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Capital Paid Up, \$6,000,000. Rest, \$3,000,000.

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Capital Paid up..... 1,954,525.00
Reserve..... 1,152,252.00

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HEAD OFFICE, Wellington St., TORONTO.
D. K. Wilkie, Cashier.

B. Jennings, Asst. Cashier. E. Hay, Inspector

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GREAT BRITAIN—Money may be deposited with Lloyd's Bank (Limited), 72 Lombard St., London, for transfer by letter or cable to any of the above branches
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INCORPORATED BY ROYAL CHARTER.

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Reserve Fund..... £275,000 "

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Brantford	Kingston	Paris	Vancouver
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HEAD OFFICE, OTTAWA.

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

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David MacLaren, Denis Murphy.

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The Western Canada Loan & Savings Co.

CAPITAL, - - - \$1,500,000.00.
RESERVE FUND, - - - \$850,000.00.

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Moneys advanced upon Farm and City Properties, MORTGAGES, MUNICIPAL DEBENTURES & SCHOOL DEBENTURES purchased. Scrip held for use of Clients. Clients title deeds are not sent out of the Province but are lodged in the Company's vaults at Winnipeg, where they may be examined at all times. Agents at all principal points throughout the Province.
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AND PAPER DEALERS

—HEADQUARTERS FOR—

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Wrapping Paper, Paper Bags and Twines.

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The Canadian Bank of Commerce.

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Rest..... 1,200,000

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New York—Alex. Laird & Wm. Gray, Agents

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Ayr,	Jarvis,	Peterboro,	712 Queen E
Barrie,	London,	St. Catharines	450 Yonge St
Belleville,	Montreal,	Sarnia,	791 Yonge St
Berlin,		Sault Ste.	268 College
Blenheim,		Marie,	546 Queen W
Brantford,	157 St. James	Seaford,	415 Parl'm't
Cayuga,	City B'chs	Simcoe,	128 King E
Chatham	19 Chaboull	Stratford,	Toronto Jct.
Collingwood	Square,	Strathroy,	Walkerton
Dundas	276 St.	Thorold,	Walkerville,
Dunnville,	Lawrence,	Toronto,	Waterford.
Galt,	Orangeville,		Waterloo,
Goderich,	Ottawa,		Windsor,
Guelph,	Paris,	19-25 King W	Winnipeg,
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City B'chs
19 Chaboull
Square,
276 St.
Lawrence,
Orangeville,
Ottawa,
Paris,

Seaford,
Simcoe,
Stratford,
Strathroy,
Thorold,
Toronto,
HEAD OFFICE
19-25 King W

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AUSTRALIA & NEW ZEALAND—Union Bank of Australia.
BRUSSELS, BELGIUM—J. Matthieu & Fils.

NEW YORK—The Amer Exchange Nat'l, Bank of NY.

SAN FRANCISCO—The Bank of British Columbia.

CHICAGO—The Amer Exchange Nat'l Bk. of Chicago.

BRITISH COLUMBIA—The Bank of British Columbia.

HAMILTON, BERMUDA—The Bank of Bermuda.

KINGSTON, JAMAICA—Bank of Nova Scotia.

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A General Banking Business Transacted.

F. H. MATHEWSON, Manager.

UNION BANK OF CANADA.

HEAD OFFICE, - - - QUEBEC.

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Reserve Fund - - - 280,000

DIRECTORS:

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Jas. King, M.P.P.

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Lethbridge, N.W.T.	Quebec, Que.	Winnipeg, Man.
Merrickville, Ont.	" (St. Lewis St.)	

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F. L. Patton, Manager.

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DRUGS AND MEDICINES

Every requisite for the Drug Trade promptly supplied.

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Wines, Liquors and Cigars

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Always Ready!

NO TROUBLE TO
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Good Coffee

-OR-

Cocoa

Your Customers will want
the Best. Retail Grocers it
will pay you to handle

"Reindeer Brand"
Condensed Coffee
and Cocoa

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GREAT NORTHWEST

Saddlery House

opposite the City Hall, Corner
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The Superiority of

Dow & Curry's

"Diamond Brand"

ROLLED OATS

60, 40 and 20 pound sacks.

GRANULATED OATMEAL

STANDARD OATMEAL.

98 and 40 pound sacks.

Is recognized by the trade, is appreciated by
the public. Ask your Wholesale Grocer for Dia-
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W. F. HENDERSON & CO., WINNIPEG.
Wholesale Agents.

**WE WANT YOU TO
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**Snow Drift
BRAND.**

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

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FANCY GROCERIES.

Special attention given to

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WINNIPEG, - MAN.**

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**Hemphrey's Homeopathic
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Complete Outfits or assortments supplied
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We also have in stock full Supply

DENTAL GOODS,

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MARTIN, BOLE & WYNNE CO.
WINNIPEG.

Ask your Wholesale
Grocer for

**Edwardsburg
Corn Starch**

Silver Gloss Starch.

Canada Laundry Starch Rice Starch.
No. 1 White or Blue starch.

No trouble to sell, and shows a good profit.
Corn Starch Guaranteed Pure.

W. F. Henderson & Co.
Winnipeg, Wholesale Agents.

Mackenzie, Powis and Co.,

WHOLESALE GROCERS.

JUST ARRIVED.

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

**Over 1,000 packages, New seasons
First crop, Congous, all
Grades.**

Jor. McDermott & Princess Sts., WINNIPEG.

GUNS . .

We are offering exception-
ally good values in B. L.
Guns for import to arrive
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MARKET ST., WINNIPEG.

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-MANUFACTURERS OF-

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And Wholesale Dealer in Men's Furnishings

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The Commercial

A Journal of Commerce, Industry and Finance, especially devoted to the interests of Western Canada, including that portion of Ontario west of Lake Superior, the provinces of Manitoba and British Columbia and the Territories.

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WINNIPEG, APRIL 8, 1895.

Manitoba.

James Dick, merchant, Findlay, has assigned.

H. T. Birks & Co., livery, Winnipeg, is adding flour and feed.

The Manitoba Auer Light Co., Ltd., Winnipeg, is applying for incorporation.

Brown & Linden, Deloraine, have dissolved partnership; Geo. Brown continues.

McKelvie & Dunwoodie, Brandon, are moving to Winnipeg and will open in dry goods.

The Selkirk Electric Company, Ltd., Selkirk, is applying for letters patent to increase capital stock from \$10,000 to \$25,000.

Friday, May 3, has been the date decided upon by the department of agriculture as Arbor Day for Manitoba.

George Stevens, a cattle buyer from North Dakota, came to Killarney last week and purchased 87 head of cattle, paying 2½ to 3½c. He drove the herd to Bottineau, North Dakota to take the train for Chicago.

Inland revenue collections at Winnipeg for March were: Spirits, \$19,624.72; malt, \$1,365.41; tobacco, \$15,636.88; cigars, \$606.60; methylated spirits, \$297.75; license fees, \$50; petroleum, \$189.13; total, \$31,920.49.

The property on Logan street, Winnipeg, known as Selkirk hall was sold at public auction recently. Only two bids were received, the highest \$1,010, being accepted and the purchaser being Dr. Clarke.

The clothing and gents furnishings stock of Miller & Co., Brandon, has been purchased by A. C. Fraser and A. Ross, who will sell off the stock under the firm name of Fraser & Ross.

A joint stock company has been formed at Binscarth for the purpose of manufacturing cheese. They have secured the building and plant of the Assissippi Cheese Company and intend moving the same to Binscarth district.

The Manitoba legislature has refused to grant the applications of the Winnipeg city council for power to operate a tramway to Little Stony Mountain, and another to Birds Hill, and for power to give \$100,000 for assisting in improving Red river navigation. Other applications were granted.

The Winnipeg city council has awarded the following tenders for summer clothing for

the fire department: Thirty-six suits, as per specification, to Wm. Scott, at \$17.65 and an additional \$1.25 each for seven officers suits. For thirty-six pairs rubber boots, the tender of the Hudson's Bay company at \$2.10 per pair was accepted.

The general stock of Baird Bros., of Pilot Mound, will be sold by the assignee at a rate on the dollar, at public auction, on Monday, April 15, at Winnipeg. The stock consists of the following:—Dry goods, clothing, boots and shoes, groceries, furs, etc., \$12,800.45, implements, live stock shop furniture, etc., \$1,278.90; store buildings and lots, \$9,825.00.

