuming works, have re-established its position. Saltcake is more active just for the moment, but already consumers begin to find in some cases they have bought rather much, and reagents ensue. Sulphate of copper has not maintained its position; the foreign demand is disappointing, and speculative buyers realise there may be rough weather ahead. Green copper continues steady, particularly for shipment. Articles such as bichromates of potash and soda, chlorates of ditto, and some qualities of chloride of ammonia, are pressed for sale in many cases for forward delivery at lower rates, without attracting attention. Sugars of lead are steady and hopeful, but by no means active. Arsenic is neglected and weak.

The Boston Wool Market.

There has been a large amount of wool sold in this market during the past two weeks, the bulk of it being taken by manufacturers. At the close the market is no higher, but the tone is more steady, with the feeling more confident that the bottom has been reached. Considerable bankrupt wool has been sold both here and in Philadelphia during the past two months, and with this wool out of the way the tone is stronger. For territory wools the covered basis for fine medium and fine is about 40 to 43 cents, with staple wools at 44 to 46 cents and shorter and defective lots at 35 to 38 cents down, as to quality. Fleece wools are quiet but held steady. For quarter and three-quarter wools washed fleeces the range is about 21 to 23 cents. About 2,000 bales old Australian wool cleaned up on the market at 33 cents, the clean cost being about 65 to 66 cents. The London auction sale of wool opened March 12 with wool of 60 quality and above firm, quarter-blood crossbreds steady and fine crossbreds about 5 per cent below the close of the previous London sale.—Bradstreet.

Have You Any Butter



*That you would like converted into
Cash? Drop us a note if you have;
we might be able to help you out.*



R. A. ROGERS & COMPANY
WINNIPEG

Chattel Mortgage Form

As used by the leading implement men and private bankers in the west. Adapted for use in Manitoba and also in the Territories.
All kinds of Forms and Notes. Send for prices and samples.

Franklin Press Ltd. 222 Market St., Opp. Grain Ex., Winnipeg

BOX 323.

In regard to famous mail advices from New York say:—At the auction sale of Lemons or Lemons the price was a material drop in price, value showing a decline from 40c to 36c per box, over the price recorded for the previous sale. The offerings consisted of 5,000 boxes of Messina and 10,500 boxes of Palermo lemons, and the condition of the cargo is described as the worst in point of waste of any cargo landed this season. The extent of waste shown through rot is reported variously at from 20 to 25 per cent., and to this condition it is said the high and low prices on the crop were \$2.25 and \$1.15 per box.

THE COMMERCIAL

The recognized authority on all matters pertaining to trade and progress in Western Canada, including that part of Ontario west of Lake Superior, the Provinces of Manitoba and British Columbia and the Territories.

Nineteenth Year of Publication

ISSUED EVERY SATURDAY.
Subscriptions—Canada and the United States, \$2.00 per annum in advance, or \$2.25 when not so paid; other countries, \$2.50 per annum in advance.

Changes for advertisements or stops should be in not later than Thursday morning.

Advertisements purporting to be news matter, or which profess to express the opinion of this journal, will not be inserted.

Office 219 McDermott St. Telephone 224.

D. W. BUCHANAN,
Publisher.

The Commercial certainly enjoys a very much larger circulation among the business community of the vast region lying between Lake Superior and the Pacific coast than any other paper in Canada, daily or weekly. The Commercial also reaches the leading wholesale, commission, manufacturing and financial houses of Eastern Canada.

WINNIPEG, MARCH 23, 1901

THE RAILWAY CONTRACTS.

Though the railway contracts have passed the Manitoba legislature, the agitation is still being kept up against putting them into effect. Last Saturday we gave the resolutions passed at a public meeting held in Winnipeg on the previous evening, when it was decided to make a strong effort to oppose the ratification of the contracts by Dominion legislation. The leaders in this movement have been at work during the week, perfecting their organization. It is proposed to send a deputation to Ottawa, composed of representative men from the different sections of the province, with the object of securing if possible the defeat of the measures which will be taken at Ottawa to confirm the action of the Manitoba legislature in this matter.

DOG TRAINS.

In the early days dogs were largely used throughout the west during the winter season as beasts of burden. The dogs were harnessed in a string, as shown in our illustration. Mails, passengers, and even light freight were moved to some extent in this way. Twenty or twenty-five years ago, before the advent of railways, dog trains were occasionally seen in Winnipeg. Dogs are still used in the far-northern portions of Canada, where they are about the only mode of conveyance. The toboggan is the vehicle used for dog trains. It is made as light as possible, with a flat bottom, so as to glide along on top of the snow.

INSOLVENCY LEGISLATION.

The Dominion minister of justice informed a delegation which waited on him a few days ago to press for a Dominion insolvency law that though the matter was engaging the attention of the government his "preference was to leave the matter to the provincial legislatures provided they could be brought near to a common basis." This answer was not satisfactory to the delegates and will not be satisfactory to the business organizations of all kinds throughout the country which have been pressing for this legislation as it is regarded as a polite way of shelving the question for another indefinite period.

The bill to encourage the manufacture of beet sugar in Ontario passed the second reading. This provides for the paying of bounties to the amount of \$75,000 per year for three years.

The law amendments committee of the Manitoba legislature was waited on by a delegation from Brandon asking that the provisions of the corporations taxation act be nullified in so far as they apply to Brandon as in the present financial condition of that city it required every dollar that could be raised by taxation, for its own purposes.

Vancouver Board of Trade.

The annual meeting of the Vancouver board of trade was held on the 13th inst. The report of the president contained a full review of the year's doings.

The total salmon pack last year amounted to only 161,423 cases as against 510,383 cases in 1899. This shortage is due to a small run last season and also to the strike among the fishermen.

The shipments of lumber from Vancouver to foreign ports last year amounted to 43,000,000 feet, being a large increase over the previous year, but the shipments to Manitoba and the Northwest Territories were not so favorable.

The customs returns show an increase in imports and customs revenue with a slight shrinkage in exports and inland revenue. The imports amounted to \$4,261,385, exports \$2,411,749, customs revenue \$940,005, 01, inland revenue \$301,116.96. The bank clearings were \$46,614,008.

New buildings were erected in the city to the value of upwards of \$1,500,000. The population is now estimated at between 30,000 and 35,000.

Brief reference was made to the disadvantage under which the export lumber trade is placed regarding obtaining vessels for the carriage of cargoes to ports across the Pacific; the establishment of a mint on the coast; the Pacific cable; railways to interior points, etc.

The officers for the coming year

able and the total American supply for a period of years:—

Year	In farmers' hands	Visible supply	Total
1901	128,100,000	87,070,000	215,170,000
1900	153,700,000	55,984,000	209,684,000
1899	108,000,000	50,189,000	158,189,000
1898	121,000,000	49,445,000	170,445,000
1897	88,000,000	63,521,000	151,521,000
1896	127,000,000	69,834,000	196,834,000
1895	75,000,000	110,516,000	185,516,000
1894	114,000,000	105,864,000	219,864,000
1893	135,000,000	110,093,000	245,093,000
1892	171,000,000	68,007,000	239,007,000

Looked at from the standpoint of American supplies only, the situation is, as above stated, apparently bullish. The total supply is 37,000,000 smaller than a year ago and 90,000,000 bushels smaller than in 1899, while 45,000,000 bushels larger than in 1898, the year of letter prices. Another compilation, however, gives the situation of the world's visible European, American, Argentine and Australian stocks on March 1, adding American farm reserves, as follows:—

	March 1, 1901	March 1, 1900
World's supply	178,496,000	176,684,000
Farmers' stocks	128,100,000	153,700,000
Total world's sup.	306,596,000	330,384,000
	March 1, 1899	March 1, 1898
World's supply	125,555,000	125,305,000
Farmers' stocks	108,000,000	121,000,000
Total world's sup.	233,555,000	246,305,000

The total supply, it will be seen, is 27,000,000 to 29,000,000 bushels smaller than one or two years ago, but is nearly 60,000,000 bushels larger than in 1898. Another compilation having

west Territories the same privileges in regard to round trip rates as are allowed in eastern Canada, that is, a round trip ticket to any point for a fare and two thirds, such tickets to be good for one month from the date of issue. A reduction of 20 per cent. on passenger rates will also be made in British Columbia on April 1st and commercial travellers' rates west of Cammore and Macleod reduced to 3c per mile and a round trip rate also given.

A Great Northern Railway official circular announcing terms of a stock issue of \$25,000,000 has been issued. The circular announces the purchase of additional lines that will add more than 500 miles to railroads controlled by the company and to acquire control of ocean steamships of the Great Northern Steamship Co. The terms of issue of the new stock are: Stockholders will be entitled to subscribe for \$25 of new stock for each share of holdings of stock now outstanding, payments to be made as follows: Twenty per cent on each May 27, June 25, July 25, August 26, and September 25. Four dollars per share will be credited on each instalment on account of subscribers, interest in Manitoba bonds which are to be released to this company.

A report from St. Paul on Saturday last said: "The largest transactions in the history of the Northern Pacific Railway have been brought to a successful conclusion. President Melan left here to-night for New York. His mission is said to involve the sale of all the lands now owned by the North-



A DOG TRAIN.

were elected as follows: F. F. Burns, president; W. H. Malkin, vice-president; Wm. Skene, secretary, and for council: Wm. Godfrey, C. E. Tisdall, A. O. Campbell, R. H. Alexander, F. Cockburn, H. T. Lockyer, W. Pellew-Harvey, F. Buscombe, F. M. Black, W. H. Ker, W. G. Harvey, W. F. Salisbury, C. G. Johnson, W. T. Stein and Campbell Sweeney.

Wheat Supplies March 1st.

The report as to farm reserves of wheat on March 1 published by the department of agriculture about met expectations, in showing not far from one-quarter of last year's crop still in the hands of the producers. In actual bushels the report, indicating 128,100,000 bushels held, came about midway between the minimum and maximum estimates by other statisticians. The quantity in hand is shown by the government publication to be 30,000,000 bushels smaller than a year ago and 70,000,000 bushels below the stock held on March 1, 1899, following the bumper crop of 1898. It is, however, only 7,000,000 bushels larger than the 1898 stock. In several respects the report is a much more bullish one than that issued a year ago. Then, although the farm reserves were shown to be 40,000,000 bushels smaller, American and Canadian visible supplies (Bradstreet's) were 37,000,000 bushels larger, so that the total American supply was only slightly smaller. This year, however, the farm reserves are again smaller and visible supplies were nearly 6,000,000 bushels less, as will be seen from the following table, which gives the stocks in farmers' hands, the Bradstreet vis-

to do with distribution is as follows:

Supplies—	
March 1, 1900	153,000,000
Bradstreet's visible, United States only	81,953,000
Wheat crop 1899-1900	522,000,000
Total supply	757,953,000
Distribution—	
Home consumption 4 1/2 bushels per capita	342,000,000
Seedling	60,000,000
Exports, March 1, 1900, to March 1, 1901	193,463,000
Farm reserves March 1	128,100,000
Bradstreet's visible, United States only	82,104,000
Total distribution	806,070,000

There is here shown an excess of distribution over apparent supplies of 42,000,000 bushels, which is due either to home consumption being over estimated or, what is more probable, to the crop, and, therefore, the reserves being underestimated—Bradstreet's.

Railway and Traffic Matters.

The sub-committee of the Dominion House of Commons appointed to consider the Great Northwest Central Railway bill met on March 15. There were present Messrs. Sifton, Davis (Saskatchewan), Douglas, Lariviere, Tisdale and Russell. Judge Clark appeared before the committee and asked to get an extension of time for three years, if not for five years, as the bill provided for. There are two years to run and the additional three would make five in all. The committee was very much in earnest on this matter, and refused to give the extension. The company will be compelled to build each year or forfeit its charter.

On Thursday, the 21st inst., the C. P. R. put into effect on their system throughout Manitoba and the North-

ern Pacific west to the Missouri River. The purchase price is given at \$40,000,000. It is understood this sum will be used to retire the preferred stock. The purchasers of the land are said to be eastern capitalists, who have perfected a syndicate and will undertake to encourage settlement and cultivation by eastern farmers, such as are now heading westward in the homeseekers movement each week.

Freight Rates.

A vessel load of corn was chartered at Chicago for Buffalo at the close of last week at 2 1/2c per bushel, says the Montreal Trade Bulletin. From Duluth to Montreal there has been considerable forward business by lake and rail to Montreal and Quebec at 5 1/2c per bushel.

Further engagements of grain have been made for the continent, quite a lot having been booked for Hamburg at 2s 1 1/4d, and to Antwerp at 2s. Liverpool space is offered at 1s 6d, although we hear that some business has been put through at 1s 9d, but it is said that 1s 6d might be accepted. Bristol is quoted at 2s asked, and London 2s. Glasgow rates are 1s 7 1/2d to 1s 9d. Space has been taken for deals to U. K. ports by the regular lines at 4 1/2s to 4 3/4s 3d, and at 4 1/2s 3d to 5 1/2s 3d for full steamer cargoes to U. K. ports, and at 6 1/2s 6d to Spanish ports.—Montreal Trade Bulletin.

A delegation from the Brandon fair board waited on Mr. Roblin at Brandon station last Tuesday to ask him to increase their grant to \$3,000. He promised to consider the matter and to give a reply within a few days.

The Chicago hide market was weak at date of last mail advices owing largely to poor quality of most of the offerings. No. 1 buff hides were quoted at 7 1/2c early this week, a decline of 1/2c on previous quotations.

The Canals of Canada.

The tremendous commercial and industrial development which has lately been inaugurated in many different directions in the Dominion is chiefly and directly traceable to the opening of the system of enlarged canals, which has made possible the introduction of vessels of moderate draught in the trade of what is known as the St. Lawrence route. It has been realized for some years that Montreal and other points on the lower St. Lawrence River presented admirable facilities as exports for grain, just as it has been appreciated that the iron industry of Canada needed little fostering to yield rich returns, but activity in both directions has been considerably retarded by inadequate facilities for water transportation.

That the importance of a waterway linking the Great Lakes and the Atlantic, and the benefit which it would confer, not alone upon Canada, but upon the entire region bordering on the Great Lakes, has been realized, is attested by the immense interest which has been manifested in the investigations of the Deep Waterways Commission appointed by the U. S. Congress a few years ago to compare the advantages of the various routes exclusively in U. S. territory, for a navigable channel from fresh to salt water. Canada has felt the necessity of such an avenue of communication far more keenly than the U. S., for not only has she practically no shipping on the Great Lakes, but almost the only outlet for the product of the grain fields of Manitoba—one day to become the greatest cereal-producing region in the world—has been found in rail lines. On the other hand, however, Canada had what the U. S. with its immense lake fleet and network of railroads had not, a natural waterway to the coast, which with a moderate expenditure could be adapted to the traffic of ships of fair size throughout its entire length.

Although the Canadian system of canals has only just been brought to the point where it is a factor in the utilization of the natural resources of the country, the Dominion government has, since Confederation in 1867, spent more than \$75,000,000 on the various canal systems, the backbone of which is of course the Welland and St. Lawrence waterways. These two systems, together with those portions of the St. Lawrence River where no improvement has been necessary and the chain of Great Lakes and their connecting rivers, gives to Canada what is unquestionably the most remarkable uninterrupted course of inland water communication in the world, a stretch of almost 2,400 miles extending from the Straits of Belle Isle to the ports at the head of Lake Superior.

The project of a Canadian waterway of a uniform depth of 14 feet, extending from the Great Lakes to the Atlantic coast, was first seriously considered in 1872, and it is probably due largely to the fact that plans prepared about a quarter of a century ago have been carried out without alteration or amendment, that the canals just completed were not made somewhat deeper. At the time the scheme was first mapped out the immense steel, freight carrying steamers now in service on the lakes were unthought of, even as a remote possibility, and it was supposed that a channel capable of accommodating vessels drawing 13 or 14 feet of water would meet all the requirements of any trade which might be developed in this part of the continent. Long before the system was completed the mistake was discovered, but it would have been manifestly useless to make the new canals deeper unless a like improvement could be introduced in those first constructed, and so the original uniform depth was adhered to.