The one cent piece seems to be making headway in its struggle to come into circulation in Winnipeg. It is now announced that the Hudson's Bay Company have introduced copper coins for business purposes in their grocery department. This action on the part of the Company will materially assist toward the general use in the city of the much despised coppers.

The Winnipeg city council has awarded contracts for the supply of drugs for relief and sanitary purposes as follows: For prescriptions—to J. F. Howard & Co., W. J. Mitchell and W. R. Inman & Co., equally distributed, they agreeing upon a rate of 25 cents for a 4-oz. prescription and 50 cents for 8-oz. prescriptions. J. F. Howard and W. J. Mitchell have been awarded the contract for other drugs.

The following statement shows the value of goods exported, entered for consumption and duty paid thereon during the month of March, compared with the same month of 1894, for the port of Winnipeg.

	Value '94.	Value '95.
Exported	\$87,274.00	\$53,846.00
Entered for consumption, dutiable	131,343.00	121,049.00
Entered for consumption, free	37,801.00	50,121.00
Total consumption	\$168,614.00	\$171,173.00
Duty collected	48,718.32	17,751.00

Assiniboia.

Thos. Hill, Lumsden, has assigned in trust to Geo. T. Marsh of Regina.

The court house building at Regina, the capital of the territories, was completely gutted by fire on March 31. The lands office and public works office were both in this building. The valuable government law library of 2,500 volumes was completely destroyed; this loss is incalculable as many of the volumes cannot be replaced. The sheriffs and judges' libraries were both destroyed. The building cost \$14,000. The loss on correspondence, books and valuable papers cannot be estimated. The origin of the fire in all probability was incendiary.

Saskatchewan.

C. R. Stovel has sold the Prince Albert Advocate newspaper and printing business to Andrew Stewart & Co.

Alberta.

Dunbar & Green, Edmonton, have leased the Queens Hotel.

Nash's new sawmill at South Edmonton has been completed and put in operation. Walters & Humberstone's mill at the same place will soon be completed.

T. W. Montgomery & H. Dunn, harness makers, Fort Saskatchewan, have dissolved partnership. The business will be carried on under the name of T. G. Montgomery.

The contract for the Red Deer Valley Railway has been let to R. Barclay Bruce of Calgary. The terminus of the road is Kree Hill coal mine, some sixty miles northeast of Calgary. The coal is of a good quality and had a ready sale the past winter at \$6.25 per ton, at Calgary, though hauled by teams. With a railway to the mine cheaper coal is looked for at Calgary.

Holding Butter.

The Commercial has had a good deal to say against the custom of holding butter. For a change we will give the views of a contemporary—the Montreal Trade Bulletin—on the same subject, as follows.

“Regarding butter our English correspondent writes under date of March 16th, as follows:—‘There is some Canadian butter in London, but the price is painful to record—top rate 60s.’ This would mean about 12c at Montreal and if it refers to some of the Canadian creamery that was bought by English houses last July, and shipped in the fall, it will show a big loss, as June made cost 18½c to 19½c here during the first half of July. This is further proof of the disastrous consequences of holding butter for speculative purposes. The time has gone by for storing summer creamery in refrigerators until the fall and then shipping it to England. English consumers prefer butterine and other fresh flavored imitations to held creamery; for, however carefully kept, the latter loses its sweet, fresh and racy flavor whenever it is held for any length of time, although its texture may remain perfect. Sweden, Norway, Denmark, France and the increased number of private dairies in England have so accustomed the English people to fresh flavored butter that even the poorer classes will buy nothing but the fresh article. Of course there is a market for stale and inferior stuff, but that is only wanted on the other side to grease axletrees with. The Antipodean product having brought the winter level of values in the English market almost down to a summer basis, the theory of storing Canadian summer creamery for winter shipment is knocked into ‘smithereens.’ For about the one hundred and first time the Trade Bulletin again affirms that unless our summer creamery, which is as fine as that produced in any other country, can be placed on the foreign market in a strictly fresh condition, it will simply be a waste of time and energy in attempting to develop the export butter industry. If Canadians would avoid a repetition of seeing the top price of their summer creamery quoted in the London market in the spring of 1895 at 60s, they must abandon the holding system, and ship it fresh, before its delicious grass flavor and aroma have evaporated.

A new departure of great importance to intending settlers in the Canadian west has been inaugurated by the Canadian Pacific Railway land department. The company is desirous that every worthy settler who feels that he can be benefited by removing to Canada should be induced to come here, and nothing in the nature of a hindrance placed in his way. In order to meet one difficulty the company will give transportation to settlers, their families and effects from St. Paul and boundary line points to any of the districts in which there are Canadian Pacific Railway lands. Many worthy settlers have very little cash in their possession after paying for transportation charges and it is to encourage this class of settlers that the new arrangement has been made. The company will take a lien on the settler's effects and the money can be paid back in yearly instalments.

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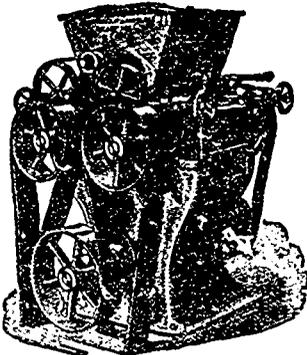
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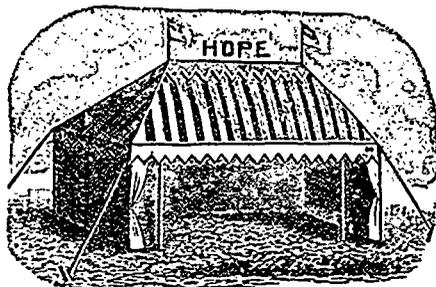
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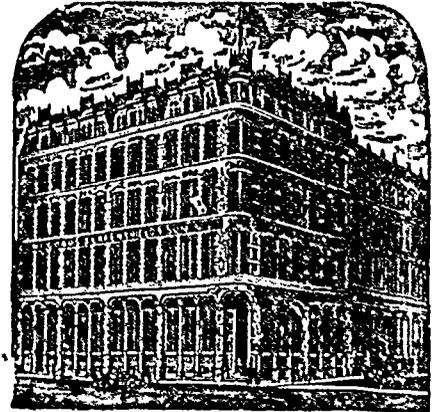


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TORONTO, - ONTARIO,

The Commercial

WINNIPEG, APRIL 8, 1895.

THE SCHOOL QUESTION.

The Manitoba school question appears to be approaching a critical stage. The highest court in the realm has decided that the Dominion Government has the right to interfere in the interest of the Manitoba minority. The Dominion Government has quickly acted upon the decision of the Privy Council, and a demand has been made upon the government of Manitoba, by the federal authority, to restore the separate schools to the Catholic people. That the provincial government will receive the order with favor, is not for a moment to be expected. It is a foregone conclusion that the legislature of Manitoba will protest against any interference from the Dominion in this matter.

One unfortunate feature of the agitation arising from the Manitoba school question is, that it will take the thoughts of the people from important national issues, and centre them upon a question which can only do harm to the country the more it is stirred up. Instead of giving our attention to important economic questions, the people will be divided in a way in which they should never be divided. A division upon a question which appeals to differences in religious creeds, is of all divisions the most to be deplored. For the future peace and prosperity of our country we hope for a speedy solution of the Manitoba school question on a basis which will restore a feeling of good-will among our people.

In the meantime let all persons who love their country and their fellow man, abstain from violent or intemperate language. If the press, the pulpit and the platform would adopt a conciliatory attitude at this time, this grave period in our national existence will be safely passed over. It is to be regretted that from the pulpit, from which we would expect the most calm and generous treatment of the question, have frequently come the most ungenerous and uncharitable expressions of language which in some cases has been violent and inflammatory. The influence of the pulpit, as well as the press, has in too many cases been such as to encourage narrowness and bigotry, and instead of preaching peace and good will, the voice of the pulpit has too often been directed toward encouraging intolerance and strife. We believe, however, that the good sense of the people will assert itself, in frowning upon those who talk violently on either side. There is no necessity whatever for using inflammatory language in maintaining the cause of national schools. In fact, so far as the pulpit is concerned, we think it would have been better if very much less had been said upon this question.

There has been altogether too much alarm shown over the sending of the remedial order

to the Manitoba government. We think those who have talked so wildly about this order, and who have thus created a false belief abroad that the country is on the verge of civil war, would have done better to have remained cool for a while and awaited results. The parliament of Canada, we believe, will never undertake to interfere to regulate the system of education in Manitoba. The restoration of separate schools in Manitoba will never be undertaken by the Dominion government. The action of the Dominion government in sending the remedial order does not bind Parliament, though it may place the government in an awkward position.

It is the duty of the Manitoba government to consider the situation very carefully. If any wrong has been done in the matter of ownership of school property, it should be made right. The vast majority of the people of Manitoba are strongly opposed to any restoration of the separate schools, and the will of the majority will no doubt be carried out. While maintaining the principle of one class of school, however, the time seems opportune for abolishing all so-called "religious instructions" in the public schools. A purely secular system of education is the natural outcome of the present school situation in Manitoba, and in such a mixed country as we have here, we believe it is the system best adapted to the country. It is quite natural that some of the most vigorous opponents of separate Roman Catholic school, should also be opposed to the secularization of the schools. The opposition of a section of the population to the secularization of the schools, should this course be decided upon, would however, help to balance the situation. We would then have a section of the Protestants joining with the Roman Catholics to oppose the school system, and this would be an advantage, as it would change the contest from its present aspect of Protestant against Roman Catholic.

SETTLING OUR VACANT LANDS.

Those who have interested themselves in the movement to settle the vacant lands in the organized municipalities of Manitoba, have not been idle, though at the same time they have not yet been able to make any definite announcements as to the progress of the work. It has been found impossible to hurry the enterprise so as to do much in the way of practical work in locating settlers this spring. In a matter of this kind obstacles are sure to be encountered, which can only be overcome by perseverance and time. The committee having the matter in hand, however, have got so far as to be able to make a report to the board of trade, stating what has so far been done.

The matter has now reached a stage that it must either be put into shape for practical work, or else dropped entirely. The report of the committee is to the effect that to continue the movement, it will be necessary to form a strong joint stock company to undertake the practical work of securing settlers. A public organization like the board of trade could not of course well undertake the prac-

tical work, and if the members of the board can propound a scheme and assist in getting it into shape, they will deserve the thanks of the community.

As stated, the committee has reported that the only plan they can propose, to carry out the practical work, is to organize a strong joint stock company. This, we understand, was the unanimous opinion of the large committee which has been considering the question. The Commercial expressed the opinion when the matter was first brought up, that the work could best be carried out through the organization of a company. This company would not be formed for the purpose of making money out of the enterprise, but simply for the purpose of securing the settlement of our vacant lands. Such a company, if formed, will no doubt be composed of representative business men, who will have the confidence of the community. Through such a company it would be possible to arrange a financial basis for the enterprise, which is one of the most important points to be considered. As soon as the lands are secured, the company could arrange for financing the enterprise and begin plans for practical work. We believe the present time is most opportune for undertaking the settlement of our vacant lands in the manner proposed, and hope to see the matter in practical shape at an early date.

While the committee has not been able to undertake the actual settlement of our vacant lands, good work has already been done in calling attention to matters necessary to assist in the settlement of the country. The necessity for drainage has been impressed upon the local government, with good results, a new drainage act having been passed by the legislature. The question of the quarantine regulations, which operate to keep out settlers, has also been considered, and representation will be made to the proper authorities as to amendments needed. The question of the spread of noxious weeds and the need of good roads has also been discussed. From this it will be seen that the committee has done good work, aside from the question of the actual settlement of our vacant lands.

THE COLONIST.

The April number of The Colonist is out, and it is a fine issue, handsomely printed, and with eight full pages of finely executed engravings. The illustrations are mostly of Winnipeg scenes, showing the city hall, post office, legislative building, city market, one of the fire halls and a number of street views. One page of Lake of the Woods illustrations is given, and also a page of Selkirk views. In addition to editorial and miscellaneous matter, the number also contains several special articles. Thos. Franklin of Stonewall, contributes an article on tree planting, which comes in at the right time, as the season for putting out trees is now at hand. E. Cora Hind contributes an article which recalls some reminiscences of the early days of white settlement on the banks of the Red River. An article by Hugh McKellar gives a lot of information in very condensed form

about Manitoba. The April number of The Colonist is the first issue since Mr. Alex. Smith assumed the management of the paper, and it is evident that he has infused new life into the enterprise. The journal may now be expected to do better work than ever before in the interest of immigration and the development of Manitoba and Western Canada.

EDITORIAL NOTES.

THE question of the effects of the quarantine regulations in keeping out emigration from the United States to Canada, has been taken up by the Winnipeg board of trade, and representation will likely be made to the Dominion government in the matter. The quarantine regulations were discussed in The Commercial of March 11, showing how they operate to keep out settlers.

AN act was passed recently by the Manitoba Legislature regarding cheese and butter factories, which empowers the minister of agriculture to advance loans to companies starting such factories, to an amount not to exceed \$500. The loans are to be secured by mortgage upon the plant. This will enable farmers to start factories in many cases where it would be otherwise difficult to float the enterprises.

COMMUNICATIONS

Life Insurance.

Below we publish a reply by Mr. Eldridge, 3rd vice-president and actuary of the Mutual Reserve Fund Life Association of New York, to an article headed "Life Insurance," which appeared in The Commercial on March 11th.

TO THE EDITOR OF THE COMMERCIAL:

The Commercial, of Winnipeg, has undertaken the task of enlightening its readers on the subject of life insurance, a task which one would have no disposition whatever to criticise if that journal did not go about it in a manner to prove conclusively that the task of enlightenment should begin much nearer the editorial chair. As it is, this would be instructor put forward an assertion as to the death rate among insured lives, which, without submitting proof, he asks his readers to accept as true, and then, second, assuming that they have so accepted it, he proceeds upon the further assumption that such acceptance completely demolishes the claim of superior cheapness and equal security made in behalf of the assessment or natural premium companies as against the legal reserve or old line companies. It will readily be judged from these positions taken by the learned editor that his so called instruction of his readers has but one object in view, and that is a covert assault upon assessment life insurance, under the specious guise of fairness, with collateral service to the legal reserve companies which, alone, are expected to profit by the lessons which The Commercial is to give. It is needless to point out that instruction undertaken upon such a line will be and must be utterly valueless, since its one informing purpose is the establishment of certain pre-determined conclusions, regardless of what the facts in the case may show. True instruction in life insurance should deal with the fundamental principles, and when once these are established conclusions should be drawn therefrom without fear or favor, whether they make in favor of assessment or legal reserve life insurance, or of both.

The editor has done Mr. Geo. D. Eldridge

the honor to quote from certain remarks made by him at a session of the National Convention of the Mutual Life and Accident Underwriters, evidently with the idea (indeed with an utterly false assertion) that these remarks undermine the position of assessment life insurance and deny the claims upon which it comes before the public for patronage. Mr. Eldridge, however, never more firmly impressed with the sound position of true assessment life insurance, reiterates emphatically these remarks in which occurs this declaration.

"I see no reason for expecting that (so far as pure life insurance is concerned) the assessment companies can do better than the experience of the old line companies show can be done." He further says "Our experience shows that the premium rates for pure life insurance, based upon the calculations of mortality statistics for insurance companies, are practically the pure rates upon which we can furnish life insurance."

To any reasonable reader what do these assertions practically amount to? Simply a declaration that assessment life insurance companies cannot furnish pure protective life insurance any cheaper than the old line life insurance can furnish the same article. Would not an assertion to the contrary stamp the maker as great an ignoramus as must be the man who declares that the words quoted above are practically a declaration that assessment life insurance companies cannot furnish pure protective life insurance at a less annual cost than is charged by the legal reserve companies for an entirely different article? Mr. Eldridge has asserted that when we have ascertained from the records of the better managed legal reserve companies what the actual life insurance furnished by them has, from a mortality standpoint, actually cost, then we have a fair legitimate basis to determine at what cost, from a mortality standpoint, equally well managed assessment life insurance companies can furnish absolutely secure life insurance without investment. Advocates of assessment life insurance have never claimed that the system would result in securing a lower death rate than does the old line system. If they have been guilty of any follies they have left the folly of the assertion that the system will cause men to die more or less rapidly to their opponents, who in the face of abundant statistics showing the practically level death rate of a prosperous life insurance company after it has attained a certain number of years, nevertheless, base their arguments against the feasibility of assessment life insurance upon the assumption that this mortality record cannot be duplicated by assessment companies but that, no matter how far the first fifteen or twenty years of the records of the two classes of companies may run parallel in this regard, there must ultimately come a divergence that will show to the disadvantage of the assessment company. This is purely and solely an assumption that a thousand men insured alike in an old line and an assessment company will die more rapidly in the assessment company than in the legal reserve company, or, in other words, that a large number of them will be dead in the assessment company while they are still alive in the old line company. As has been said, whatever follies the advocates of assessment insurance may have indulged in, they have left this one to the managers of the old line companies and their hired apologists.