The St. Lawrence system proper consists of six canals, ranging in length from one to 14 miles. With the Welland Canal, which goes to make up the seven artificial waterways between Lake Erie and the sea, the canals have an aggregate length of over 70 miles. In this distance there are 53 locks, overcoming a height of 333 feet. To bring the locks to their present uniform dimensions of 270 feet in length and 45 feet in width, more or less extensive alterations had to be made on each one; nor did a single one of the locks have, originally, the desired depth.

The canal system of the St. Lawrence River is necessary to enable vessels to make the ascent of 207 feet

from the level of the river at Montreal to Lake Ontario and to avoid the dangerous rapids which are found at various points. The menace which these have constituted to navigation interests has been well illustrated by experiences during the interval when the improvements on the canals were uncompleted. Upon occasions when the demand for lake-bull craft for Atlantic coast service was urgent, the Standard Oil Co. and other interests allowed several vessels which were of too great draught to pass through the canals to "shoot the rapids." This proved an extremely hazardous proceeding, and several of the craft were either lost or seriously damaged.

The largest, the most lately completed, and decidedly the most interesting canal of the St. Lawrence system is the Soulanges, which in the details of design and construction may be taken as typical of the most approved practice in waterway construction in the Dominion. The Soulanges is fourteen miles in length, and not only overcomes the difference of 82 feet between the levels of Lake St. Francis and Lake St. Louis, but enables vessels to avoid sixteen miles of dangerous rapids. This canal cost \$5,250,000, is operated by electrical power, and is claimed in point of equipment to be the most modern in the world. Vessels may traverse the waterway by day or night, and it is a remarkable fact that the canal has only two curves and that the entire "all of 82 feet is overcome by four locks.

One of the chief points of novelty in the Soulanges is the introduction of concrete to a large extent in the walls

anical features of the canal is found in the application of electrical power to the operation of the gates. Owing to the height of the walls at the lower entrance and the solidity of the gates, each large leaf weighs fully 90 tons in the air. Preliminary experiments with a dynamometer on one of these when in place showed that a force of fully 3,000 lbs. was required to move it through the water at the rate of 15 feet a minute. This movement was effected by attaching a horizontal operating bar or strut to the gate about half way down between the heel and miter. On the side of this strut a rack of sufficient length was fixed into which a pinion was geared and driven by electrical power. A system somewhat similar has been in use on the North Sea canal for several years. It might be noted in conclusion that three small rivers, tributaries of the St. Lawrence, pass under the Soulanges canal through iron pipes.

The second most important canal of the St. Lawrence system is the Cornwall, which is 11 1/2 miles in length, overcomes a lift of 48 feet and ends at the town from which it derives its name. The Welland canal, although as explained not in the St. Lawrence system, constitutes a most important link in the chain of communication which the new waterways have opened up. The Welland, extending from Lake Erie to Lake Ontario, is almost 27 miles in length and has a total rise of about 327 feet. It was opened in 1833 for vessels drawing 12 feet of water, and four years later for vessels with a draft of 14 feet.

cess, but the best practical results seem to have been obtained from its operation there. The merchants in the local association decided to turn in to the secretary a list of all their present and past customers who were fairly not entitled to credit. The secretary of the association then supplied each member with a list of such undesirable credit customers, and now if a new customer comes to a store and asks for credit, the merchant can turn to his list and if the name of the applicant for credit is not there he feels warranted in granting it to him in such a sum as he may consider advisable.

It is related in connection with the operation of this system that shortly after it was put into effect one of the well known characters of the town left his former grocer owing him a large sum of money and attempted to transfer his patronage from East Grand Forks to West Grand Forks. The first merchant he applied to for credit looked him up and flatly refused to grant him any. He left the store in a towering rage and swore that he would get credit from another dealer. He tried the second dealer and again he was turned down. In turn this man tried every merchant in town and from none of them could he obtain credit. He is now paying cash. In Minnesota a similar credit arrangement was perfected at Hopkins, a suburb of Minneapolis, a year ago, and it has met with great success. Other towns have undoubtedly resorted to the same method.

If you are in the town where there



Manitoba Farm Scenes—Farm of Peter Peters Winkler, M.P.

and foundations of the locks. In the locks of the Welland and most of the other Canadian canals the backing is of masonry, but in this latest canal the mass is concrete faced with stone. Each of the locks has a lift of 23 1/2 feet and is 350 feet in length, 46 wide and 42 1/2 high. At the upper end there is a breast wall about 23 feet high of solid masonry. The water to fill or empty the lock is conveyed through tunnels in the side walls which are 25 feet apart at the base. Control is effected by means of sluices, placed in wells behind the recesses for the gates, and operated from the copings of the locks. From the tunnels the water is introduced to the chamber of the lock by twenty cast iron pipes, each 2 1/2 feet in diameter, ranged 10 on either side. The means of escape is, of course, by the same avenue. The lock is filled in about five minutes, and under ordinary conditions a lockage can be made in from twelve to fifteen minutes.

The question of the provision of an adequate water supply in all parts of the canal at all times has been solved by the provision of commodious side channels. At the intake at Lake St. Francis the water designed to maintain an uninterrupted flow is passed through a supply weir of large dimensions provided with four sluices and debouching into a channel or raceway behind the guard lock. This is continued to the lower end of that structure, where it joins the main canal. The sluices, which are of the vertically operated steel shutter type, so common in Europe, are operated by electricity, as are also the locks and bridges. All of the 40 sluice-gates along the canal are submerged, and no water for supply is passed over the breast walls.

One of the most interesting mech-

The locks of the Welland and St. Lawrence canals are, as has been stated, 270 feet long from the miters of the gates, and 45 feet in width, but this does not convey a strictly correct idea of the largest size of vessel which may lock through, this being dependent upon the model of the bow and stern of the vessel. A vessel which is sharp forward at the deck line and narrow at the stern can lock several feet longer than one that is nearly full beam of the locks. The reason why a steamer of narrow beam may lock through longer is found, of course in the fact that she may be swung to one side of the lock and one gate opened, and then to the other side of the lock while the other gate is being opened.

It will thus be appreciated how vessels ranging all the way from 240 to 270 feet represent the maximum capacity of the locks for craft of different types. Generally speaking, however, it may be stated that the vessels especially adapted for traffic on the St. Lawrence route are each capable of carrying, on an average, 68,000 bushels of wheat or 3,000 tons of iron ore.—Waldon Fawcett in Railway and Shipping World.

Regulating the Credits.

Grand Forks, North Dakota, is one of the cities in that state which has a practical credit system, through which any member of the local association can obtain an adequate idea of the paying ability of a new customer who asks for credit.

The Grand Forks system has been tried at many other points and has always worked with more or less suc-

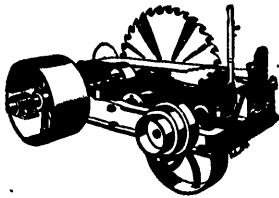
are no more than three merchants an understanding of the kind in effect in Grand Forks and in Hopkins would result in a benefit to you. Talk it over with the other merchants and agree with them that if you can show to their satisfaction or they can show to your satisfaction a man is no longer entitled to credit it will not be granted to him—make a binding agreement on this point—and then take off all the bad debtors on your books and have the other merchants do the same, including in this list farmers and others who trade in your town, go carefully over this list at a meeting or conference and agree on those who should go on the list as not entitled to credit and then live up to the agreement in every respect and you will have reached a practical solution of the question to whom you should grant credit and who should not receive it. If a new comer moves into your town or community and you are in doubt as to whether he is entitled to credit investigate him as the wholesale house would you if you asked credit from them when you bought a new stock of goods. Trace him to the town where he formerly lived, ask him of whom he traded and write to the merchant there about it. The answer will come back within a short time and if the customer is not entitled to credit shut him off then and there and warn all the other merchants of this fact.

This harmony of purpose in the credit department of various retail stores will go a long way towards making your business more profitable. It is practical, legitimate and thoroughly up to date. Discuss it with your neighbors and you will soon have a little credit association of your own that will save you dollars every day in the year.—Minneapolis Commercial Bulletin.

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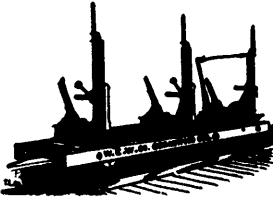


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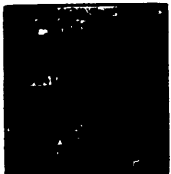
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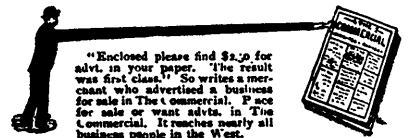
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244 Princess St., Winnipeg

A press dispatch from New York states that the hearing of a young woman, totally deaf from childhood, was restored by means of a new electrical invention. The inventor also proved the practicability of teaching deaf and dumb persons in a few minutes not only to hear but to repeat words.
Dawson City is now supplied with good facilities for fighting fires. The water is pumped into heating tanks and then is kept constantly running through the mains at high pressure, and though the thermometer once went down to 75 degrees below zero the mains did not freeze.

Free Lands at Rainy River.

It is officially announced that sixty thousand acres of the free grant lands in the Rainy river district have been surveyed and are now available for settlement.

The general provisions of the free Grants and Homesteads Act apply also to free grants in the Rainy river district, which will soon be traversed by the Canadian Northern railway, with these differences:

The limit of a Rainy river free grant is 100 acres. The male head of a family or the sole female head of a family having a child or children under sixteen residing with him or her may locate for 100 acres, and may also purchase an additional 80 acres at \$1 an acre.

The settlement duties are: (1) To have at least fifteen acres cleared and had under cultivation, of which two acres at least are to be cleared and cultivated annually during the three years; (2) To have built habitable house, at least 16 by 20 feet in size; (3) And to have actually and continuously resided upon and cultivated the land for three years after location.

A locatee who purchases an additional 80 acres must, within three years, clear fifteen acres and cultivate the same. Patents may issue at the expiration of three years from the date of purchase, or sooner if the settlement duties have been performed. Pine trees and minerals are reserved from the sale. The locatee may cut and use such pine trees as he requires for building, fencing and fuel on his land, and may also cut and dispose of any pine required to be removed in the process of clearing; but he must pay timber dues on pine so disposed of. Trees remaining on the land at the time the patent issues pass to the patentee.

The following townships are now open for location under the Rainy River Free Grants and Homesteads Act: Curran, Atwood, Blue, Worthington, Nelles, Carpenter, Dilke, Patullo, Morley, S. of Morley, Tait, Shenston, Rosebery, Barwick, Lash, Aylsworth, Devlin, Woodyatt, Crozier, Roddick, Doble.

The agents for the sale and location of the lands are: Wm. Campbell, Rainy River P. O., agent for the townships of Rosebery, Shenston, Tait, Patullo, Morley, Dilke, Nelles, Blue, Worthington, Curran and Atwood; William Stephenson, Big Forks P. O., agent for the townships of Barwick, Lash, Aylsworth, Devlin, Woodyatt, Crozier, Roddick, Carpenter and Doble; E. A. Chapman, Rat Portage, who will furnish intending settlers with the number of lots open for location.

The Rainy river block comprises the only agricultural land along the line of the Canadian Northern in Ontario.

The property of the Pioneer Steam Navigation Co., of Wabigoon, Ontario, (in liquidation) consisting of the steamers "Galatea" and "Wm. Whyte," with their equipment and two barges as they now lie at the dock at Wabigoon, and the steamer "Wm. Cross," with her equipment, and one barge as she now lies at the dock at Gold Rock, Ontario, and also a freight shed 20x24 at Gold Rock, and a stopping place at Pickle Rapids is being offered for sale by tender. Tenders for all of the above mentioned property may be made in two ways: First, en bloc as a going concern; secondly, for any portion or portions in piece. Tenders will be received up to Monday, the 1st day of April, 1901. D. A. Pender, accountant, Rat Portage, Ont., is receiver.

The Anthracite Coal Company has for some time past been engaged in drilling for the purpose of discovering what was below the well known bed of the Souris lignite coal deposit. After passing through some small strata of iron tinged clay, and one or two seams of coal an inch or two thick, a bed of solid clay 40 feet thick was struck. Below that a seam of sandstone two feet thick was met and underneath that a seam of coal 26 inches thick. This coal approximated in quality to the Canadian Anthracite. It coked well and proved to be a coal of very superior quality. The depth at which this seam was found was 108 feet below the river bank. It would seem from this that beds of coal of superior quality exist below the lignite deposits of the surface.

MINING MATTERS.

British Columbia Mining.

The mill run on the Athabasca mine last month averaged \$18.11 per ton. The mill ran 16 days, crushing 280 tons, which yielded a total of \$5,237.00.

Kaslo is offering a bonus of \$50,000, and exemption from taxation for ten years to any company who will erect and operate a smelter at that point.

The mining committee of the provincial legislature has decided to urge the minister of mines to issue crown grants for placer ground instead of leases as at present.

The mining force at the Athabasca, Nelson, has been increased by some fifty men, there being about eighty in all now at work. The new cyanide plant works well.

Ratepayers of Kaslo and Slokan have unanimously passed a by-law to provide a \$50,000 bonus for a smelter to be erected there. A site has been secured and exceptionally good water power obtained.

The Centre Star has declared another dividend of 1 per cent, amounting to \$35,000. This is the fifth dividend, making the total amount paid up upwards of \$176,000. The dividend is payable on April 1.

The contract has been let for the air compressor and drill equipment of the Dominion Copper Company's property at Phoenix. This machine will be 20 drills. The Stenwinder property will also be supplied with a compressor plant of five-drill capacity as well as some further equipment.

The Rossland "Miner" expresses the opinion that everything points to great activity in mining development in the boundary country the coming summer. All who have knowledge of the immensity of the mineral deposits of that district are quite certain that, given adequate smelter and transportation facilities, there is no portion of the continent of America which will make greater strides in progress and prosperity.

It is calculated by the Rossland "Miner" that the aggregate capacity of the interior smelters is now a treatment of 3,500 tons a day. The van Anda smelter on Texada Island adds slightly to the above total. When at work, so 3,500 tons a day will be in round figures about the present aggregate daily smelting capacity of the works in the province, counting in that just across the line at Northport, near Rossland, and attached to the Le Roi mine ownership.

It has been announced from Rossland, where the head office of the company is situated, that a plan has just been perfected whereby the treasury of the Brandon and Golden Crown Mining Company will be replenished and that this will enable mining operations to be resumed shortly on the extensive scale. The company's Golden Crown mine is in the boundary district. Much stock in this company is held at Brandon and other places in Manitoba.

The Revelstoke Board of Trade has resolved to decline to co-operate with the Associated Boards of Trade of Eastern British Columbia in urging the provincial government to support the granting of a charter for the proposed railway to connect the Crow's Nest Pass coal fields with the Great Northern railway. The Revelstoke board is of the opinion that the granting of that charter would not be in the interests of the smelting industry of the province.

Robert Jaffray, of Toronto, is reported to have stated in Victoria on the 9th instant, that Elias Rogers, who is managing director of the Crow's Nest Pass Coal Company, has an option on an iron property near Crow's Nest and that, if results of examination warrant it, a smelter will be erected to treat the ore. He is also reported from Vancouver to have said in that city that there are three large smelter propositions on foot, and that the Crow's Nest Pass Coal Company and the Great Northern Railway Company will do all they possibly can to forward projects for building in British Columbia.

British Columbia's representatives on the Board of the Canadian Mining Institute, elected at the annual meeting at Montreal on March 8, are Vice-president, Robert R. Hedley, manager of the Hall Mines smelter, Nelson; members of the council, Bernard MacDonald, manager of the Le Roi mine, Rossland; Edmund B. Kirby, manager

of the War Eagle mine, Rossland, and John B. Holston, manager of the Cariboo Consolidated Hydraulic Mining Company, Quesnel. Another western representative in the council is W. F. Little, of Anthracite, Northwest Territories.