The Commercial editorially disputes the assertions made as regards the death rate among assured lives and asserts that statistics show it to be 24 to the thousand. There is no question that examples may be picked out here and there where, as a result of special causes, either in the distribution of membership, the lack of enterprise in the management or the narrow localities within which

the business is done, results of this character can be shown. But, as the opponents of assessment life insurance would be most vigorous in their protests against one favorable example being selected to prove results under the assessment principle, so it is equally unfair and misleading to select from the great mass of life insurance experience one or two companies subjected to such abnormal conditions as to hold their record up as the result to be expected in the way of mortality among assured lives. It may not be known to the editor of The Commercial that there exists a compilation covering the results during a period of thirty years shown among the assured lives in all the legal reserve life insurance companies doing business in the United States in 1877. This record shows a death rate of a trifle over 12 to the thousand and is a far better indication of results than can possibly be the experience of any one company selected simply and solely because its narrow range of transactions has resulted in ratios that bear out the preconceived ideas of would-be vilifiers of the assessment system. Still, if the desire to appeal to the record of individual companies transacting business in the same localities where assessment companies seek their business. The Commercial editor is informed that several American life insurance companies have published the mortality results of their business extending over a long series of years, and he is advised to consult the same, as from the perusal of these documents, if he is at all honest in his purpose to gain enlightenment, there is no doubt that he can rise with some glimmerings of light upon this important subject.

Of course, it is a favorite argument of the critics of assessment life insurance that, somewhere in the dim, distant future, other results than those which they have been shown already in the way of mortality are to be encountered. This is a phase which a certain former argument has now taken. When assessment life insurance was first projected in this country, individual companies were given at the outside, five years of existence. When the most unreasonably refused to die within that period, it was extended to from eight to ten years, but, when company after company showed an unreasonable persistence in passing this second limit, fifteen years was named as the most extreme that could possibly be looked for. Now, when it is no unusual thing to find companies that have passed even this third limit by years numbering more than those that were first named as a limit, the opponents of the system have wisely refrained from further definite figures, but, with glimmering generalities of infinite vagueness, still predict the coming dissolution somewhere in futurity. Undoubtedly they are correct in this regard, for, for long ages there has existed a belief, founded upon authority unquestioned, that all earthly things must ultimately pass away, and it is not to be supposed, even by the most enthusiastic admirers of life insurance, that it will not, with other temporal matters, share the fate of common destruction. The opponents of assessment life insurance are to be congratulated upon having finally planted themselves and their assertions upon an unassailable basis.

The friends of the system have also the right to plant themselves in a position which no reasonable man can gainsay, and there seems to be no better than that contained in the quotation from Mr. Eldridge to the effect that assessment life insurance companies cannot furnish pure protective life insurance any cheaper than the old line companies could have furnished the same article.

The corollary of this is that with equal care they can furnish pure life insurance at as low a cost as could the legal reserve com-

(Continued on page 682.)

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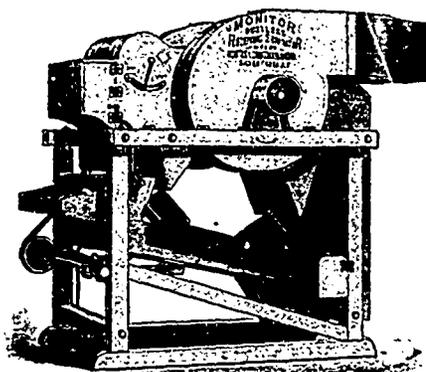
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THE J. C. MCLAREN BELTING COMPANY.

THE BUSINESS SITUATION.

WINNIPEG, Saturday, April 6.

Farmers are now into their spring work. The weather was very fine all the week, though some districts are rather too dry to make conditions favorable for seeding. More seeding could have been done than has been done this week so far as the weather conditions were concerned, as many farmers think it was rather too early to sow their grain. There has been quite a brisk demand for press drills this week, this being the feature of the implement trade. There has also been a demand for farm help, mostly for young men who would accept moderate wages. In the city contracts for building are now being let and labor is better employed.

WINNIPEG MARKETS.

WINNIPEG, SATURDAY AFTERNOON, April 6.

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

GROCERIES.—There has been some uncertainty in sugars. There was talk of an advance in Canadian sugars and it was said refiners were trying to get an advance, but quotations were the same as we gave a week ago, at latest mail advices. The future of the sugar market is interesting, in view of the proposal in Germany to advance the bounty paid on exports of sugar to more than double the present bounty. If this is done, German sugar will certainly come into Canada to a considerable extent, as it has come in on the present basis of the bounty and duty. Teas are firm, owing to the China-Japan war, and rice is strong for the same reason. Coffee is firm. The Rio crop estimate has been reduced 1,750,000 to 2,000,000 bags. Canned salmon is firm, but the future of salmon depends on the run of fish for the now pack. Dried and evaporated apples are firm, and prunes hold their firmness. The total advance of Bosnia prunes since the season opened has been about 50 per cent.

FISH.—Manitoba varieties of fish are higher, as stocks of winter-caught fish are now all gone, except that held in cold storage, in few hands, and summer fishing has not commenced yet. The variety of Manitoba fish in the market will be limited until the ice is gone so that summer fishing can be resumed. Fresh sea fish are also reduced in variety, stocks of cold storage being low, but now receipts will be here next week, for which prices will be higher than has ruled for held stocks of frozen fish. We quote: British Columbia salmon, 1 1/2 lb; British Columbia halibut, 1 1/4; Fresh mackerel, 12 1/2 lb.; cod, 9c; haddock, 9; smelts, 12 1/2; sea herring, 35c dozen; Lake Superior herring, 25c doz.; Lake Superior trout, 9c; whitefish, 6c pickarel, 4c; smoked whitefish, 8c lb.; smoked goldeyes, 80 to 35c dozen; red herring 20c box; finon haddies, 6 to 6 1/2 lb; Salt herring \$1.50 per barrel; bloaters, \$1.00 to \$1.75 per box; Oysters, \$1.90 for standard and \$2.00 for select, per gallon. dry cod, 7c lb; boneless cod, 7 to 7 1/2; boneless fish 6c.

FRUITS.—Choice apples are firm. For fancy Ben Davis, \$7 per barrel is asked. Oranges are much the same. Navel oranges are rather firmer, and becoming scarce. Lemons at 50 cents per box lower. Bananas are now selling freely. The usual price is \$2.50 to \$3.50 per bunch, but some very large bunches have sold as high as \$4.25. Good stock in bananas is coming in. Spanish onions are going out of season. Prices are as follows; California oranges

seedlings, \$3.50 to \$8.75 per box; California Navel oranges, \$1 to \$1.50 per box; Messina lemons, \$1.50 to \$5, per box; apples \$6 to \$7 per barrel as to quality and condition; bananas! \$.25 to 4.25 per bunch; as to size. Malaga grapes, \$11.50 per large keg; Pineapples, \$9 per dozen; Spanish onions, \$1.25 to \$1.50 per crate of 50 lb. Layer figs, 10 lb boxes, 15c per pound. Sweet potatoes, \$5.50 per barrel. White comb honey, 22c a lb; new dates, 7 to 7 1/2 c a lb.

AGRICULTURAL IMPLEMENTS.—This has been quite a brisk week with the implement concerns. The principal business has been in seeders and the shoe drills have taken the lead. In fact scarcely anything else has been sold. The Massey-Harris Co. reports a large sale of drills this week. Another dealer was sold out of stock entirely this week. The dealers are pursuing the same policy of caution this year as last. They are not pushing business on credit and even dissuade farmers from buying in many cases. Only thoroughly reliable men are sold to on credit, and others have to make a good cash payment and give security for the balance. Dealers estimate that the season's trade will aggregate even less than last year, which year showed a large falling off over the two previous years. This policy is certainly the best in the long run. Dealers report a gratifying proportion of cash business this year. It was reported that the Deering company, of the United States would establish a branch in Winnipeg, and push business in Manitoba but this is not likely to be done, and the Fairchild company of Winnipeg will handle the Deering goods the same as last year. The Walter A. Wood concern, which did a little business here last year, through a local agent, is out of business here this year entirely. The other companies operating are the same as last year. Nothing has been done in harvesting machinery yet, the custom of taking advance orders, which formerly prevailed, having been abandoned.

BINDER TWINE.—Dealers are now figuring on binder twine for the coming season. It is expected that considerable twine will be brought in from the United States this year, as some dealers have already arranged to handle imported twine. In fact a few car loads are said to have already been placed here. Twine was sold to consumers here last year at a remarkably small margin over manufacturers' prices, after allowing for freight and actual cost of handling. If the commodity is sold on the same margin as last year prices will be a little lower here again this year as manufacturers' prices are still a little lower this year than last. It is stated that the price of Red Cap twine (Canadian) has been fixed by the Consumers' Cordage Co. at 6c per pound for car load lots, net cash price at the factories in the east, and Blue Ribbon brand at 6 1/2c. Adding freight and cost of handling, this will enable dealers to handle the twine here at 8 to 9c. It is said that a grade of sisal will likely be sold here as low as 7c. It is not known yet what the prison twine will sell at, but it is not likely they can undersell the prices fixed by the regular manufacturers. So far the government factories have not been able to manufacture as cheaply as the business concerns.

RAW FURS.—The London fur sales did not turn out as well as early cables led some to believe. At the Hudson's Bay Co's. sale a number of lines advanced, as compared with March a year ago, but a number of important articles, such as Fisher, Otter, Skunk, Wolf and red fox, were lower at C. M. Lampson & Co's. sales, as compared with prices a year ago. Silver and cross fox were also lower at the Hudson's Bay Co's sales. Marten and bear were the only articles which maintained a sharp advance at each of the sales. As prices are usually lower at the June and October sales than are obtained at the earlier sales, it is necessary for traders here to buy

carefully for the balance of the season. The following quotations give the range of prices paid in Winnipeg. The prices cover the range from small to large prime skins, size, color and condition being considered, though skins are sometimes offered which are not worth the minimum quotations on account of being killed out of season.

Badger	\$0 15 to \$0 80
Bear, black or brown	3 00 to 30 00
Bear, grizzly	1 00 to 25 00
Beaver, large	6 00 to 7 25
" medium	3 00 to 4 00
" small	1 50 to 2 00
" castors, per lb	3 00 to 7 00
Fisher	3 00 to 9 00
Fox, cross	2 50 to 15 00
" kitt	1 00 to 4 00
" red	50 to 1 75
" silver	20 00 to 75 00
Lynx, large	1 50 to 2 75
" medium	1 00 to 2 00
" small	75 to 1 25
Marten	1 00 to 5 00
Mink	50 to 1 75
Musquash	02 to 09
Otter	2 00 to 9 00
Skunk	25 to 75
Wolf, timber	1 00 to 3 00
" prairie	25 to 75
Wolverine	1 00 to 3 50

HARDWARE, PAINTS, ETC.—There is a keen competition in the local wholesale hardware trade, and very close prices are being made to desirable customers. In fact, such close prices were never before offered in this market. The principal interest this week centres in the meetings of the association manufacturers in Montreal, but very little information has reached here concerning these meetings. The most important line likely to be affected by the meetings of the manufacturers is cut nails, and something interesting is expected in regard to nails, as cutting in prices has been alleged. At the meeting of the cut nail manufacturers, held early in January, the price of nails was advanced 50c per keg to \$2.10 per keg, base price, with a rebate of 5c on car lots and 10c on 1,000 keg lots, or more. A telegram this week says that at the meeting of the cut nail association held in Montreal this week, it was decided to fix the price of cut nails at \$2.10 per keg delivered at any point in Canada where the freight does not exceed 25c per keg. This is said to practically mean that the members of the association will sell direct to the retail trade. Later advices, however, may change the meaning of this report. Other lines which would be considered at the meetings of manufacturers would be wire nails, horse shoes, horse nails and tacks. Linseed oil is firm, as is also glass, owing to the higher prices in Belgium.

GRAIN AND PRODUCE.

WHEAT.—There has not been much difference in the range of wheat prices this week, as compared with last, the average being a little lower this week. The visible supply made a large decrease as shown in our statement in another column. Crop news has been the principal feature of interest and it seems likely that some irreparable damage has been done to winter wheat from drought in the state of Kansas and thereabouts, but to what extent is very uncertain. High winds and dry weather has prevailed, but there was rain on Saturday and Sunday last, which did some benefit, and further rain and snow was indicated in the weather reports to-day for the western states.

Exports of wheat, flour included as wheat, from both coasts of the United States this week amount to 2,853,933 bushels or nearly 300,000 more than in the preceding week, about 75,000 more than in the first week of April, 1894, but 800,000 less than in the like

week of 1893, 100,000 less than in like week of 1892, and 30,000 less than in the corresponding week 1891.

Advices to Bradstreet's show that the United States available wheat stocks have decreased within three months 25,300,000 bushels or about twice the corresponding falling off in the first three months of 1891, and five times that of 1893. American, Canadian, European and afloat available wheat stocks decreased 22,200,000 bushels during the past quarter, or more than in any like period for four preceding years.

WHEAT LOCALLY.—In Manitoba wheat there has not been any material change in sales. It is said a little business has been done in May wheat at about 67c, for No. 1 hard, c. i. f. Fort William afloat. Some holders ask 68c. Manitoba wheats in Ontario are held at about 83c, with grinding in transit private. Cash wheat, Manitoba country points, held about 53c for No. 1 hard. Very trifling business doing in any class. The weather has been fine all the week, with a high average temperature for the season, and farmers are getting on with seeding. The land is rather dry in some districts. The snow fall was very light during the winter, and made little moisture, and there has been very little rain. However, there is plenty of time yet for rain, as there is no growth yet, the only danger being high winds, which would blow the loose soil about and disturb the seed.

FLOUR.—There is no change in the local market. Reports from the east say the markets are firm there for Manitoba flour. The export business done lately in Manitoba flour has not been profitable, but it has enabled millers to keep stocks from accumulating some. Sales by millers here are made at \$1.85 for patents and \$1.65 for strong bakers per sack of 93lbs delivered to city retail dealers, with a discount of 5c per sack for cash in 30 days.

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

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

OATMEAL.—Rolled oatmeal is unchanged at \$1.90 to \$2 per sack of 80 pounds, in broken lots to retail dealers, as to quality. Standard and granulated meal, \$2.15 in small lots, per sack of 100 lbs. for best grades.

OATS.—The feeling was rather easier here, owing to the break in prices in Ontario last Saturday. Some Manitoba oats have been going east, or into store at lake ports for shipment east by water. It was not thought, however, that the break in prices would amount to much. There is very little business in oats doing on spot. Cars of feed were offered at 31c and 30½c, and we quote 30 to 31c per bushel of 34 pounds. If shippers cannot get the prices asked, they forward right on to Fort William to go into store for Easter shipment when navigation opens.

BARLEY.—Very little offered. A car of feed grade was reported sold on local account at 40c per bushel of 48 pounds.

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

BUTTER.—Shipments of held dairy are still being made up to send East, as there is no local sale, and it might as well be got rid of somewhere for whatever it will bring. New butter is quoted at 10 to 12c per lb., as to quality, with fancy prints at 13 to 14c.

EGGS.—Have sold still a little easier in price this week, and we quote case lots jobbing

at 9c per dozen. Prices may vary considerably next week on account of the Easter season coming in.