The Hall Mining and Smelting Company, Ltd., has issued notice to its shareholders, calling up the last dividend due upon the company's shares. The circular in which the call is made sets out that it was thought advisable to make the call, as the use of this amount will effect an important saving in interest charges. Concerning the company's smelting operations the circular calls attention to the fact that smelting and mining are now carried on as separate businesses. The obstacles which the company had to overcome in the way of profitable lead smelting were the uncertainty of the supply from the mines in the district, the insufficiency of fluxing and iron ores, and the inadequacy of the existing power of the calcining plant in the possession of the old company. Satisfactory contracts have now been made with the lead mines, as well as contracts for a sufficient supply of iron ore for fluxing purposes, and the board has caused a new mechanical roaster and briquetting plant to be erected at a cost of \$25,000, which will very materially reduce the cost of smelting.

Wheat Stocks.

A considerable decrease in stocks of wheat in the United States and Canada, which was almost offset by increases in the stocks in the other leading countries of the world during February, left the total supply on March 1 but little below that held at the beginning of the preceding month. The increases were shared almost equally between the stocks in Europe and Africa and in Australia and Argentina. We give below the usual data bearing on the state of the world's wheat supplies, which is of special interest just at present in view of the forthcoming government report on the situation.

The total stock of wheat in the leading countries of the world on or about March 1 compares with preceding periods as follows:—

Table with columns for U.S. and Canada, Europe and Africa, Australia, and Argentina. Rows show 1901, 1900, 1899, 1898, and 1897 data.

In the following table we give the details of the movement of stocks in the United States and Canada, by months, since January 1, 1900:—

Table showing wheat stocks in the U.S. and Canada from Jan 1 to Dec 1, 1900, with columns for East of Rockies, Pacific coast, and Totals U.S. and Canada.

Of the decrease for the month shown in the above table, as will be seen, the bulk occurred in the stocks east of the Rockies.

The situation of supplies in the United States and Canada is shown in the following table, which gives the stock of wheat held on March 1, 1901, with comparisons for eight years past:—

Table showing wheat stocks in the U.S. and Canada for March 1st from 1901 back to 1893, with columns for East of Rockies, Pacific coast, and Totals U.S. and Canada.

The position of European supplies on March 1 compared with preceding

months and years was as follows:—

Table showing European supplies from Jan to Dec, 1900, with columns for supplies and months.

There is here shown, as will be seen, a decrease of 5,000,000 bushels in European and American supplies for the month of February, but there is a gain of 3,000,000 bushels as compared with a year ago, of 33,000,000 bushels as compared with the corresponding date of 1899, of 44,000,000 bushels as compared with 1898 and of 29,000,000 bushels as compared with 1897, but a decrease of 10,000,000 bushels as compared with March, 1896.—Bradstreet's.

Great Britain's Imports of Wrought Steel.

Writing on the statistics of imports of unwrought steel by Great Britain during 1900 and the two preceding years, an authority, the London Iron and Coal Trades Review, notes that these figures emphasize the fact that Great Britain is importing steel in augmented quantities from nearly all of the steel-producing countries, which in varying degree, compete with Great Britain's own steel industry in the markets of the world. In 1898 Great Britain imported an aggregate of 40,231 tons from all sources. This total, which had swelled to 77,290 tons in 1899, reached the seriously obstructive total of 179,341 tons in 1900. In other words more than two and a half times as much foreign-produced steel was imported last year as was imported during the year previous, and over four times more than for 1898.

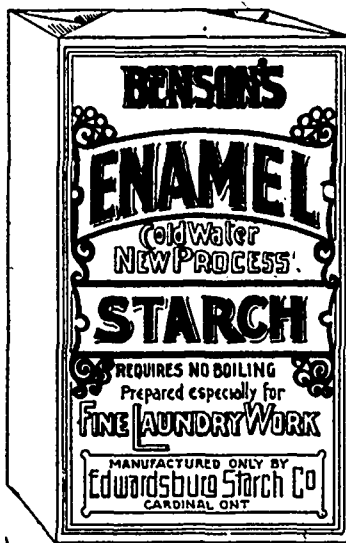
The principal contributor to this result was of course, the United States, from whose Atlantic ports we absorbed 157,851 tons last year, as compared with 59,374 tons in 1899 and 29,371 tons in 1898. Here we have an increased importation of close upon 100,000 tons during the past twelve months. Our next largest imports were from Sweden, from which source, however, we derived rather less during last year than during the year previous. Our imports of Swedish unwrought steel last year amounted to 12,192 tons, as compared with 14,081 tons in 1899, and 6,904 tons in 1898. The fact remains that, with the exception of the United States, from which we derived vastly the greater portion of our foreign-produced steel, Sweden continues, though on a somewhat diminished scale, our second largest source of supply. Holland takes third place with 4,852 tons last year, being more than four times the amount taken in 1899. Canada is drawing forward with 1,677 tons in 1900 against 387 tons in 1899, and Belgium shipped 1,460 tons to us last year as compared with 938 tons in the year previous. Germany follows with 916 tons, against 109 tons, and the remaining totals are trifling, representing in 1899 or 1899 such sources of origin as the Argentine Republic, the Cape, Italy, Japan, Norway, Russia and Victoria, which find no places in the statistics for last year. On the other hand, New South Wales and Portugal appear on the list for the first time in 1900, although the figures are insignificant.

The fact that we are deriving from the steel works of our arch-competitor the United States, an increasing yearly tonnage of unwrought material is, however, an unpalatable fact which our manufacturers and engineers will do well to appraise at its proper industrial and economic valuation.

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WANTED—Capable, reliable person in every country to represent large company of solid financial reputation; \$300 salary per year, payable weekly; \$3 per day absolutely sure and all expenses; straight bona fide, definite salary, no commission; paid each Saturday and expense; \$75 advanced each week. STANDARD HOUSE 336 Dearborn St., Chicago.

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

anis like a waste of time, but if they will try the experiment they will find that it will be appreciated by most of their customers, no matter how slovenly a man may be he will appreciate cleanliness in others and the untidy housekeeper is sure to find the one to find fault if things are not what they should be in this respect. It is a very noticeable fact that the man who spins tobacco juice and throws fruit peelings and nut shells on the floor will, in nine cases out of ten, make use of the spittoon if he sees that the floor has been scrubbed. As a man is judged by the company he keeps so a stock of goods is judged by the general appearance of the store.

MISCELLANEOUS MINING.
The output from the Klondike region is expected by the leading bankers and merchants of Dawson City to be half as big again this year as it was last. From the fact that new claims are being rapidly developed while the older properties are holding their own. Hunker and El Dorado, two creeks are turning out very fine gold, and strikes of rich pay dirt are reported on Tibstie creek. There were several stampedes during the winter. Mar cot, Sixty Mile and one or two other creeks, but nothing of very great importance was found. Quartz mining is also receiving attention.

The B. C. mine in the Boundary continues to ship 100 tons of ore per day and this output will not be increased until a larger plant is installed. The main shaft has been cased to a depth of 422 feet, and cross-cutting on the 400-foot level is in progress to reach the ledge.

CLEAN UP.
We are now approaching the season for the annual house-cleaning and it would be well for the merchant also to give some attention to the cleaning of his store, as the accumulation of dirt, and odds and ends pushed into dark corners, during the long winter months, are brought very conspicuously before the customer's notice now that the days are getting longer and brighter. It is not enough simply to wash the front windows and perhaps scrub the floor, but the shelving and counters should also be cleaned and a fresh coat of paint added where required; it is surprising how a little paint well applied will help to brighten a store and give a more attractive appearance to the stock. The smell of

fresh paint is very offensive to many people, and the fear of getting their clothes soiled may turn back some customers, therefore Saturday night should be chosen, if possible, for any painting that is to be done. Show cases and glass display jars, of course, require constant care, but a little extra attention would not come amiss at this time.

In cleaning the store the merchant may find some stock that has become shelf worn, or out of fashion, the labels on the canned goods may be dirty or there may be still on hand some lines of specialties which did not "take." It would be better to set up a bargain counter and get rid of these goods at once, as it is very unlikely that they would ever bring full price and the money they represent

could be used to better advantage in buying new stock.

In the grocery department and down in the basement there are sure to be some boxes and baskets which have become broken and dirtied through use. These are better out of the way and will come in very handy as fuel at this season of the year when a fire is only necessary for a short time in the morning.

When cleaning-up the office be very careful of any papers to be filed away, particularly of the receipts. A little time spent now in arranging receipts, letters, etc., for convenient reference may save hours of hunting during the busy season. The arranging of the office should be left entirely to the book-keeper.

This work may seem to some merchant

Manitoba.

W. Alderson, of Gretna, has bought out the hotel business of W. H. Saults, at Bolesval.

J. McElroy has bought out the butcher business of Beddome Bros., at Minnedosa.

Campbell & Ferguson, lumber dealers, Melita, last week gave a supper to their employes.

A fire brigade has been organized at Minnedosa. Suitable apparatus will be purchased at once.

The hardware business of the late James A. Schogman, Virden, has been taken over by John Cain.

Wm. B. Williams, proprietor of the Revere hotel, Deora line, died at the Winnipeg general hospital on the 10th inst.

Residents of Miami and district are offering a bonus of \$2,000 to any miller erecting a 50 barrel mill at that point.

Morkill & Whitworth, lumber and implement dealers, Morris, have sold their implement business to H. G. Swain and Geo. Lane.

Three dwelling houses with outbuilding were burned in St. Boniface on Wednesday, entailing a loss of \$7,000 to \$8,000.

The first issue of the Miami Dispatch has been received. E. M. Woodhull, formerly of the Holland Observer, is the manager of the new paper.

Notice is given that Norman Holmes general merchant, MacGregor, has made an assignment to C. H. Newton, Winnipeg, of his estate and effects for the benefit of his creditors.

The foundry business of Wm. Winberg, Winnipeg, which has been carried on as the Standard Machine Works, was offered for sale by tender this week by Andrews, Andrews & Maulson, solicitors, Winnipeg.

H. Kusmanow and S. E. Haugan have commenced carrying on business at Winnipeg as "International Land Company." They are located in the grain exchange building.

The steel bridge across the Assiniboine river, near Portage la Prairie, is now completed and open for traffic. It cost \$30,000 and it is expected will help greatly in developing the section of country to the south of the river.

R. H. Agur, manager of the Massey-Harris company, at Winnipeg, has offered the following prizes to the Winnipeg Industrial Exhibition: One power, value \$50; two Imperial grain plows, \$40 each; and \$25 for advertising purposes. He will donate a \$50 prize for 3-year-olds in the colt races of 1901.

Contractor Kelly reports that all its new plain sailing in the construction of the C. P. R. bridge over the Red river, Winnipeg. All four caissons have been successfully sunk and excavation work is progressing. A gang of 125 men are working and relief gangs keep up the work by electric light all night. The stone pier on the east river bank has been completed and material is on the ground for the other piers and abutments.

Some time during Friday night burglars entered the store of Weldon & Co., on Portage avenue, Winnipeg, and attempted to break open the safe. Failing in the attempt to reach the contents of the safe they ransacked the till, in which they found a small amount of cash which was appropriated together with a quantity of cigars and other goods.

Portage la Prairie was visited by a serious fire on Sunday night, which broke out in the rear of the premises occupied by Morrow Bros., in the McLennan block. The block is one of the largest in town and the second and third stories are rented to living apartments. The blaze was located in the basement of the block below Morrow Bros., and after an hour's hard work it was pretty well checked. J. B. McLennan, of Toronto, as the owner of the block, and is estimated his loss will amount to about \$10,000, which is fully covered by insurance. Morrow Bros.' stock will be a complete loss, and the insurance carried is \$2,300.

Alberta.

N Bell and M. Liss are starting a glass factory at Calgary. Bristol & Diamond, of Edmonton, are selling out their stock of dry goods.

At the annual meeting of the Ed-

monton board of trade held last week, the president's report showed very satisfactory progress during the last year. A number of gold dredges were built and a lot of machinery imported and the prospects for mining for the coming season on the North Saskatchewan river are very good. Coal mining is going at rapid progress, and a number of new mines have been opened for operation within the past few months. The officers for the ensuing year are: J. H. Garlepy, president; Alex Taylor, vice-president, and F. F. Tims, secretary-treasurer.

Late reports from Edmonton regarding the outbreak of disease at that point, which some of the doctors have pronounced smallpox, say that there are still 31 cases in quarantine. They are being cared for by one doctor, two Sisters of Mercy and a Catholic priest.

It is reported that the proposition that C. Shultz placed before the people of Calgary and surrounding district some ten days ago, is beginning to attract more attention. Briefly stated, he promises to establish a business of meat packing in Calgary on a large scale, providing shares in the concern to the value of \$25,000 are subscribed for by persons in the neighborhood. The company will not ask for any money until they have expended \$500,000.

Assiniboia.

B. B. Gilbert, Fleming, has moved the building lately used for post office alongside of his store and intends adding hardware to his other lines.

Saskatchewan.

The stock in trade of John D. McLeod, general merchant of Prince Albert, valued at \$17,700 was sold at Winnipeg this week at a rate of 70 1/2 cents on the dollar. William J. Craig, of Winnipeg, was the purchaser.

Northwestern Ontario.

Jno. R. Smith and S. Scott will start a butcher shop at Port William. Mr. Leamy has opened up in Port Arthur with a stock of fruit confectionery, pipes, tobaccos and smokers' goods.

Tenders.

Tenders for the reconstruction of the Swedish Lutheran church, Winnipeg, and the erection of a parsonage for the same congregation will be received up to the 25th March by J. Williams, 282 Jarvis street, Winnipeg.

Tenders are wanted for the purchase and removal of a one and a half storey frame dwelling, situated on northwest corner of McDermott and Albert street, Winnipeg, now occupied by Samuel Hooper; building to be away not later than April 5th.

Tenders addressed to J. D. McLean, secretary, Ottawa, and endorsed "Tender for Indian Supplies," will be received up to noon on Monday, April 1st, for the delivery of Indian supplies during the fiscal year ending 30th June, 1902, at various points in Manitoba and the Northwest Territories.

Tenders will be received for the erection of a two-roomed ward school (brick) in ward one, Neepawa, Man., up to Monday, the first day of April. Buildings to be completed by the first day of October, 1901. Plans and specifications for examination at the office of the secretary-treasurer, Neepawa.

At the annual meeting of the Grand Forks board of trade held on the 14th inst., the following were elected officers for the ensuing year: President, A. C. Flumerfelt; first vice-president, Alex. Miller; second vice-president, J. B. Henderson; treasurer, F. Clarke; secretary, Colin Campbell. There are about seventy names on the roll of members of the board. G. F. Williams intends shortly opening at Phoenix a branch of his Greenway dry goods establishment. Valence's goods hold steady at last week's decline.

Currents are showing more activity on the London market, and sellers are firm in their demands.

Cable advices from Malaga report a strong situation in almonds, with holders' prices higher than the market prevailing in New York. Further light has been thrown on the reported damage by frost to the new crop.

Statistical Wheat Report.

WHEAT IN CANADA.

Table showing stocks of wheat in Canada at principal points of accumulation as reported as follows: Montreal, Toronto, Coburg, Depue Harbor, Kingston, Fort William, Port Arthur and Winnipeg, Manitoba elevators.

Total March 9 5,405,000
Total previous week 5,370,000
Total a year ago 4,373,000

BRADSTREET'S REPORT OF STOCKS.

Total stocks in the United States and Canada, east of the Rocky Mountains, as reported by Bradstreet's March 3, were 79,500,000 bushels, as against 55,935,000 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 ended March 10 was 35,121,000 bushels, being a decrease of 703,000 bushels for the week. A year ago the visible supply was 35,311,000 bushels, two years ago 34,920,000 bushels, three years ago 31,417,000 bushels, four years ago 40,420,000 bushels, five years ago 41,948,000 bushels.

STOCKS OF OATS AND COIN.