CURED MEATS.—Everything remains very firm in hog products and prices tend upward in all markets. Long clear is the strongest line locally, and the lower range of prices has been dropped off. Smoked Meats are quoted: Hams, assorted sizes, 10½c; breakfast bacon, bellies, 11½; do backs 10½c; picnic hams, 9c; short spiced rolls, 8c; long rolls, 8½c; shoulders, 8½c; smoked long clear, 9c; smoked jowls, 5½c. Dry salt meats are quoted: Long clear bacon, 8c per lb; shoulders, 7½c; backs, 9c; barrel pork, heavy mess \$14.00 to \$14.50; short cut, \$16.00; rolled shoulders, \$15 per barrel, pork sundries; fresh sausage, 7c; bologna sausage, 7c; German sausage, 7c; ham, thickened and tongue sausage, 10c per package; pickled hocks, 2c; pickled tongues, 5c.

LARD.—We quote: Pure, \$1.75 to \$1.80 for 20 pound pails, and \$1.50 for 50-lb pails; compound at \$1.65 per 20-lb pail; compound in 3, and 5 pound tins, \$6 per case of 60 lb. Pure leaf lard in 3, 5 and 10 pound tins, quoted at \$6.50 per case of 70 pounds, tierces 8½c pound.

POULTRY.—Held, cold storage stock is jobbing at about the following prices: Chickens 8c, turkeys 10c, geese, 9 to 10c, ducks 8c. About 1 to 2c per pound higher would be paid for nice fresh birds, or 65 to 70c per pair for live chickens.

DRESSED MEATS.—Beef is firm, as it cannot be sold at a profit with the higher prices for cattle which seem inevitable. Mutton is slow. There is some frozen stock, held in cold storage, but it is going out very slowly at about 7c per lb for single carcasses. Dressed hogs are quoted at about 4½c, but very few are offering. Veal 5 to 6c.

HIDES.—Prices are again higher. One dealer has offered 4½c for No. 1 cows and light steers and 5c for heavy steers. The buyers say these prices are too high, but they have to pay them, though there are very few offering at present. Dealers who ship to the United States have been disturbed by an order from the railways, saying that hides will hereafter be stopped at the boundary unless accompanied by an affidavit that they are free from disease. This means that no green hides can be shipped south. Cured hides are supposed to be freed from possible disease through the curing. As considerable green hides are shipped to the States in the winter, this new regulation has caused some consternation. One buyer had a car partly loaded when the order came, and he was obliged to unload and will have to cure the hides here. Hides are strong in outside markets. Montreal reports an advance of 1c last week for hides and calf-skins. We quote: Winnipeg inspection 4½c for No. 1 cows, 3½c for No. 2, and 2½c for No. 3, and 5c for No. 1 heavy steers, and 4½c for No. 2 Steers; branded hides grade No. 2, when not otherwise damaged to reduce them to No. 3. We quote: Calf, 8 to 15 lb skins, 5 to 6c per lb. Kips 3 to 4½c. Sheep skins, 35 to 50c each, as to size, etc. Tallow, 4 to 5c rendered and 2 to 3c rough.

WOOL.—Though wool is lower in the States than a year ago, it seems probable that the local market will open higher here. United States markets are 3 to 5c lower now than a year ago, No. 1 combing being quoted at 20 to 21½c at New York, as compared with 23 to 25c a year ago, and Ohio X at 15½ to 16c, as compared with 20 to 21c a year ago. Local dealers are offering 9c generally for Manitoba fleece, and for long wools of medium texture would pay higher, though the season has not opened yet here.

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

VEGETABLES.—Prices are as follows:—Potatoes, easy 35c. per bushel. Car lots

have been offered, but do not appear to be wanted. Onions, 8½c per pound, cabbage, 8c per lb. for good to 2c for poor stock. Celery, 25 to 50c per dozen as to quality, which varies widely. Carrots, 50c per bushel; beets, 30 to 40c per bushel; turnips, 20 to 25c per bushel; parsnips, 2c per lb.

HAY.—A Loose hay is selling on the street at about \$3.50 to \$1 per ton. Baled is held at about \$1 to \$5 per ton on track, but sells at \$1 generally. As we have not had any bad roads yet to speak of, the price keeps low, and offerings are large.

LIVE STOCK.—There appears to be a strong tendency in cattle. Butchers seem to think that the export buying, which is unusual at this season, will create a scarcity of choice cattle. Heretofore, export buying did not begin until later in the season. It has not been customary in Manitoba to prepare a large number of cattle for the market early in the season. As the winter was a favorable one, ranch cattle will probably be fit to ship early this year, but they will not come in for some time yet, at the earliest. There are now to firms buying for export, and a few cattle are reported to have been bought for shipment to the United States, according to a report from a southern Manitoba point. It is said that 3½c was paid for a small bunch of export cattle here, this week, and The Commercial was informed that 4c was offered for a few choice export steers, for delivery here. These prices show a considerable advance. It is also reported that 3½c was paid for export cattle at a western Manitoba point, which, however on a through rate would not be materially higher than the same price paid here. Good butchers cattle would bring 8c, but choice cattle would likely bring a fraction better. No sales of sheep have been made for some time and they are nominal at about 4c. Hogs are firm and 4c higher has been paid this week for good bacon hogs, off cars, with culls out, 4½c having been paid for a load of good hogs.

At Toronto on Tuesday butchers' cattle were quiet, ranging from 2½c for common up to 3½c for choice. Fancy Easter cattle sold at from 3½ to 4½c, and one lot brought 5c. Export cattle sold at 3½c for bulls, 4c for good and 4½c for choice steers. Sheep quiet at 2½ to 3½c, or about \$1 to \$5 per head, and yearling lambs 5c to 5½c. Hogs advanced again, best bacon selling at \$1.75 to \$5 off cars, and it was reported that 5½c has been paid for June delivery. Heavy fat hogs were quoted at \$1.60 to \$1.75, stores, \$1.25 to \$1.50. The advance in cattle in the United States continues and beef is now so high that some of the packing factories have closed down, and canned beef is advancing in price.

Chicago Board of Trade Prices.

Wheat opened weak and fully one cent lower on Monday, owing to rains which were beneficial to the growing wheat crop, though in Kansas, Iowa and Nebraska there was not as much rain as was desired. The large decrease in the visible supply checked the decline and prices recovered some. May wheat opened at about 51½c and ranged between 51½c and 53½c. Closing prices were

	April.	May.	July.
Wheat.....	51½-½	55½-1	50½-½
Corn.....	45½-½	46½-½	40-½
Oats.....	—	29½-30	25-½
Mess Pork...	—	12 47½	12 1-½
Lard.....	—	7 05	7 2
Short Ribs...	—	6 35	6 1½

There was no meeting of the board on Tuesday owing to the state elections, consequently we have no official quotation for that day. On Wednesday wheat was firm at the opening but closed weak. May heat

opened about 55c and sold between 55½c and 5½c closing ½ to ¾c lower than Monday. Closing prices were:

	April	May	July
Wheat	53½	51½	56½-¾
Corn	45½	46½	46½
Oats	—	29½	28½-¾
Mess Pork ..	—	12 12½	12 27½
Lard	—	6 95	7 10
Short Ribs..	—	6 22½	6 35

On Thursday wheat was irregular, and there was heavy selling, but a good demand for cash wheat stiffened up the market. May wheat ranged between 51½c and 55½c.

	April	May	July
Wheat	51½	55	56½
Corn	45½	46½	47
Oats	—	29½	28½
Mess Pork ..	—	12 20	12 35
Lard	—	6 97½	7 12
Short Ribs .	—	6 30	6 42½

On Friday wheat opened firm and made some advance but afterwards declined on realizing sales. May wheat opened at about 55½c and ranged between 55½c and 55¾c. Closing prices were:

	April	May	July
Wheat	51½	55½	56½
Corn	45½	46½	47
Oat	—	29½	28½
Mess Pork ..	—	12 07½	12 25
Lard	—	6 95	7 10
Short Ribs..	—	6 22½	6 37½

Wheat opened at 55½c for May option and had a downward range. Closing prices were:

	April	May	July
Wheat	—	55½-¾	56½
Corn	—	46½	46½
Oats	—	28½	28½
Pork	11 85	11 95	12 15
Lard	—	6 87½	—
Short Ribs..	—	—	—

A week ago May wheat closed at 55½-¾c. A year ago May wheat closed at 61½c.

New York Wheat.