The visible supply of oats in the United States and Canada, east of the Rocky Mountains is 10,871,000 bushels, compared with 10,582,000 bushels a year ago. The visible supply of corn is 27,000,000 bushels, compared with 25,542,000 bushels a year ago, according to the Chicago statement.

WORLD'S WHEAT STOCKS.

Stocks of wheat in America and Europe and Africa for Europe Feb. 1 in each year, for a series of years, were as follows—Bradstreet's report:

Table showing world's wheat stocks from 1901 to 1905, including bushels for each year.

CROP 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, 1900, to date, compared with the same period of last year:

Table showing crop movement for Minneapolis, Milwaukee, Duluth, and Chicago, comparing current year with last year.

Winnipeg Grain and Produce Exchange.

The following table gives the receipts of wheat at the four principal United States winter wheat markets, from the beginning of the crop movement, July 1, 1900, to date, compared with the same period of last year:

Table showing Winnipeg grain and produce exchange statistics for Toledo, St. Louis, Kansas City, and Total.

Winnipeg Prices a Year Ago.

Following were Winnipeg prices this week last year:

- Wheat—No. 1 hard closed at 66c in stock at Fort William.
Floor—Local price per sack: Patent, \$1.75; best makers, \$1.65.
Oatmeal—\$1.65 per 80lb sack.
Millet—\$1.50 per ton.
Barley—\$2.50 per bushel for malting and feed grades.

- Flax—\$1.25 per bushel.
Butter—Dairy, 16c per lb for best grades; creamery, 2c per lb to the retail trade.
Cheese—Regular sizes, 14c 1/2 to the retail trade.
Hides—Country frozen hides, 6 1/2c per pound, No. 1 inspected, 7c per pound.
Wool—Washed fleeces, 20c per lb.
Hay—Raled, \$2.45 per ton on cars.
Poultry—Turkeys, 11c per lb; chickens, 10c; ducks, 10c; and geese, 8c per lb.
Live Stock—Cattle, 23 1/2c, as to grade; sheep, 5c; hogs, 4 1/2c, as to grade.

Live Stock Trade Notes.

The C. P. R. has reduced rates on stock at the rate of twenty-five per cent on its Edmonton branch. The Macleod Gazette says: "Ranchers are well satisfied with the condition of stock at the present time. The winter has been the finest for years, and the losses have been practically nil, compared with other years, while young and old stock with good constitutions are in prime condition. Only in cases of weak stock and calves has feeding been necessary this winter, and we know of ranches where the calves were turned out after weaning and have rustled along in frisky condition. Prospects in the stock line were never better than at present in this district."

Another stage in the matter of providing proper elevator facilities for the port of Montreal has been reached. A new offer having been submitted to the harbor board by a Montreal legal firm on behalf of large American interests. In view of this offer, action upon the notice of motion to borrow one million dollars and erect elevators with the same paying government interest at the rate not to exceed 3 per cent per annum, was deferred, and the whole question will be reconsidered at the next meeting of the board.

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WINNIPEG GRAIN AND PRODUCE EXCHANGE

President WM. MARTIN
Vice-President Sec'y-Treas.,
C. A. YOUNG CHAS. N. BELL

ALEX. MCFEE & Co.

GRAIN EXPORTERS

Board of Trade Building, Montreal. Room 13, Grain Exchange, Winnipeg.

KIRKPATRICK & COOKSON

MONTREAL

Commitments of Grain and Manitoba Produce solicited.
Butter in good demand for all grades.
F O B offers of wheat, barley, etc., requested.
Established 1860. Manitoba Grain Code used.

WHEAT Ask for Prices Before Selling

All grades handled on commission. We make liberal advances on car lot shipments; get best prices and make prompt returns.

THOMPSON, SONS & CO.

GRAIN COMMISSION MERCHANTS. WINNIPEG. (Licensed and Bonded under Man. Grain Act.)

stock, 3/4 to 4c. Stockers, yearlings, \$12 to \$16 per head; two year olds, \$18 to \$22.

-HEEP-Market nominal.

HOGS-Best hogs are worth \$5.50 per 100 pounds. Superior lots are ruling at \$4.50 to \$5.25.

MILK COWS-The demand for cows has improved. Prices range from \$30 to \$40.

HORSES-Medium weight horses for working purposes are in demand at from \$125 to \$200 each, according to weight and quality. Drivers are selling at from \$100 to \$175.

London Fur Sales

The annual March fur sales of the Hudson's Bay Company and C. M. Lampson & Company were held this week in London, England, commencing Monday. Following were the results so far as they have been cabled up to the time of writing:

HUDSON'S BAY CO.

Otter, dark, same as last March.

Otter, pale, 10 per cent. lower than last March.

Otter, thirds, 25 per cent. lower than last March.

Fisher, 22 per cent. lower than last March.

Cross Fox, 35 per cent. lower than last March.

Silver Fox 60 per cent. lower than last March.

Marten, 12 per cent. lower than last March.

Red Fox, 45 per cent. lower than last March.

Wolverine, same as last March.

Beaver, 10 per cent. higher than in January.

Mink, 10 per cent. lower than last March.

Lynx, 40 per cent. lower than last March.

Wolf, 50 per cent. lower than last March.

C. M. LAMPSON & CO.

Cross Fox, 40 per cent. lower than last March.

COMMERCIAL MEN.

The following commercial travellers registered at the Leland hotel, Winnipeg, this week: A. J. Mallus, London, England; W. Dunlop and Harry Kite, Hamilton, Ont.; F. C. Shorey, Walter Sadler, Jas. R. Miller and A. R. Shewan, Montreal; Miss G. Sexton, New York; F. W. Clomes, A. W. Lash, J. A. Brady, C. F. Jeffrey and Frank Green, Toronto; Geo. H. Grilles, Quebec; J. E. Williams, Kingston.

Harry Kite, of Hamilton, and A. W. Lasher of Toronto, arrived from the east this week and registered at the Leland. This is Mr. Lasher's forty second trip to Winnipeg. Mr. Kite has been coming to the city since 1881. Only one traveller on the road at present has a more historic record—John Glass, of London.

FINANCIAL

WINNIPEG BANK CLEARINGS.

Returns for the Winnipeg Clearing House for the week ending Thursday, show as follows:

Week ended March 21, 1900	\$1,649,923
Corresponding week, 1900	1,585,621
Corresponding week, 1899	1,480,760

The monthly totals are as follows:

	1900.	1900.	1899.
Jan.	\$9,623,466	\$9,906,607	\$7,683,052
Feb.	7,188,276	6,702,646	6,201,471
Mar.	7,329,062	6,756,121	6,315,171
Apr.	7,091,519	6,916,431	6,472,833
May	7,072,329	7,472,833	6,912,081
June	6,612,081	8,211,716	8,355,423
July	8,355,423	8,169,535	8,173,036
Aug.	8,173,036	7,995,291	7,329,147
Sept.	7,329,147	8,281,139	6,912,081
Oct.	6,912,081	12,684,000	11,618,985
Nov.	11,618,985	14,435,210	10,969,325
Dec.	10,969,325	12,969,303	
Totals	\$9,623,466	\$10,956,792	\$107,780,814

The National Biscuit Co of the United States are offering to sell their employees preferred stock on very favorable terms. This stock last year paid a little over 7 per cent. per annum.

E. C. Traves has received the plant to be placed in the cold storage department of the West Kootenay Butcher company's establishment, Nelson. The apparatus, which is the direct expansion ammonia system, built by the Vulcan Iron Works, of San Francisco, will be placed in position as rapidly as possible. It cost about \$3,000 laid down at Nelson.

Western Business Items.

O. Burdett has purchased the Star bakery business at Birnie.

W. F. Young has leased the World newspaper of Moosomin.

Cooper & Taylor, barrister, Portage, have opened a branch office in Macgregor.

Geo. Howard has bought out the steam dye works of Crittendon & Co., at Curman.

The Manitoba Farmers' Hedge and Wire Fence Company, Limited, is applying for incorporation.

J. M. Marshall has secured the agency for the Frost & Wood Co.'s line of implements for the Regina district.

Tenders will be received by D. McLean, Carberry, for a frame church to be erected on the S. E. corner of N. E. 1/4, S. 16, T. 11, R. 15.

The Neepawa Club, Limited of Neepawa is applying for incorporation.

W. Mumberson has bought out the livery business of Darcy Jones at Roland.

R. Davidson for the past five years manager at Prince Albert of the Imperial Bank has been appointed to succeed W. Bell as manager at Portage la Prairie.

A. Macdonald, wholesale merchant, Winnipeg, will build a three storey brick warehouse on Market street, on the site of the old Thistle rink. Its dimensions will be 50 by 140 feet.

Macab- and White, proprietors of the saloon in connection with the Wilson hotel, at Victoria, have purchased the Commercial hotel, in that city, and are refitting it.

About \$10,000 or \$12,000 damage was done by fire at Roland last Wednesday, the places burned being James Lawson & Co., hardware; C. F. Boardman, bakery and confectionery, and W. H. Nesbitt, private bank.

The stock of general merchandise, book accounts and fixtures of the Neepawa Trading Company, of Neepawa, Man., will be sold by auction at a rate on the dollar by Newton & Davidson, Winnipeg, on the 27th inst. The total value is \$16,578.97.

The formation of an outlet market for Winnipeg is progressing favorably. A meeting of the grain exchange will be held shortly to make the necessary amendments and revisions of the constitution of the exchange authorizing the new form of trading.

The matter of having perishable imports examined after the arrival of steamers from Kootenay landing has been arranged. The Nelson business men who import perishable goods have forwarded their powers of attorney to the Canadian collector at Ryker's who will pass the goods, thus doing away with the necessity of an examination at the port of Nelson.—Nelson Miner.

J. D. McArthur, contractor, bought the outfit of W. F. Powell, railway contractor of Lac du Bonnet, which was sold on Thursday by Newton & Davidson for 50c on the dollar. His purchase included the general merchandise etc. comprised in the stock of W. Warshaw, of Lac du Bonnet, which was recently purchased by Powell.

R. P. Rithet & Co., of Victoria, have published their annual report of the salmon pack of British Columbia for the year 1900, which shows the total to have been 355,413 cases, or about 150,000 cases less than in 1899, and 160,000 cases more than in 1898. The Fraser River pack amounted to 316,522 cases, the Skeena River pack to 128,529 cases, the Rivers Inlet pack to 75,413, and the miscellaneous pack to 61,953 cases.

A meeting of the directors of the Manitoba Felt and Yarn Works, Limited, Brandon, was held this week. Jabez Elliott was elected president; R. J. Clark, vice-president; F. H. Hesson, secretary, and President Elliott was appointed manager. The organization of the company was completed. The works will be started in a few days, and will give steady employment to a number of hands.

A largely attended meeting of the business men of Lacombe was held in Puffer's hall on Monday evening last. M. J. Macleod presiding. The organization of the association was completed. The association, in conjunction with similar associations on that branch of railway, are putting forth efforts to secure a daily local mail service. The secretary was instruct-

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CORRUGATED

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TORONTO, CANADA.

Good Reasons

Why
OUR
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Is preferred
by those who know.

We use only best Apollo or English sheets.

The corrugations are pressed one at a time—not rolled—fitting perfectly, both at ends and sides without waste.

No scale, pin holes or other defects are ever found in our goods.

The galvanized sheets are coated on both sides with all the galvanizing material that can adhere to them.

The painted sheets are coated on both sides with Sherwin-Williams best quality paint.

We furnish any size or gauge required—either curved or straight.

If you desire durable quality and certain economical satisfaction, send us your specifications or write for further information.

ed to write to the representative of the district at Ottawa requesting that steps be taken towards extinguishing a fire that has long been burning in the coal fields southeast of town. The association has now a membership of about twenty.

A delegation of Winnipeg merchants consisting of J. Porter, Geo. Craig and several others representing about 300 dealers in the city waited on the law amendments committee of the Manitoba legislature, on Thursday, in regard to getting legislation to restrict the use of trading stamps by storekeepers. The delegation presented a largely signed petition requesting that an amendment be made to the municipal act regulating the use of trading stamps or abolishing them altogether. The committee listened to the representations of the deputation and promised to give the matter consideration.

Montreal Hardware Market.

Special to The Commercial.

Montreal, March 23, 1900

Pig Iron—Canadian pig iron is worth \$17.65/18, and Sumnerite \$22.75/24.

Bar Iron—Rolling price \$16.65/17.10.

Black Sheets—\$2.80 for 8 to 16 gauge.

Galvanized Iron—No. 28 Queen's Head, \$26.50/30, Apollo, 10 1/2 oz., \$28.50/30, Comet No. 28, \$4.50, with 20c allowance in cases.

Ingot Tin—Lamb and Flag, \$34.34 per lb.

Lead—\$4.65.

Lead Pipe—7c for ordinary and 7 1/2c for composition waste, with 15 per cent off.

Iron Pipe—Black pipe, 3/4, \$5 per 100 ft.; 1, \$3; 1 1/2, \$3.15; 2, \$4.50; \$6.10; 3, \$7.75; 4, \$9.75; Galvanized, 3/4, \$4.60; 1, \$5.25; 1 1/2, \$7.50; 2, \$9.50; 3, \$11.75; 4, \$16.

Terne Plates—\$8.50/8.25.

Swedish Iron—\$4.25.

Coll Chain—No. 6, 1 1/4c; No. 5, 10c; No. 4, 9 1/2c; No. 3, 9c; 1/2 in., 7 1/2c per pound; 5-16, \$4.60; 3-16 exact, \$5.10; 3/8, \$4.20; 7-16, \$4; 1/2, \$7.75; 9-16, \$8.65; 5/8, \$9.35; 3/4, \$9.25; 7/8, \$12.50; 1 in., \$3.15; in carload lots an allowance of 10c is made.

Sheet Zinc—66lb/gal.

Antimony—10c.

Tinplates—\$4.50 for coke and \$4.75 for charcoal.

Canada Plate—2 1/2, \$2.90; 60's, \$3; 7 1/2, \$3.10; full polished, \$3.75; and galvanized, \$4.00.

Tool Steel—Black Diamond, 5c; Jess up's, 13c.

Steel—We quote: Sleighshoe, \$1.55; iron, \$1.95; spring, \$2.75; machinery, \$2.75; and low-carbon \$2.50.

Barb Wire—\$3.05 f.o.b. Montreal in less than carlots.

Horseshoes—Iron shoes, light and medium pattern, No. 2 and larger, \$3.25; No. 1 and smaller, \$3.75; snow shoes, No. 2 and larger, \$3.75; No. 1 and smaller, \$4; X L steel shoes, all sizes, \$4; 5, No. 2 and larger, \$3.60; No. 1 and smaller, \$3.65; featherweight, all sizes, \$4.25; toe weight steel shoes, all sizes, \$4.15 f.o.b.

Horse Nails—Discount 50, 10 and 5 per cent on oval head, and 50, 10 and 10 per cent on countersunk heads; C brands, discount 20 and 7 1/2 per cent.

Wire Nails—\$2.55 for similar lots and \$2.75 for carlots, f.o.b. Montreal.

Cut Nails—\$2.35 for small and \$2.25 for carlots; four barrel nails 25 per cent discount; cooper's nails, 30 per cent discount.

Building paper—Dry sheathing, 70c per roll; cyclone dry, do., 42c per roll; straw do., 30c; heavy straw do., \$1.40 per 100lb; 1 X L, dry sheathing, 65c per roll; cyclone tarred do., 50c per roll; tarred ordinary do., 40c per roll; tarred felt, \$1.70 per 100lb; ready roofing, 2 ply, 50c per roll; 3-ply, \$1.05 per roll.

Corrugate—Manilla, 13c per lb for 7-16 and larger; and Intivar 10c per lb. In small lots 1/2c per lb higher is charged.

Glass—First brand, \$2; second, \$2.10 for 30 feet; first break, 100 feet, \$3.80; second, \$4; third, \$4.50. Fourth, \$4.75; fifth, \$5.25; sixth, \$5.75; and seventh, \$6.25.

White Lead—Best brands, government standard \$6.37 1/2. No. 1, \$6.00; No. 2, \$5.62 1/2; No. 3, \$5.25; and No. 4, \$4.87 1/2 all f.o.b. Montreal. Terms, 3 per cent cash.

Dry White Lead—\$5.50 in casks; kegs, \$6.75.

Red Lead—Casks, \$5.25; in kegs, \$5.50.

White Zinc Paint—Pure, dry, 5c; No. 1, 6c; in oil pure, for No. 1, 5c.

Putty—Bulk in barrels, \$2 per 100lb; bulk, in less quantity, \$2.15; ladders in barrels, \$2.20; 5 barrels and over, open kegs or boxes, \$2.25; in tins, \$2.45/2.75; in less than 100lb lots, \$3 f.o.b.

Linseed Oil—Raw, 70c; boiled, 75c; in 5 to 9 barrels, 1c less; 10 to 20 barrel lots.

Turpentine—Single barrels, 60c; 2 to 4 barrels, 50c; 5 barrels and over, open terms.

Mixed paints—\$1.25/1.45 per gal.

Scrap Metals—Heavy copper and wire, 12 1/2/13 1/2c per lb; light copper, 12c; heavy brass, 12c; heavy yellow, 8 1/2c; light brass, 12 1/2c; lead, 2 1/2c; per lb; zinc, 3 1/4/3 1/2c; iron, No. 1 wire cut, \$10 1/2/11 per gross ton; No. 1 cast, \$16 1/2/14; stove plate, \$6 1/2; light iron, No. 2, \$4 a ton; malleable and steel, \$4.

Petroleum—Silver Star, 14 1/2/15 1/2c; Imperial, Acme, 16 1/2/17c; S.C. Acme, 16 1/2/19c, and Pratt's Astral, 15 1/2/18c.

Explorations in the Canadian Rockies.

At a meeting of the Royal Geographical Society, held on the 14th of January in London, England, a paper was read by Professor Norman Collicie, F.R.S., on "Explorations in the Canadian Rocky Mountains."

The chair was occupied by Colonel Sir Thomas H. Holdich, vice-president. Professor Norman Collicie, who in two previous journeys explored the eastern side of the Canadian Rocky Mountains for a distance of nearly 100 miles, described in his paper a journey which he made last summer to the western side of the range in company with Mr. H. E. M. Stutfield, Mr. S. Spencer, and others.

The party started on July 23 from Donald along the Columbia trail to the Bush river. The way lay through dense forest, and the Columbia river was soon left far to the left. The vast forest through which they travelled far exceeded anything on the other side of the range—the huge pines, cotton-wood trees, and firs reaching to a height of 150 feet.

After reaching the Bush river progress was very slow, owing to the extremely difficult nature of the ground which consisted of a dense forest and undergrowth, with frequent swamps—almost impracticable for horses. The party was compelled to keep to the south bank of the river until August 16 when the crossing was made just opposite a shoulder of the high peak which had dominated the valley and which was supposed to be Mount Bryce.

The result of the expedition had been to make clear a great deal about the geography of the district. Practically the whole district between the Wood river and the Blueberry creek was drained by the Bush river. The Waitaki and Bluewater creeks merely took the water from the foothills. A large glacier existed at the back of the Freshfield group. This was the source of the south fork, while the Lyell and Columbia glaciers fed the north fork of the Bush river.

Another system of glaciers that lay to the west of Mount Bryce fed two tributaries of the Bush river flowing southward and parallel with the north fork. The magnificent snow-capped peak about 13,000 feet high, standing almost over the junction of the north and south forks was not Mount Bryce, but a hitherto unnamed mountain. The great depth of the Bush valley was of interest; and the fact that to start with, both from Mount Freshfield and Mount Columbia, the valleys lay parallel with the main chain, showed that probably the same forces that fashioned valleys on the eastern side also made them on the west.

The general life of the country was a series of more or less tilted strata facing northeast, with gentle slopes towards the southwest and precipitous faces towards the northeast, the range consisting chiefly of carboniferous and Devonian limestones. There seemed to be only one pass below timber-line connecting the Bush valley with the east side and range, and this was explored by Charles S. Thompson,

of Chicago, last summer. He was the first person who had been on its summit, which was 6,800 feet above sea level.—Imperial Institute Journal

Canadian Trade.

Toronto, March 22.—(Bradstreet's)—Montreal trade reports are favorable. They indicate a fair movement for this period of the spring. Shipments on spring and summer plantings orders are large. Sorting orders for shipment next month continue to come forward freely. Reports from the immediate trade centres of the province show a healthy condition of trade, while from the Northwest they indicate more activity this week in business and a satisfactory outlook for the summer trade. Values of staple goods continue firm. The mills are busy and in a good many cases are somewhat behind on orders. There is a good demand for money and rates are steady.

AT TORONTO

Business at Toronto has been fairly active this week. The snow storm and rain somewhat interfered with the movement in some departments. Spring goods are being freely shipped. The sorting trade is expected to be large. Prices continue firm for all lines. Local houses have made rather heavy importations of American print goods lately, induced by concessions in prices made by American mill men, who have a surplus on the season's output. Country remittances have been fair. London jobbing firms have experienced a very fair movement this week. The country trade is in good shape for the spring business, and retailers have been making liberal purchases for the coming season. Prices continue firm.

ON THE COAST.

Business at the coast has improved a little this week. As spring approaches orders from retailers begin to get more numerous and as a large consumption is expected at most points this year, stocks have to make a better showing. The outlook for trade the coming season is very satisfactory at present. Considerable shipments of goods from the east are being received by jobbers at Vancouver and Victoria.

At Hamilton there has been considerable activity in wholesale trade circles this week. Numerous orders are coming to hand from various points in the Dominion and the jobbers are busy getting out goods for shipment. Travellers are sending in good accounts of the immediate outlook for business. Staple goods continue firm.

MANITOBA.

The retail trade at the various centres in Manitoba are sending in more cheerful accounts of the outlook for trade the coming season and are making liberal purchases to provide for it from Winnipeg firms. Preparations have been made for an early season and some expansion in business and general improvement in the condition of trade are looked for very soon. Remittances are fair. Business in wholesale circles at Ottawa has been developing a fair amount of activity this week. The wholesale firms report a good many orders from the country and are busy sending forward goods ordered some time ago. Trade appears to be in a healthy condition and the prospects for business are as good as they have been for many years.

QUEBEC.

At Quebec, during the past week, shoe jobbers placed several large orders for the fall and continued activity in shoe manufacturing circles is assured. The retail trade in the city is fairly brisk, particularly amongst dry goods, seasonable goods being in demand. In some quarters the country roads are reported to be breaking up, which will in some respects interfere with the movement of goods. The maple sugar season is close at hand and from reports obtained from reliable sources in various parts of the province, the yield will not, it is thought, reach former years. The farmers attribute the cause to no sap in the trees owing to lack of rain and no frost in the ground.

Plans for the Lake of the Woods Milling company's new offices, on McDermot avenue, Winnipeg, are being prepared and tenders will be called for probably next week. The offices will be completed in the most modern style.

Chicago Board of Trade Prices.

Chicago, March 18.—Wheat, March close 75 1/2c, May open 75c, high 77 1/2c, low 75c, close 76 1/2c. Corn, May open 41 1/2c, high 42c, low 41c, close 41 3/4c. Oats, May open 29 1/2c, high 30c, low 29c, close 29 3/4c. Pork, May open \$15.70, high \$16.30, low \$15.70, close \$16.10. Lard, May open \$7.20, high \$7.70, low \$7.20, close \$7.50. Ribs, May open \$7.50, close \$7.50.

Chicago, March 19.—Wheat, March open 75 1/2c, close 76c. May open 75c, high 77 1/2c, low 75c, close 76 1/2c. Corn, May open 41 1/2c, high 42c, low 41c, close 41 3/4c. Oats, May open 29 1/2c, high 30c, low 29c, close 29 3/4c. Pork, May open \$15.70, high \$16.30, low \$15.70, close \$16.10. Lard, May open \$7.20, high \$7.70, low \$7.20, close \$7.50. Ribs, May open \$7.50, close \$7.50.

Chicago, March 20.—Wheat, March close 75 1/2c, May open 75c, high 77 1/2c, low 75c, close 76 1/2c. Corn, May open 41 1/2c, high 42c, low 41c, close 41 3/4c. Oats, May open 29 1/2c, high 30c, low 29c, close 29 3/4c. Pork, May open \$15.70, high \$16.30, low \$15.70, close \$16.10. Lard, May open \$7.20, high \$7.70, low \$7.20, close \$7.50. Ribs, May open \$7.50, close \$7.50.

Chicago, March 21.—Wheat, May open at 75 1/2c, high 76 1/2c, low 75c, close 76 1/2c. Corn, May open 41 1/2c, high 42c, low 41c, close 41 3/4c. Oats, May open 29 1/2c, high 30c, low 29c, close 29 3/4c. Pork, May open \$15.70, high \$16.30, low \$15.70, close \$16.10. Lard, May open \$7.20, high \$7.70, low \$7.20, close \$7.50. Ribs, May open \$7.50, high \$7.70, low \$7.20, close \$7.50.

Chicago, March 22.—Wheat, May open at 75 1/2c, high 76 1/2c, low 75c, close 76 1/2c. Corn, May open 41 1/2c, high 42c, low 41c, close 41 3/4c. Oats, May open 29 1/2c, high 30c, low 29c, close 29 3/4c. Pork, May open \$15.70, high \$16.30, low \$15.70, close \$16.10. Lard, May open \$7.20, high \$7.70, low \$7.20, close \$7.50. Ribs, May open \$7.50, high \$7.70, low \$7.20, close \$7.50.

Chicago, March 23.—May wheat opened at 76c and ranged from 75 1/2c to 76 1/2c. Closing prices were: Wheat—March 75 1/2c, May 76 1/2c. Corn—March 41 1/2c, May 41 3/4c. Oats—March 29 1/2c, May 29 3/4c. Pork—March \$15.70, May \$16.10. Lard—March \$7.50, May \$7.87. Ribs—March \$7.50, May \$7.85.

A week ago May wheat closed at 77 1/2c. A year ago May wheat closed at 65 1/2c; two years ago at 70 1/2c; three years ago at \$1.04; four years ago at 72 1/2c; five years ago at 64c; six years ago at 55 1/2c.

New York Wheat.

New York, March 18.—Wheat, May open 91 1/2c, high 91 1/2c, low 80c, close 80 1/2c. New York, March 19.—Wheat, May open 89 1/2c, high 89 1/2c, low 80 1/2c, close 80 1/2c. New York, March 20.—Wheat, May open 89 1/2c, high 81, low 80 1/2c, close 81 1/2c. New York, March 21.—Wheat, May open 81, high 81 1/2c, low 80 1/2c, close 80 1/2c. New York, March 22.—Wheat, May open 80 1/2c, high 80 1/2c, low 80, close 80 1/2c. New York, March 23.—Wheat closed at 80 1/2c for May option.

Minneapolis Wheat.

Minneapolis, March 18.—Wheat, May open 75 1/2c, high 75 1/2c, low 75, close 75. Minneapolis, March 19.—Wheat, May open 75 1/2c, high 75 1/2c, low 74 1/2c, close at 74 1/2c. Minneapolis, March 20.—Wheat, May open 75 1/2c, high 75 1/2c, low 75, close 75 1/2c. Minneapolis, March 21.—Wheat, May open 75 1/2c, high 75, low 74 1/2c, close 74 1/2c. Minneapolis, March 22.—Wheat, May open 74 1/2c, high 74 1/2c, low 74c, close 74c. Minneapolis, March 23.—Wheat closed at 74 1/2c for May option. Cash No 1 hard wheat closed at 76 1/2c; No 1 northern at 74 1/2c.

Duluth Wheat.

Duluth, March 18.—Wheat, May open at 77 1/2c, high 77 1/2c, low 76 1/2c, close 76 1/2c. No 1 hard 76 1/2c. No 1 northern 74 1/2c. Duluth, March 19.—Wheat, May opened 76 1/2c, high 76 1/2c, low 76 1/2c, close 76 1/2c. No 1 hard 76 1/2c. No 1 northern 73 1/2c. Duluth, March 20.—Wheat, May open at 76 1/2c, high 76 1/2c, low 76 1/2c, close 76 1/2c. No 1 hard 74 1/2c. No 1 northern 73 1/2c. Duluth, March 21.—Wheat, May open at 77 1/2c, high 77 1/2c, low 76 1/2c, close 76 1/2c. No 1 hard 76 1/2c. No 1 northern 74 1/2c. Duluth, March 22.—Wheat, May open at 76 1/2c, high 76 1/2c, low 76 1/2c, close 76 1/2c. No 1 hard 76 1/2c. No 1 northern 74 1/2c. Duluth, March 23.—May option closed at 76 1/2c for No 1 northern wheat. Cash No 1 hard closed to-day at 76 1/2c and cash No 1 northern at 74 1/2c. A week ago May option closed at 77 1/2c. A year ago May wheat closed at 65 1/2c; two years ago at 70 1/2c; three years ago at 97 1/2c; four years ago at 72 1/2c; five years ago at 62 1/2c; six years ago at 61 1/2c.

Winnipeg Raw Fur Prices.

Following is a list of the prices now being paid by responsible fur buyers in Winnipeg for consignments of furs from all parts of the west:

Table with columns 'From' and 'To' listing prices for various furs like Badger, Bear, Fox, Lynx, Marten, Musquash, Otter, Skunk, Wolf, and Wolverine.

The above prices are for prime skins tural college, Guelph, or to such person, and vary according to size and color.

LIVERPOOL WHEAT.

Liverpool, March 22.—Close: Wheat, spot firm: No 1 California 6s 3/4d; No 2 red western winter 6s. No 1 northern spring 6s 3/4d. Futures quiet; May 6s 3/4d; July 6s 1/2d. Liverpool, March 23.—Wheat closed to-day unchanged at 1/4d per cental for May wheat.

WINNIPEG CLOSING WHEAT PRICES.

No 1 hard closed at 84c and No. 3 at 68c in store Fort William. Business is very dull and inactive.

INSOLVENCY LEGISLATION.

The members of the local government have had under consideration a new Manitoba insolvency law this week and have been conferring with the Jobbers' Union as to its provision. The discussions have developed so many phases of the subject that would have to be considered in order to secure a satisfactory act that it has almost been decided to let the matter stand over until the next session of the house in order to permit of a full discussion. Some amendments may be made to the present law this session. The fact of the government taking up this matter would seem to indicate that hopes of Dominion action have been given up.

Tenders are being called for work to be done in the remodelling of the Hargrave block, Main street, Winnipeg.

It is officially estimated that the wheat yield of South Australia will reach 17,700,570 bushels, or an increase of 2,352,623 upon last year's yield.

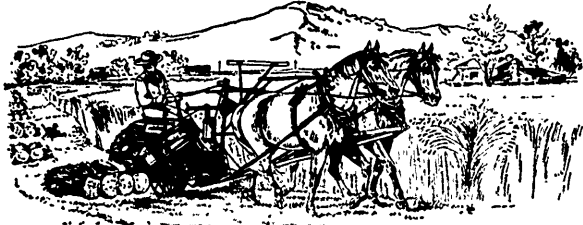
T. M. Hyndman, of the Bank of Ottawa staff, at Portage la Prairie, has been transferred to Dauphin. Mr. Moore, of Rat Portage, will succeed Mr. Hyndman at the Portage.

Isaac Cockburn has resigned the position of secretary-treasurer of the Western Retail Lumbermen's association and will be succeeded by Duncan Sinclair, who has held the position of cashier with D. E. Sprague, Winnipeg, for a number of years.

Taylor Bros., fruit and produce merchants, Winnipeg, have had several cars of potatoes in from Ontario during the past ten days. The potatoes are of fine quality and sell to the retail trade at 75c per bag or about 52c per bushel. They have also a large consignment of dried apples which they are selling at 6c per pound to the trade.