On Saturday, April 6th. May wheat closed at 60¾c and July at 61½c. A week ago wheat closed at 60¾c for May and 61½c for July.

Minneapolis Wheat.

No. 1 Northern wheat closed on Saturday at 59c for March delivery, May at 58½c and July at 59½c. A week ago March wheat closed at 59½c, and May at 59½.

Duluth Wheat Market.

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

Monday—April, 60½; May 61½; July, 61½.
Tuesday—April, 60½; May 60½; July 61½.
Wednesday—April, 60; May, 60½; July, 60½.
Thursday—April, 60½; May, 60½; July, 61½.
Friday—April, 60½; May, 61; July, 61½.
Saturday—April, 60; May, 61½; July, 61½.

A week ago prices closed at 61½c for March and 61½c for May. A year ago May wheat closed at 68c, and two years ago at 68½c. No. 1 hard is quoted at about ¾c over No. 1 northern, No. 2 northern ¾c lower than No. 1 northern for cash wheat.

Wheat Stocks

The visible supply of wheat in the the United States and Canada, east of the Rocky Mountains, for the week ended March 30, 1895 shows a decrease of 1,465,000 bushels, against a decrease of 705,000 bushels for the corresponding week last year and a decrease of 1,100,000 bushels the corresponding week two years ago.

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

	1895.	1894.	1893.	1892.
	bushels.	bushels.	bushels.	bushels.
Jan 2	88,581,000	80,223,000	81,255,000	45,007,000
Feb. 6	83,376,000	79,893,000	81,397,000	43,101,000
Mar. 4	73,705,000	75,609,000	79,089,000	41,656,000
April 1	74,308,000	71,458,000	77,651,000	41,690,000

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

	bushels.
Montreal	536,000
Toronto	41,000
Kingston	7,000
Winnipeg	242,000
Manitoba elevators	1,733,000
Fort William, Port Arthur & Keewatin	1,125,000

Total stocks in the United States and Canada as reported by Bradstreet's were as follows, on March 23, 1895:

	bushels.
East of the Mountains	93,707,000
Pacific coast stocks	10,177,000
Total stocks a year ago were:	
East of the Mountains	90,127,000
Pacific coast	8,785,000

Winnipeg Wheat Inspection.

The following shows the number of cars of wheat inspected at *Winnipeg for the weeks of ended on the dates named, compared with the number of cars inspected for the corresponding weeks a year ago, as reported by Inspector Horn to the Board of Trade:—

Grade.	Mar. 2	Mar. 11	Mar. 18.	Mar. 25	Mar. 31
Extra Manitoba hard	1	2	0	1	1
No. 1 hard	39	46	66	75	105
No. 2 hard	2	0	1	0	1
No. 1 Northern	1	4	9	6	10
No. 2 Northern	0	0	0	0	0
No. 1 white fife	0	1	1	1	3
No. 2 white fife	0	0	0	0	0
No. 1 Spring	0	0	0	2	0
No. 1 Rejected	5	3	5	5	4
No. 2 Rejected	4	5	4	7	7
No Grade	0	0	0	0	0
Total	52	61	86	100	131
Same week last year	59	76	73	63	46

*Wheat inspected at Emerson going out via the Northern Pacific to Duluth is included in Winnipeg returns. A considerable portion of the wheat moving is inspected at Fort William, and does not show in these figures.

Toronto Live Stock Markets.

Butchers' Cattle.—Too many thin cattle are offering to-day, which has a tendency to keep down the prices. Choice cattle were quoted at 3½ to ¾c, common to good, 2½ to 3c.

Export Cattle.—One or two lots were picked up by dealers at from 3½ to 4c per pound. For good cattle 4½ to 4¾c per pound would be paid, but not many of the right kind are offering. Bulls fetch from 3½ to 3¾c per lb. according to quality.

Hogs.—There was a decidedly firmer feeling in this line to-day and an advance of fully 10c per cwt. was recorded. Good long lean hogs, weighed off the cars, sold at from \$1.60 to \$1.75 per cwt., with the demand not satisfied. Thick fat hogs were also better in price, selling at from \$1.50 to \$1.60 per cwt., weighed off the cars. One lot of 61 choice hogs sold to-day for \$1.70 per cwt., weighed off the cars. There is hardly any demand for any other kind of hogs than the very best.

Sheep and Lambs.—Lambs are quoted at from 3½ to 1½c per pound as to quality. There is no demand for shipping sheep.—Globe, March 29.

Winnipeg Prices a Year Ago.

Wheat.—No. 1 hard, c.i.f. Fort William: May, 65 to 66c.
Flour.—Local price, per sack, Patents, \$1.55 to \$1.65; Bakers, \$1.45 to \$1.55.
Bran.—Per ton, \$12 to \$13.
Shorts.—Per ton, \$14 to \$15.
Oats.—Per bushel, 30 to 32c.
Barley.—Per bushel, 35 to 40c.
Butter.—Held dairy, good jobbing, 17 to 20c.
Eggs.—Fresh 10 to 12c.
Beef.—Fresh, per lb., 5 to 7c.
Mutton.—8 to 10c.
Hogs.—Dressed, firmer, 5 to 5½c.
Cattle.—Export and best butchers' 3½ to 4c, medium butchers' 3c.
Chickens.—Dressed, 8 to 10c.
Hides.—No. 1 cows, 2½c.

Winnipeg Clearing House.

Clearings for the week ending April 4 were \$744,625, balances, \$148,081. For the previous week clearings were \$601,910. For the corresponding week of last year clearings were \$781,226.

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

	Clearings.	
	Mar. 21.	Mar. 28.
Montreal	\$11,031,140	\$8,528,008
Toronto	4,996,259	4,781,836
Halifax	871,148	875,532
Winnipeg	695,454	601,910
Hamilton	521,657	473,990
Total	\$18,118,958	\$15,261,276

Comparative Prices in Staples.

Prices at New York on March 29 and a year ago.

	March 29, 1895.	March 20, 1894.
Flour, straight spring	\$2.75 to \$3.35	\$3.00 to \$3.50
Flour, straight winter	\$2.40 to \$2.90	\$2.50 to \$3.10
Wheat, No. 2 red	60½c	61c
Corn, No. 2 mixed	5c	48c
Oats, No. 2	33c	36c
Rye, No. 2, Western	—	—
Barley, No. 2 Milwaukee	6c	—
Cotton, mid. upld.	6 5-16c	7 11-16c
Print cloths, 61x64	2½	2½c
Wool, Ohio & Pa., N. Y.	15½ to 16c	20 to 21c
Wool, No. 1 comb.	20 to 21½c	23 to 25c
Pork, mess, new	\$13.50 to 14.00	\$13.00 to 13.25
Lard, westn. sim	7 25c	7 65c
Butter, creamery	21c	21c
Cheese, ch. east ft.	11½c	11½ to 12c
Sugar, centrif. 96	3c	3c
Sugar, granulated	3 15-16c	4 1-16c
Coffee, Rio, No. 7	15c	15c
Petroleum, M. T. Co.	11½c	8½c
Petroleum, rfd. gal.	7 10c	8.1½c
Iron, No. 1 anth.	\$12.00	\$12.50 to 13.50
*Iron, Besse. yg.	\$10 15	—
*Steel billets, ton	\$15.00	\$15.50
Ocean Steam Freights—		
Grain, Liverpool	2d	2 to 2½d
Cotton	4 6½ to 1d	9 6½d

Lumber Trade News.

Some time ago a fiat was issued by the Dominion minister of justice to allow evidence to be heard against the validity of the charter of the Ontario and Western Lumber company of Rat Portage, which charter was granted by the Dominion. Evidence has been heard at length but proceedings were adjourned. D. C. Cameron, president of the company has now received a telegram from Ottawa announcing that the fiat has been withdrawn. This amounts to a decision that the charter has been sustained and that the proceedings to annul the company's charter will not now be entertained. This is a most important matter, as vast financial and other interests were involved in the validity of the charter.

WILLIAM L. KEENE & CO

(Successors to Chipman, Morgan & Co.)

SHIPBROKERS & COMMISSION MERCHANTS

632 Cordova St., Vancouver, B.C.

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

BRITISH COLUMBIA BUSINESS REVIEW

Vancouver, April 2, 1895.