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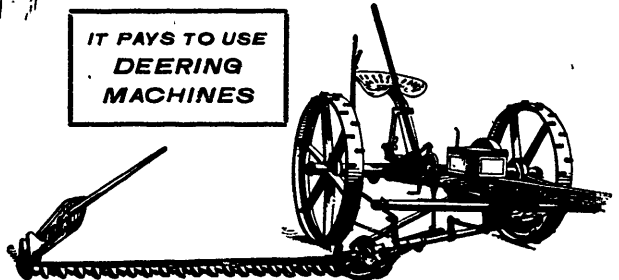
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INSURANCE MATTERS.

MUTUAL LIFE OF CANADA.

The annual statement of this company, which is published elsewhere in this issue, is, we are sure, a very satisfactory one to the policyholders. As the directors said in introducing their report "the business of the year has been eminently satisfactory." The interest earnings were again largely in excess of all the death claims that arose within the year. A moderate percentage of lapses and surrenders gave evidence of the continued confidence of policyholders. The amount of insurance actually collected for during the year was \$4,671,712 being the largest amount of insurance placed in Canada by a Canadian company. The important announcement is made by the directors in this connection that they have decided henceforth to confine the company's operations to Canada, where proper supervision can be exercised. Other features of the report which are regarded as highly satisfactory are the increase in number of policies in force which now amounts to 20,336, assuming \$20,521,076.58, the low death rate, absence of investment losses, and close collection of interest on investments, and the handsome surpluses over all liabilities according to the government standard of calculation of \$16,069.80. The reports presented were regarded as highly satisfactory by the policy holders and were unanimously adopted with votes of thanks to the officers of the company for their vigilance and zeal. The retiring directors were re-elected and the same officers will act again this year.

LIABILITY TO PAY PREMIUM.

There are some people who think that they may apply for insurance, and, after putting a company to the trouble of investigating the risk and preparing a policy, then back out, so long as they have not paid the premium. One Cronk, a London, England, farmer, had this view. He sent to the General Accident Insurance Corporation a proposal form for a policy of indemnity against claims in respect of drivers' accidents; the proposal was to be on the basis of a contract between himself and the company, and, if the risk was accepted, he was to pay £13 when called upon. The company prepared a policy, and sent an agent to deliver it. Cronk was busy and told the man to call again, and before he came back, wrote the company that he did not desire to proceed with the insurance. The company then sued for £13, the premium, in the City of London Court, and obtained a verdict but only for a nominal sum. From this both parties appealed to a bench of judges in the High Court, the company contending that they were entitled to the full premium as damages because the contract of insurance was complete when the policy was executed. For Cronk it was argued that the execution of the policy was not an acceptance of the proposal, but was a counter-offer by the company, which required Cronk's acceptance to make the contract complete, and besides the policy was not in terms of the proposal.

The court allowed the company's appeal, and gave them judgment for £13. Mr. Justice Willes said that the defendant in his proposal undertook, if the risk was accepted by the company, to pay the premium. That meant that as soon as the risk was accepted, he became liable to pay the premium, and it did not mean, as was contended on his behalf, that before he could be asked for the premium he must approve of the policy tendered to him. He must be taken to have applied for the ordinary form of policy issued by the company. If the wrong form of policy was tendered to him, he, no doubt, had the right to insist on receiving the correct

one. But the mere fact that the wrong form of policy was tendered to him did not relieve him from the obligation to accept the policy for which he did apply, or from the obligation to pay the premium. General Accident Insurance Corporation v. Cronk, 17 Times Law Reports 221.—Insurance and Finance Chronicle.

British Columbia Notes.

B. Kriel, of Calgary, contemplates erecting a flour mill at Nelson.

D. J. Robertson will open a furniture store at Nelson.

Last week's ore shipments from the Slocan amounted to 315 tons.

The report is denied that the Payne mine, Rossland, were laying off 50 men.

The Molly Gibson and Chapleau, Slocan, properties, are in the hands of the sheriff.

The Highland mine, Ainsworth, shipped 200 tons to the Hall mines smelter last week.

McGillivray & Mitchell, proprietors of the Dominion hotel, Clinton, have dissolved partnership. McGillivray continues.

Last week the Rossland board of trade held their annual meeting when the following officers were elected for the ensuing year: J. B. Johnson, president; A. S. Goodeve, vice-president; H. W. C. Jackson, secretary.

John A. Morin, J. E. W. Thompson and G. Rumberger have formed a partnership as general merchants at Phoenix under the name of Morin, Thompson & Co.

The Bonanza Hydraulic Company, Limited, the B. C. Pyrites Company, Limited, Detroit and Erie Gold Mining and Development Company, Limited, and the South Vancouver Lumber and Manufacturing Company, Limited, have been incorporated.

The Nelson board of trade at a recent meeting resolved to appoint two members to interview the cabinet ministers at Ottawa urging the necessity for the establishment of a refinery. The resolution is also to be placed before every member of parliament and legislature, together with the boards

of trade of British Columbia and the east.

The Crow's Nest Pass Coal Company has commenced to build 126 new coke ovens at its mines.

The customs receipts at Greenwood for the month of February were \$1,305,088, and the inland revenue collections \$1,787,561.

The Revelstoke city council has passed by submission to the money voters a by-law to enable the purchase of the Water, Light & Power Company's property and franchises for the sum of \$183,975.

The city assessor will, he states, make the value of assessable real property in Revelstoke slightly exceed last year's estimate of \$82,637. His returns reckon the local population at 2,700.

John A. Fraser, of St. Thomas, Ont., who has had business experience with F. M. Griffin & Co., and with the Imperial bank, has been appointed to a position in the office of J. Y. Griffin & Co., at Nelson.

The Revelstoke board of trade has appointed a deputation to interview the provincial government in regard to a river steamship bonus and other local navigation and road requirements of the route to the Big Bend country.

C. E. McPherson, C. F. R. western general passenger agent, from Winnipeg, was lately in the Kootenay, going thence to the coast cities of Vancouver and Victoria, en route to California on a business trip.

Morris and Dale (father and sons) lately from Carmi, Illinois, are putting in a sawmill near the Carmi mine, up the West Fork of the Kettle River. They have purchased from Lequimo & Powers, Midway, a 30-horse power engine and other mill machinery.

Morin & Thompson have purchased the remainder of the stock—groceries and hardware—of the Wyankoop-Stephens Co., of Phoenix, and have removed the grocery department of their general mercantile business to the premises hitherto occupied by that company. It is understood that Geo. W. Rumberger, owner of the original Phoenix townsite, is interested with the firm in this extension of their business.

How to Secure Customers and Hold Them.

The Commercial Bulletin and North-west Trade of Minneapolis, has been offering prizes for the best essay on the above subject and as a result a number of very valuable contributions have been received, the best of which were published in an issue of that paper recently. Following is the paper which obtained first prize.

In answer to "How to Secure New Customers and Hold Them," I say, use common sense, applying it in liberal quantities at all times. The common sense used by the writer to build up the largest trade in his line in the three adjacent counties in the comparatively short time of eleven years consisted of the following essential parts: When the store was ready for customers, it presented as clean and neat an appearance as the most particular housekeeper's house, and it has been kept in such a cleanly manner every day since. The prices were of undoubted quality, prices reasonable for honest value, the service was the best and the delivery prompt. Now this was the condition of the store, but being new, the people could not tell if it differed in any way from other grocery stores or if it would be of any benefit to change their custom from their old store to the new and unknown one. The best and quickest way to make it known was a question of vital importance to the new store, and to accomplish this liberal space was contracted for in both a daily and also weekly papers. The space was filled with store news, making our cleanliness, good service, and very best quality of goods the strong points and always telling the plain truth about every article advertised, prefacing every "ad" with our motto, "Your money back if you don't like it." I have always lived up to this motto, cheerfully replacing the goods or refunding the money if the customer was not entirely satisfied, and for the benefit of our readers I can state that if you exercise the care you ought in buying you will very seldom be called on for any refund.

The store news or "ads" has been changed with every issue of the paper, no two "ads" the same in reading matter. As I advertise to have my sayings read, and as the people would soon stop a paper telling the same news over and over again, I believe they stop reading an "ad" appearing several times unchanged. I found and find my customers attracted to our store daily in ever increasing numbers, from the reading of our store news, and finding the conditions of the store as first stated and that every claim made in our ads is fully carried out in the store, it never has taken a new customer long to become a regular one, and I can to-day with the greatest pleasure and satisfaction look over a long list of customers gained year by year from the first opening of the store until now, and as loyal to it as when first gained as a new customer. To keep a customer once gained is easy, if you always use tact, a good system and common sense.

If a customer's time leaves the store I at once write them a personal letter or call on them in person to find the reason for losing their custom, and I find that in almost every instance it is a trifling or fancied wrong, quickly adjusted, and as a rule each proves a very satisfied customer in the future. I also send out personal letters to a large list of names, both regular customers and others, and can trace the gain of very many more to this practice. Of course I always have something of more than ordinary interest to offer in these special letters. I have never resorted to any schemes, premiums, cut prices, exciting orders from house to house. I do not believe in such means to obtain business, and do not for an instant believe that custom obtained in this manner will become permanent, as nothing but the best quality, as nothing but a reasonable price, will keep a customer permanently. I will further say that our trade is both city and country trade, the daily paper appealing mostly to the city trade, and the two weeklies, one democratic and one republican, to the country trade.

Every morning of my life, with the exception of Sunday, I write and finish an advertisement. With this system, it becomes an easy task to keep our store news in the proper business getting the time. The means herein enumerated has made it possible and necessary for the writer to occupy a floor space of 12,000 feet for a retail grocery business in a country town. A very interesting description of our store was

published in the Commercial Bulletin some time ago, and I close by confessing that the success has been earned by using plenty of common sense in the up-building of my business, and using nothing but plain honest business methods.

Enormous Coal Consumption.

Professor R. H. Thurston, writing in Youth's Companion, notes that a very large part of this fuel is employed in supplying our steam engines, and the quantity so used is rapidly and constantly increasing. Not long ago the burning of fifty tons a day by a steamship was thought remarkable; to-day there are steamers on the ocean of 20,000 and 30,000 horse power each which require from twenty to thirty tons an hour, or 500 to 700 tons a day, and the end of the growth of steamships is not yet in sight. Could the same power be produced by engines capable of converting perfectly all the heat of their fuel into power, the coal needed by them would be made to last about eight times as long, and the exclusive use of such perfect engines would more than proportionately extend the life of mankind in temperate regions and in civilized countries. Whether such gains, or any important

means of locomotion is used, from men who, like oxen, tramp the low paths hauling the smaller barges to powerful tugs that creep along by means of an endless chain laid in the beds of an canal and minor rivers, dragging after them at snail pace great caravans of heavy barges.

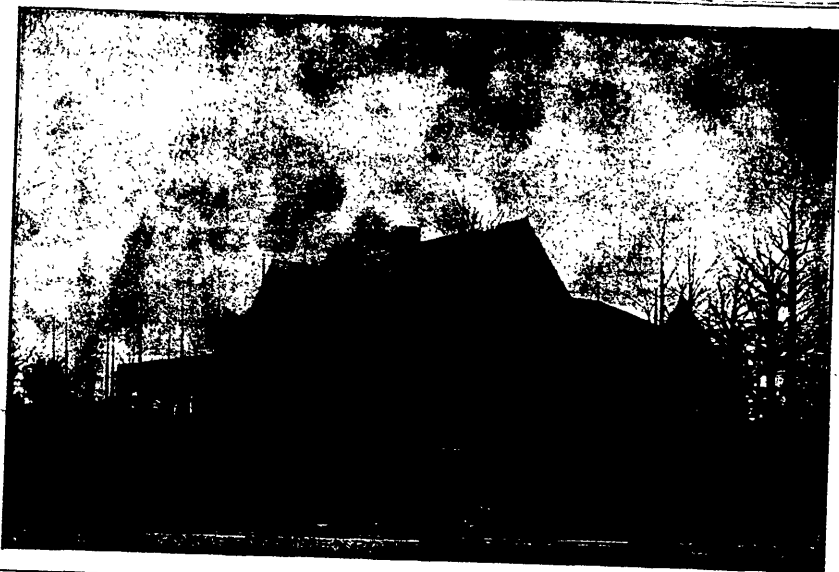
"From the greater streams immense craft nearly 400 feet long, fifteen feet in depth, carrying 8,000 tons of freight, drift down to the Caspian, where they are broken to pieces to be used as firewood on the steamers going up stream. In all there are 8,000 miles of navigable waterways in the valley of the Volga, or if the streams which float the giant rafts that form so large a part of the traffic of the rivers are included, the mileage is increased to nearly 15,000, or as much as that of the valley of the Mississippi.

"Fifty thousand rafts are floated down the Volga annually, many of them 100 feet long by seven feet thick, and this gives but a faint idea of the real traffic of the river; for, in addition, there are 10,000,000 tons of produce passing up and down the river during the open season. Much of this centres at Nijn Novgorod. To this famous market steamers and barges come from all parts of Russia, bringing goods to be sold at the great annual fair, over \$200,000,000 worth of merchandise

type to which we refer is the multimasted sailing schooner. The success of the six-masted George W. Wells, which is capable of carrying 5,000 tons of coal, has led the builder to predict that she will be followed by a seven-masted wooden schooner, with a carrying capacity of not less than 6,000 tons of coal. Such a vessel would be well on to 400 feet in length over all, and in her the cost of carrying a ton of coal would be brought even lower than in her predecessors. It is more than likely that as the century advances we shall see square-rigged and fore-and-aft vessels designed for the carrying of cargoes in bulk which will rival in size all but the largest of the steamships of the century which has just closed.—Bradstreet.

By a vote of twenty-five to one the board of trade of St. John, N. B., adopted a resolution that the preference on British goods be allowed only when the goods are brought through Canadian ports.

Insolvency legislation and fire insurance were discussed at a meeting of the executive committee of the Canadian Manufacturers' Association held in Toronto last week. On the matter of insolvency legislation it was decided to ascertain from Sir Mackenzie Bow-



gains, can be expected through the displacement of the steam engine by a better form of motor is a question regarding which the greatest authorities are very much at a loss. They are, however, agreed in the conviction that we cannot hope for much further, or any rapid, improvement in the great motor which we now have, and which makes it possible for mankind to do more work in a day than could be performed otherwise in many days, and to multiply the wealth and comfort and opportunities of all the world. The progress of this greatest of inventions has been constantly in the direction of greater complication, although of late it has been discovered that the "whirling oilpipe," a simple steam-driven toy of the ancient Greeks, may compete successfully with the modern machine and may be made to do wonderful work, but no promise of any extraordinary gain by reducing the still great wastes of the heat engines is recognized. Working at high temperatures, as with the gas engines, which operate with flame temperatures, may give some considerable gain.

River Traffic in Russia.

"Up the Volga and its hundred tributaries ascend the iron barges of the Caspian sea oil fleet, while through the canals to St. Petersburg alone pass annually, during the 215 days of free navigation, thousands of steamers and barges bearing millions of tons of freight," remarks a writer in the Engineering Magazine. "Every known

changing hands in a few weeks; 30,000 craft, including rafts, are required for this traffic; they come from as far north as Archangel, as far east as the Ural, from Astrakhan in the south, St. Petersburg and Moscow in the west; while great caravans of the ships of the desert arrive daily from all parts of Asia."

The Twentieth Century Sailing Vessel.

Our technical contemporary, the Scientific American, observes that it was thought that the day of the sailing vessel was past, because the development of the tramp steamer to its present economy of fuel and large cargo capacity apparently rendered successful competition by the sailing vessel impossible. During the past few years, however, two types of ships have been built in increasing numbers which bid fair to equal, if not exceed, the tramp steamer in cheapness of cost and operation, and at the dawn of a new century there are two vessels, one in each class, which are about to be constructed that are more distinctive than any that preceded them. One, the contract for which has just been signed, is a huge, square-rigged sailing ship, having five masts and a tonnage of 8,500, which is over 2,000 larger than that of any previous sailing vessel. The determination of the Germans to build a vessel of this size may be taken as evidence that the preceding "monster" sailing vessels owned by German firms have proved to be paying investments. The other

and Mr. Fortin, who have had charge of the bills relating to insolvency, what opposition they had met with in having them made law, so as to guide the association in its future course. A small committee was appointed to interview the secretary of the Fire Underwriters' Association to ask on what basis the increased fire insurance charges were being made, and also to ascertain what provision could be made either by municipalities or the manufacturers to meet the amount paid by some of the manufacturers would, it was thought, be profitable for a few of them to compound and put in fire appliances of their own. The tariff committee presented a report which was adopted, and which endorsed the petitions of the woolen manufacturers and the oatmeal millers. It was held that the condition of the woolen industry was being subjected to a competition under the present tariff which is paralyzing. Machinery capable of producing over \$2,000,000 worth of goods a year had ceased to be operated during the past seven years. In the case of the oatmeal millers the duty on the raw material, was practically double that of the finished product, oatmeal, and this condition was operating injuriously to the Canadian industry, particularly in Manitoba. The committee advised that the executive take steps towards securing the necessary adjustment of the customs tariff in such a way as to prevent any permanent injury being suffered by our established Canadian industries.

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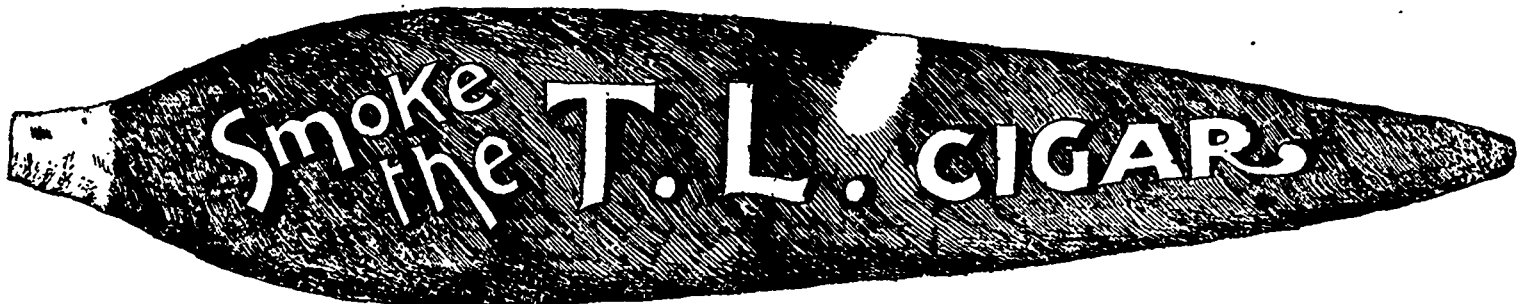
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That's **Boston Rubbers**
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We pay the freight to Winnipeg. That applies to both Boston Rubbers and Whitham Shoes. We sell Whitham Shoes in Winnipeg at ACTUAL Montreal prices PLUS FREIGHT ONLY. AND WE WILL SORT FROM WINNIPEG DURING THE SEASON AT SAME PRICES. No extra charge for cost of doing business in Winnipeg—just Montreal prices plus freight—that's all. Fall samples are now on the road. See them.

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Thousands now smoke this famous Cigar? DO YOU?

Made good on purpose for critical smokers.

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MANUFACTURERS OF

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**Pure Ready-Mixed Floor Paint, House Paint, Carriage Paint,
Waggon Paint, Etc.**

OUR HANDSOME CATALOGUE FOR THE ASKING.

Get our Prices on White Lead, Dry Colors, Varnishes, etc.

Full Stock in Winnipeg.

Write **MACKENZIE BROS., Western Managers, 131 Bannatyne Avenue, East, Winnipeg.**

THE GROCERY TRADE.

THE CURRANT MARKETS.

Private mail advices from Liverpool just received report on the situation in currants as follows, say the Montreal Gazette: "During the first half of February the volume of business continued to be of a satisfactory nature for the time of the year, and moderate transactions took place, principally in the better growths, from 35s to 38s, with occasional parcels of choice at 31s to 40s; provincial was only moved with difficulty, owing to somewhat unattractive quality, but sales were enacted at 31s to 32s, with a little at 30s 6d. For the past fortnight a very quiet tone has prevailed, and that pressure exerted in some quarters at a time when buyers were unwilling to respond, has caused values to recede a little, the most noticeable reduction being in fruit between the prices of 35s to 37s; provincial has also suffered a slight relapse, anything over 30s being difficult to obtain unless for quality above the average.

The duty-paid clearances for the month have reached the exceptional figure of 1,081 tons, being about double the average of former years. The fear, in some quarters, of a possible advance in the duty has been partly the cause of this increase, though such an event gains little credence among the majority of the trade. It is more likely that a curtailment of fruit lying at the disposal of their customers has been removed from bond by dealers as a matter of precaution to themselves, and therefore the present unusually light stock in bond must not be altogether taken as an indication of an increased con-

There has been no alteration in the position of the currant market, only a moderate demand being experienced for all descriptions, says the London Grocer, of March 2. Fair Provincial in quarter cases is on offer at 30s, and a few parcels of Vostizza have sold at 36s. The clearances for the month have been fairly satisfactory, and with no arrivals the stock is gradually approximating to that of last year.

Grocery Trade Notes.

A further decline of 1c per gallon for Barbadoes molasses is reported, and the prospects are that it will go much lower as present indications point to a large yield.

Mail advices from Seville, Spain, report high prices there for new crop olives. Fruit 70-80's is offered here by one house on the basis of \$1.50 per gallon, and 100-150's at 80c per gallon. Manzanilla counting 250 to 310 per kilo is offered at 45c.

The crop of California oranges during the season now drawing to a close has been large and the fruit of exceptionally good quality consequently a large business has been done. The moderate prices asked has added to the volume of business.

The salmon fishing season on the Columbia river opens by law April 15 and continues until August 15. Then there is a closed season a month after which the fall catch begins, lasting until the fish cease running about the end of November. There are no legal limits to the fishing season on Puzet Sound or in Alaska.

Refined sugar dropped 20c per 100 lbs on the Montreal market last week. A depressing factor in the situation is the Russian sugar which is being placed on the eastern market. The quality of this sugar is very inferior to the Canadian article but the low price at which it is being offered is proving an inducement to some buyers. The New York market for refined sugar is still unsettled, and a further reduction is predicted by some. Prices are unchanged for the raw article. London cables report cane sugar as quiet and a slight decline for beet sugar.

Dry Goods Trade Notes.

The market for all description of cotton goods continue very firm. The Canadian mills have issued their prices for a number of lines for fall delivery already, and in no instance has there been a reduction in price. Some talk is heard about fluctuations in raw cotton at New York, but in any event this could not affect values of the finished goods to be delivered during the next few weeks as the mills have already purchased their supplies of raw material. The fact should not

be lost sight of that speculators in raw cottons may be manipulating values for the purpose of loading up. An impression has also been created that there is a famine in cotton goods in Chinese markets.

It is now thought by many that prices for woollen goods have touched the bottom and will after this show a gradual improvement.

Reports from the south indicate that the movement of Swiss embroideries and Valenciennes laces have been much larger than a year ago, and all lines of white goods show a substantial increase over last season.

In the east there is a very active demand at the moment for everything gilt-gilt trimming for hats and dresses, gilt spikes for ribbon ends and buttons. Ball pearl buttons for blouses are in good demand, being popular for the coming season. There is a very fair inquiry for some lines of ribbons, mostly velvet ribbons. Taffeta ribbons in wide lines for neckwear are selling quite freely.

Weavers in all the large factories of the United States are demanding an increase in wages amounting to about 50 per cent, and if their demands are not complied with they threaten to go out on strike. There is, therefore, every prospect of a material advance shortly in the price of all grades of silk and satin ribbons. Some of the manufacturers have already met the demands of the union weavers and it is thought that this action will make it impossible for other manufacturers to hold out for very long. There has also been an advance in the price of raw silk. It is anticipated that an advance of about 40 per cent. over present prices will be made shortly.

THE IMPLEMENT TRADE.

THE TWINE MARKET.

The price of twine as held by a number of manufacturers—probably a majority in capacity—was advanced another 1/4 of a cent the fore part of the week. This action followed closely upon a new advance in sisal fiber but does not yet bring the price of twine up to the point justified by the current hemp market. In fact, at the new rate there is a shade less difference between the fibre quotations and the wholesale price of twine than there was at the beginning of the season, which fact strengthens the prevailing belief that another rise is imminent. Not all of the sellers have, at this writing, advanced, but it seems scarcely probable that the advanced rate will not be the universal price before the end of the week.

The amazing strength of the market has materially checked the disposition to sell and the manufacturers, as a rule, are not anxious to round up orders at the present time. The general opinion, amounting to almost positive conviction, is that twine is good property to hold. So much twine has been sold at a margin unprecedented in its meagreness, the manufacturers naturally hope for a condition that will enable them to bring the average profits up to a more satisfactory figure; and they are willing now to assume whatever risk may be involved in holding back.

Little manilla twine is offered or sold. One of the largest houses recently instructed its salesmen to take up orders for the manilla grades wherever possible and substitute sisal and standard. At current prices this ought not to be a difficult undertaking, since sisal and standard offer greater value yard for yard. Good manilla fibre is scarce and the price high. Some of the houses are holding the manilla grades 1/4 cent higher than the quotations which follow:

Sisal	5 1/4
Standard	5 1/4
Manilla (600 foot)	10
Pure manilla	11 1/4
Car loads 1/4 cent less. Five ton lots 1/2 cent less. Delivery Chicago and other central points. Fall terms.	

Implement Trade Notes.

The recent convention at Grand Forks of the North Dakota and Northern Minnesota Retail Implement Dealers' Association was a success. The attendance was large and the membership is now placed at 100 dealers in the two sections. Many matters of importance were considered during the two days' session. The convention will be held next year at Crookston, Minn.

A report from Solsgrith, Man., on Friday last, said it now looks as if the chief business of Solsgrith, in the future will be the handling and selling of farm implements, wagons, bugles, cutters, etc. By May 1 there will be no less than six or seven men engaged in the implement business, which looks very like long division for a short constituency. And in addition to the six or seven persons engaged here in the implement business, this territory is being looked after by two large well managed firms in Birtle. So if there is anything in competition our farmers should be able to purchase machinery at rock bottom prices this year.

THE LUMBER TRADE.

RAIL LOGGING IN THE UNITED STATES.

Within the last three or four years there has been a decided change in the policy of northern railroads in regard to hauling logs. Naturally enough they took the ground that it was good policy for them to encourage the manufacture of lumber in mills scattered through the timber rather than take the logs to central points, as thus they would be given a longer haul on lumber at a higher rate than could be charged on logs and would have a return tonnage of importance, but their policy has been changed owing to two influences. One is the building of private logging railroads, and the other is a newly developed competition with river driving. As the timber has been cut away from the logging streams, making the haul too long for economy, private logging roads have in many cases been built to take the logs from the stump to the streams. The regular lines have concluded that they might as well take the logs from these private roads or from along their own lines to the mills and thus make some business for themselves as to allow the logs to go down the streams. Consequently all through Wisconsin and Minnesota logs are being hauled by rail to mills which formerly depended entirely upon river driving for their supplies. Exclusively logging roads have greatly increased in number and mileage, while all the roads tapping the timber districts are doing a logging business. It is estimated that in those states there are at least 630 miles of standard gage track built exclusively for logging, much of it now used for general traffic; and it is also estimated that of the 750,000,000 feet of logs handled annually in the Duluth district, fully half are delivered at the river bank or the mill by rail. Minneapolis, Menominee, Merrill and many other prominent logging points now receive a considerable percentage by rail, whereas not long ago they depended entirely upon the streams.—American Lumberman.

Lumber Trade Notes.

Sash and door manufacturers at Minneapolis report that the demand for new work is good and that a large number of estimates are being asked for.

Indications point to an exceptionally large amount of building this year throughout Canada and the United States. This is due to the prosperous condition of nearly all lines of business as well as to the fact that the high prices last year for lumber and building supplies deterred many from building.

Duluth advices indicate that the market is firm with prospects of advances. Stocks in hands of manufacturers are being picked up fast and it is estimated that there are now not more than 25,000,000 feet of dry lumber remaining on dock at the head of the lakes and these stocks are broken lots. Fully \$1 more was paid last week than was asked last fall. Weather conditions are making operators more firm if anything, and some fears are entertained for a shortage of logs.

Central Wisconsin mills have put up their prices on white pine to agree with recent advances, and shipments are reported as heavy for the season.

Capt. J. J. Campbell has secured a timber limit, comprising 3,200 acres, at the junction of the Pelly and Yukon rivers, about 200 miles from Dawson. A mill will be erected at Dawson and the logs floated down the river to that point. The timber is said to be of very fair size.

Hardwood lumber prices are not what they should be in the United States. Some of the minor grades are reported rather dull, but on the whole a stronger feeling is evident. Stocks of leaders at the mills and in consum-

ers' hands are light and the revival of the consumptive demand for hardwoods, which has been predicted for some weeks, is now showing some definiteness. A better tone is noticeable in quartered oak and the enormous stocks of off-grade quartered oak which existed last year have been pretty well worked down.

Grain and Milling Notes.

The summer storage of grain in Quebec City from May 1st to November 15th is 1/2c per bushel for elevating into vessels, including 10 days' free storage. At Montreal it costs double that charge to put grain out of store into vessel.

The Edmonton Bulletin says: The figures of local grain men show that there have been marketed here and in Strathcona, of last summer's crop, some 712,000 bushels of oats. The average price paid, it is estimated, was 2 1/2c placing the total revenue of the district from this cereal alone at \$178,000.

An excellent Argentine authority cables that wheat estimates are being reduced and that 800,000 tons, or a little under 30,000,000 bushels, will be shipped to Europe. This implies a crop of over 62,500,000 bushels. Total exports from last crop were about 74,000,000 bushels. The late cutting down of early estimates is largely due to inferior quality of a portion of the crop, so inferior as to be unfit for breadmaking or other commercial uses. This year Argentine farmers are much better off and will hold their product firmly.

A bill has been introduced in the Minnesota State Senate providing for the assessment and taxation of wheat in elevators on May 1st of each year. The owner of the elevator will be assessed regardless of the actual ownership of the grain and will be given a lien, to the amount of the tax paid, on grain not his own. At the present time the elevator owners are taxed for the grain in store but outwardly the assessment is not made against the grain but against the real estate. The elevator men submit to this arbitrary assessment as they do not care to have it generally known that the grain is taxed fearing that knowledge of that fact might deflect shipments to other points.

Hardware Trade Notes.

Steel plates advanced \$2 per ton in United States markets last week. The market for iron and steel is buoyant and the tendency of prices is upward. It is generally believed in the trade though that the new trust will hold things pretty well in hand as regards prices and that there will be no more violent changes in prices.

Financial Notes.

K. D. Johnson, of the Molson's Bank, Revelstoke, B. C., has been transferred to Calgary.

Offers for purchase of \$25,000 debentures of the rural municipality of Westbourne, Manitoba, will be received until April 15, 1901. The debentures bear interest at 5 per cent, and are payable \$1,000 in each of the years 1900 to 1921, and \$1,500 in each of the years 1922 to 1931, and are the renewal of an unpaid balance of \$75,000 issued in 1881. T. L. Morton, Gladstone, Man.

John H. Wilson, manager of the branch of the Imperial Bank, at Strathcona, Alberta, has been transferred to the management of the branch at Prince Albert. J. M. Kains, accountant of the bank at Edmonton, has been promoted to the management of the Strathcona branch, and the vacancy left by the promotion of Mr. Kains will be filled by Wm. Macdonald, at present accountant of the bank's branch at Revelstoke, B. C.

The latest addition to the list of quotations on the Montreal and Toronto stock exchange is the Winnipeg Electric Street Railway, which is at present quoted at par, the asking price being 110. This compares very creditably with the Toronto street road, which is offered at 108 1/2. The capitalization of the Winnipeg Street Railway Company is \$2,000,000, of which \$768,000 is paid up common stock. The receipts for the last fiscal year were \$280,132, and the expenditure \$170,536, leaving a surplus of \$109,537.

The license commissioners of Manitoba have been asked to authorize a transfer of license from H. W. Sloan, restaurant keeper, Winnipeg, to D. W. Pratt.

31st Annual Meeting of THE MUTUAL LIFE OF CANADA

Formerly The Ontario Mutual Life.

New Name, but same old Principles—A Company of Policy-holders, by Policy-holders, for Policy-holders—Leads in Canadian Business—A Most Successful Year.

The thirty-first Annual Meeting of this prosperous and leading Life Company was held at its Head Office, Waterloo, Ont., on Thursday, March 7th, 1901, at 1 p.m. The meeting, composed solely of policy-holders, was representative and influential, and the proceedings as usual were instructive and interesting.

DIRECTORS' REPORT.

Your Directors have pleasure in submitting their report, together with the financial statement, duly audited, for the year ended December 31st, 1900.

We are glad to inform you that the business of the year has been eminently satisfactory, and that it exceeds any former year, except in respect of new business, which is somewhat less than in 1899.

The Surplus earnings were sufficient to enable a continuance of the liberal distribution to policy-holders as heretofore. The interest earnings were again, as for some years past, largely in excess of all the death claims that arose within the year.

The Lapses and Surrenders were moderate in proportion to the business in force, showing continued confidence of policy-holders in the stability of the Company and in its management.

Applications to the amount of \$4,321,345 were received and policies for \$4,304,183 were issued, all of which except \$28,500 were secured within the Dominion. The amount of business actually paid for in 1900 was \$4,071,712, being the largest amount of insurance placed in Canada by a Canadian company. Your Directors believe that it is advisable to confine the Company's operations to Canada, where proper supervision can be exercised, and business secured at a lower rate than elsewhere.

The number of Policies in force was 20,336, assuring \$29,521,076.58, on which the reserve is \$4,837,733.68, based on our own standard, Actuaries 4 per cent. for all business to January 1st, 1900, and Hm. 3½ per cent. thereafter.

The Premium Income was \$927,945.10; Interest Income \$222,100.03; Annuity Premiums \$21,969.82; total \$1,171,944.95, or an increase of \$120,542.28 over the income in 1899.

The amount paid to policy-holders was \$451,863.50 and of this amount the large sum of \$214,112.23 was paid to living Policy-holders. The Death claims paid were \$217,453.27; Matured Endowments \$78,300; Purchased Policies \$40,543.17; Surplus or Dividends paid to Policy-holders \$78,714.80, and Annuities \$7,554.20.

The Surplus over all Liabilities on the Company's standard is \$310,349.30, and on the Government standard \$518,006.80.

The active demand for money has kept the Company's funds well employed during the year, and interest payments have been more promptly met than in the past. The total amount of overdue interest at December 31st last was \$5,874.80.

The Managers, Officers and Staff continue to discharge their duties to the satisfaction of the Board, and in the best interests of the Company.

You will be called upon to elect four Directors in the place of B. M. Britton, K. C., M. P., Francis C. Bruce, M. P., J. Kerr Flesch, and Geo. A. Somerville, whose term of office has expired, but all of whom are eligible for reelection.

R. MELVIN,
President.

Abstract of Accounts for 1900.

INCOME.	
Premiums, net.....	\$27,846.10
Interest, annuities, etc.....	244,000.85
Total.....	\$1,171,944.95
DISBURSEMENTS.	
Payment to policy-holders for death claims, endowments, profits, etc.....	\$431,505.50
All other payments.....	239,622.22
Total.....	\$671,127.72
ASSETS.	
Loans on first mortgages.....	\$2,471,154.60
Municipal debentures and bonds.....	1,616,844.47
Loans on Company's policies.....	654,696.37
Real estate, including head office.....	138,945.84
Cash on hand and in banks.....	42,257.65
Other assets.....	310,215.94
Total.....	\$5,182,014.87
LIABILITIES.	
Reserve, 4 and 3½ per cent.....	\$4,837,733.68
All other liabilities.....	\$5,981.50
Total.....	\$4,871,965.27
SURPLUS.	
On Company's standard, 4 and 3½ per cent.....	\$310,349.30
On Government standard, 4½ and 3½ per cent.....	518,006.80

GEO. WEGENAST, Manager,
Waterloo, Ont.

PRESIDENT'S ADDRESS.

It affords me, gentlemen, great pleasure to place before you the annual report and financial statement for the year ending December 31st, 1900. The

business, as the report shows, has been entirely satisfactory, and, with one exception, that of 1899, exceeds in volume of new business any previous year in our history, the amount issued being \$4,304,183.00, and the amount taken in \$4,071,712.00, which I believe to be somewhat in excess of the said amount. It has been secured by any other native Life Company, all of which, with the exception of \$28,500 written in Newfoundland, was obtained within the Dominion. It is somewhat less than for 1899, but the business of all Canadian Companies was abnormal for that year owing to the increase of rates which took place in January last. To avoid this increase there was a perfect rush of intending insurers to get their applications in before the increase took place. And here allow me to say that for the ten years ending Dec., 1900, we added to our assurance in force \$16,810,270, of which sum \$10,208,799 was added during the last five years. I mention this that you may know the great progress the Company is making and the confidence in which it is held by the assuring public—a confidence we believe well founded and which will increase as time goes on. It shall be our aim to deserve this confidence by being, if possible, with more devoted to the interest of the policy-holders in the future than we have been in the past.

The lapses and surrenders will continue to decrease in proportion to amount of business in force. This fact will be as pleasing to our agents and policy-holders as it is to the Board, showing the value attached to our policies, and expressive of confidence in the Company. The total number of policies now in force is 20,336, amounting to \$29,521,076.58, an increase of \$2,576,036.00. We added to our income \$120,542.28; to our reserve \$610,053.04, and to our assets \$618,461.12. At the mean amount of interest earned by the Company in 1900 was much greater than in 1899, so also the losses from deaths exceeded those of 1899, but fell much below the expectation, and were more than covered by interest earned on investments in the sum of \$1,918,071; the surplus earnings of the Company enabled us to pay to the policy-holders not only the matured endowments and death claims, but also to change in the Company's name, we were called upon to spend a much larger amount in advertising, etc., than in former years, in addition to refurbishing the new office at considerable cost. I might say here that we never admit office furnishing as an asset in our financial statements.

With regard to the change to a higher reserve, I need say very little, as all business in force up to December 31st, 1900, is covered on a 4 per cent basis, Actuaries Table, and all business taken since that time is on the Hm. 3½ per cent Table. There was a small time of business in the office January, 1900, which had been written up, but not passed by the office, much of which had been canvassed for and promised on a 4 per cent basis, and which we acted on at the annual meeting. Had our money had been fully invested during the year at fair rates of interest, and that the interest has been unusually well met. In one province in which we have \$237,600.00 invested, the interest due thereon Dec. 31st, 1900, was only \$708.22, and of this sum only \$31.00 was unpaid February 1st, 1901.

In conclusion I desire to thank the Agents for their zeal on behalf of the Company, and to state that no Company could have a more capable, serious body of men or truer to the best interests of the Company, than they have today. I would express the hope that with the united efforts of our policy-holders, the Board, the Agency, the Office Staff, the first year of the new century may be the banner year of the Company in all that is true and best in Life Assurance. This can only be done, and should only be done, on the merits of The Mutual Life of Canada, never on the demerits or supposed demerits of our neighbors. I have therefore great pleasure in moving the adoption of the report.

Speaking to the motion the First Vice-President, Mr. A. Hoskin, K. C., congratulated the policy-holders on the marked increase the Company had made in the amount of insurance in force at the close of 1900. He also spoke of the excellent quality of the assets of the Company, the best evidence of which was that there was no interest overdue on bonds or debentures and only \$3,808.45 interest overdue on mortgages of \$2,440,050 and at the date of the annual meeting there was only one outstanding claim, the amount \$1,293.71, thus proving that the Company's investments are first class in every respect.

Mr. B. M. Britton, K. C., M. P., Second Vice-President, was satisfied that the report just read would commend itself to the public as the statements therein given of the Company's operations is so plain and simple that those who run may not only read but understand it in every detail. He stated that some idea of the magnitude of the Company may be gathered from the fact that we have today a clearing of business of over \$1,000,000 a year carrying on their lives thirty millions of insurance for the benefit of themselves or their families.

The Hon. J. T. Garrow, K. C., Mr. F. C. Bruce, M. P., and Geo. A. Somerville, Manager of the Huron Erie Loan and Savings Co., expressed themselves as very much pleased with the Directors' report and considered it an honor to be members of the Board of Directors of The Mutual Life Assurance Co. of Canada.

OVERALL CLOTHING

Overalls
Smocks
Shirts

OUR GOODS ARE WELL MADE.
They will please your customers.
You will be pleased yourself.
Send us your orders. Satisfaction guaranteed.

The Hoover Mfg. Co. Ltd.
Maw's Block WINNIPEG.

SET AND CAP SCREWS

We are the oldest, largest and best equipped company in the Dominion manufacturing milled screws. Write for catalogue. The John Morrow Machine Screw Co., Ingersoll, Ontario.

FOR SALE CHEAP

1 Dayton Computing Scale, marble slab, nearly new; also 1 Hand Fruit-cleaner. Apply Henry George, Niaga, Man.

FOR SALE.

Well established jewelry business in the growing town of Dauphin, Man.; only reason for selling is failing health; only those that mean business need correspond. S. H. Roseborough, Dauphin, Man.

FURNITURE AND UNDERTAKING

Business for sale, in one of the best locations in the West. Selling health; only those that mean business need correspond. Write L. M. P., care Commercial, Winnipeg.

Bakery Business for Sale.

One of the best bakery and confectionery businesses in the Northwest for sale. Has been in operation for 25 years. Capital required, \$1,000.00 to \$2,000.00. For health cause of selling. Possession given at once. Write C. O. N., care Commercial, Winnipeg, Man.

Production of Cotton and Coffee in Brazil.

The Austro-Hungary consul at Rio de Janeiro reports that there are cotton trees throughout the Brazilian territories, which supply the whole of the material for the very numerous cotton factories there, the activity of which is yearly increasing. In the states of Rio de Janeiro and Minas Gerases, there are about thirty factories, having an aggregate of about 16,000 looms; the machinery, which is supplied by England, Germany, and North America, is set in motion by a great many waterfalls by means of hydraulic wheels. The manufacturers of yarn mix the Brazilian cotton with North American and Egyptian cotton, which ensures greater firmness. The most superior sorts, amongst them the genuine Sea Island, are produced in the neighborhood of Alcantara, in the state of Maranhão. The arrivals in 1890 amounted to 150,020 bales of about 80 kilos each. According to statistical returns, the world's stock of coffee on January 1st, 1890, was 387,000 tons, or about 6,450,000 bags, a quantity which has never before been attained at that season of the year, and the 1890-1900 crop promised very abundant yield. The over-production in the Brazils had created a situation which filled even optimists with dismay. Although the consumption, in consequence of the low prices, had considerably augmented, it was feared that the heavy stocks and the large anticipated arrivals would prevent buyers coming forward. In order to counteract such a contingency a union was formed, styled "Centro de Lavouro do Cafe do Brazil," to carry on an active propaganda in order to augment consumption.

The Angora Goat.

It is estimated that there are about 400,000 Angora goats in the United States, and that our annual production of mohair is about 1,000,000 lbs. Although very little has been said or written about Angora goats during the last forty years, they have been extensively bred in the Western States and Territories, especially in Texas, New Mexico, Nevada, Florida, California and Oregon. Investigations prove that they are not only classed among the most useful of the domestic animals, but their usefulness is manifested in various ways. The fleece, called "mohair," furnishes some of the finest fabrics among ladies goods, and is used in various other manufactures. Their habit of browsing enables the farmers in a wooded locality to use them to help in subjugating the forest. Their flesh is exceedingly delicate and nutritious; the milk, though not so abundant as with the milch breed of goats, is richer than cow's milk; their tanned skins, though inferior in quality to the skins of the common goat, are used for leather; their pelts make the neatest of rugs and robes. A few of them in a flock of sheep are a protection from wolves and dogs; and their manure is noticeably helpful to the grass which follows them after they have cleaned away the underbrush. There is much interest in the goat question, and the United States department of agriculture has received numerous letters of inquiry concerning Angora goats. For the purpose of answering the many questions contained in these letters, the bureau of animal industry of that department has just issued Bulletin No. 27, Bureau of Animal Industry, entitled "Information Concerning the Angora Goat."—Bradstreet's.

Interesting Stockmen.

From the Salt Lake City Tribune:—Samuel S. Wolffsohn, special commissioner of the Pan-American Exposition, which will be held at Buffalo from May 1st to November 1st, arrived in the city yesterday and secured apartments at the Knickerbocker. Mr. Wolffsohn's mission is to interest the stockmen who will be here in attendance on the convention in the live-stock exhibit at the Exposition. In speaking of the matter yesterday afternoon, he said:—

"My trip is taken for the purpose of informing the stockmen of the scope of the live stock and dairy exhibit at the Exposition. On different dates we shall have exhibits of stock. The premiums for cattle alone will aggregate \$10,000. The exhibit of cattle prizes will take place in the Stad-

lum, built on the style of the old Roman amphitheatre and capable of accommodating 12,000 people. There will also be a grand horse show, modeled after the famous Madison Square show. The live stock department will have 120 acres allotted to it and will be capable of accommodating 25,000 cattle. Another matter of interest to stockmen, and which will be gone into to the minutest detail, will be irrigation and irrigating methods. This exhibit will use 35,000 gallons of water per hour. "The subject of fences will also be gone into in detail, models from the oldest kind to the most modern being shown, and the best kinds for grain, cattle, etc., will be shown." Mr. Wolffsohn will address the convention during the week.

Crediting Merchandise and Money.

The question has been asked: "Why will a man trust another for a larger sum in merchandise than he would be willing to loan in money?" The reason seems to be that in trusting to his merchandise the creditor views his debtor as a sort of trustee—an agent, in a certain sense—with this peculiarity, however, that the debtor has title to the goods, instead of holding them in trust, and from which, through careful, judicious handling on the part of the agent (subject to all the risks of the trade, and the chances for larger business and future profitable transactions, which a liberal extension of credit will, under favorable conditions, foster and promote), he expects to reap the medium of exchange—money. While in lending the money itself a new element of risk enters into the transaction, that of the borrower's ability to judiciously and profitably reconvert the medium of exchange into merchandise or securities, which will surely realize the profit necessary to pay a reasonable equivalent for the use of the money, and a profit to the user besides.

Given a certain line of goods, a market, and favorable conditions, the credit man, in these days, has very many opportunities for estimating the chances of success or failure on the part of the merchant in disposing at a profit of the merchandise entrusted to him. While in parting with money the lender, in the majority of cases, gives to the borrower the right to exercise his judgment as to the matter of the investment of his funds, and places in his hands the control of the investment, a matter in which his business foresight and judgment may be deficient, and therefore it would appear that the practice of lending a man a smaller sum of money than he would be credited with in goods is founded on good reason and sound business principles.

In these days of organizations, of banks, of mercantile reporting agencies, of mercantile collection agencies (with their schemes, which are legion) of lawyers with a longing for collection business, and of associations of credit men, the means of obtaining information which reflects the condition and the prospects of localities is so plentiful, and so easy to obtain, that the credit man who refuses to use them has only himself to blame if his losses rise above a conservative percentage; and when credit men realize more clearly that their friend, the dealer, is only an agent (with title to the goods, however), and that success depends upon conditions with which the credit man may become as fully conversant (if not more so) as the dealer himself, then only can he attain that end for which all loyal credit men strive, i. e., the maximum of sales with the minimum of losses.—Geo. F. Dimmick in Fur Trade Review, New York.

Limping Lanky—How de trees moan and sigh!
Pedestrian Peter—Huh! If you was as full of green apples as they be, you'd moan and sigh, too.—Pittsburg Chronicle.

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