There has been no falling off in the wholesale trade for the past week; It is thought that business will gradually improve from the present time. Money is somewhat easier and on good security can be obtained at 6 per cent. the lowest rate on record since the incorporation of Vancouver as a city. March has been a very good month among the wholesale houses, owing to the numerous camps procuring their spring supplies. Shipping is active particularly the trade with California; the Brunette mills are running night and day to supply the California market. In the jobbing market cured meats are still holding firm at the advanced price. The market is bare of fruit, but quantities are expected by the next transpacific steamer. Potatoes are declining owing to the large quantities coming into the market this month, that had been previously held for higher prices. Oats have still an upward tendency.

British Columbia Markets.

Vancouver, April 2, 1895.

There are no changes in prices this week. See quotations in last week's issue.

British Columbia Business Notes.

Frederick Adams, contractor. Victoria, is dead.

Julius Eggert, jeweller, Vancouver, is out of business.

James Pogue, of Pogue & Murphy, lumber, Golden, is dead.

The British Columbia paper company is to start up again.

John Mitchell, soda water manufacturer, Nanaimo, is dead.

McKenzie Bros., grocers, Kaslo, have removed to Rossland.

The stock of R. Oschner brewery, Vernon, has been sold by the sheriff.

Lee Bros., general store, Chilcotin, have dissolved, N. Lee continues.

K. S. Forbes, wood dealer, Vancouver, has sold out to Forbes & McDonald.

Braid & Kelly, grocers, Vancouver, are succeeded by Braid, Kelly & Co.

Cunningham Hardware Co., New Westminster; stock sold to H. L. DeBeck.

A co-operative dairy is to be established in British Columbia. \$1,500 has already been subscribed by several farmers.

M. A. McLean, first mayor of Vancouver is dead. He was a former resident of Winnipeg, where he conducted a wholesale grocery business.

The Empress of India sailed for China and Japan on April 1. She had a cargo of 1,500 tons, principally flour and cotton, and thirty saloon passengers.

The members of the horticultural board have completed their circuit of lectures on fruit cultivation throughout the province. They have done a great amount of good.

The stock of Russell, McDonald & Co., gen-

Every Mackintosh

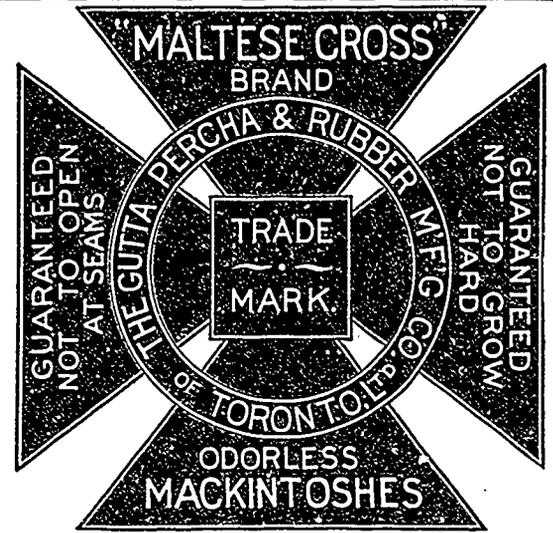
Bearing this Trade Mark is

Thoroughly Guaranteed.

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

For Sale by all the Leading Wholesale Houses.

Try them and you will Buy Again.



eral store, Vancouver, has been sold to R. A. Colquhoun, and the stock of the same firm at Victoria has been sold to C. C. Russell & Co.

Quantities of poultry are coming in from the East by every train, and the recent competitive shows seems to have made a section of the community poultry mad. In another two years British Columbia will not import poultry or eggs.

There is great dissatisfaction here at the alleged wholesale employment of Chinese and alien miners by the Cariboo miners. Vancouver has been obliged to put up \$6,000 to provide work for her unemployed laborers, and her own citizens it is alleged have gone outside to employ skilled labor and engaged Chinese for unskilled labor.

Dredging for gold in the Fraser has been demonstrated as practicable by the Finch dredging Co. In seven days with one pump they cleaned up \$909.00 This is good news for the Province for there are half a dozen well equipped dredging companies getting ready to dig for gold in the bottom of the rivers of B. C. and if they are successful their number will increase ten fold in another year.

The government have in consideration a scheme to place settlers on land still unsold similar to the South Australian scheme. The proposition is to divide the land into small holdings, build a small house on the section and clear the frontage, charging the would be settler as a perpetual lease 6% on the money thus spent on the land. As the Government could borrow money at about 4% they would get a yearly dividend of 2% on the money thus invested and would leave the settler free to utilize what little capital he might have to clear and prepare the rest of the ground.

A number of fishermen have been fined for not living up to the sturgeon fishing regulations. They are very bitter against the government at what they term taking their living away from them by making it impossible for them to catch sturgeon at a profit. The cannery are also indignant at the government pressing their suits against them in regard to the salmon offal. Justice Drake has granted an injunction restraining the cannery, their agents, etc., from creating a nuisance by polluting the Fraser river by fish offal or allowing the same to collect on the fore shore of the river. The cannery claim that none of them intentionally allow any of the offal to get into the river.

Timothy Rigney, a well known citizen of Rat Portage, is dead. He was proprietary of the Club House at the same place.

Conditions in England.

Mr. Jas. Porter, wholesale crockery merchant, Winnipeg, has returned from one of his periodical trips to Europe. As Mr. Porter has been making this trip for a number of years, he is in a fair position to judge of comparative conditions across the water. In England he says there is at present but little feeling in favor of emigration. This is owing to the unfavorable reports received from abroad. Canada is not an exception in this case, there being very little emigration from England to any country. The people over there feel that in the present depressed condition of most countries, it is the wisest policy to remain at home. On the steamship crossing the Atlantic he found as many steerage passengers going home as there were on the return trip coming to America.

Trade is rather better in the great manufacturing centres. The pottery trade was fairly good, and exports to the United States were increasing. He found that wonderful improvement has been made in artistic and decorative pottery during the past year. Many new and unique shapes were noted. The designing of pottery is now classed among the fine arts, and all are striving to excel in artistic designs. Men are sent abroad by the leading manufacturers to study the requirements of export markets and secure ideas for new designs. Mr. Porter found the weather more summer-like as he came north west. In New York there was snow and ice on the streets, and signs of winter were visible more or less through Ontario and Michigan. It was not until he had got as far as St. Paul on his way home that spring weather became pronounced, and on reaching Winnipeg it was quite summer like.

Live Stock Markets.

According to a private cable received at Montreal on Monday cattle were quoted at 6d, and sheep 6½d. Supplies of sheep on the other side are very heavy, and there are also other conditions tending to keep the market down.

At the East End Abattoir at Montreal on Monday, trade was fairly good and prices continued about the same. A few of the best heaves sold at about 4c per lb.; pretty good animals sold at from 3½c to 3¾c per lb.; rough and half fatted sold at from 2½c to 3c do.; and some of the leaner ones brought little over 2c per lb. Mixed lots of sheep sold at from 4c to 4½c per lb. Spring lamb sold at from \$2.50 to \$3.50 each. Fat hogs are easier in price, or from 5c to 5½c per lb.

GREENE & SONS COMPANY

—WHOLESALE—

HATS and CAPS,

STRAW GOODS,

Etc., Etc.

MEN'S
FURNISHINGS

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

Manitoba Spring Trade, 1895.

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

The Macpherson Fruit Co., Ltd.

IMPORTERS OF

CALIFORNIA AND FOREIGN
FRUITS

We will keep you posted in this space every week what is in the market. We sell to trade only. This week Oranges, Lemons, Apples, Bananas, Pineapples. See our circulars for prices, issued every two weeks.

Warehouse:
491 and 493 Main St.
Winnipeg, Man.

DICK, BANNING & CO

MANUFACTURERS OF

Lumber, Shingles and Lath,

DOORS AND SASH.

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PASSENGER DEPOT, WINNIPEG

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Wholesale and Manufacturing

STATIONERS,

64 to 68 KING STREET, EAST,

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Account Books Paper—all kinds
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Wallets, Pocket Books
Ladies Hand Satchels
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China, Crockery and Glassware,

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339 and 341 St. Paul Street, MONTREAL

Branches: 52 Princess St., Winnipeg, Man
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Sustaining, Strength-giving,
Invigorating.

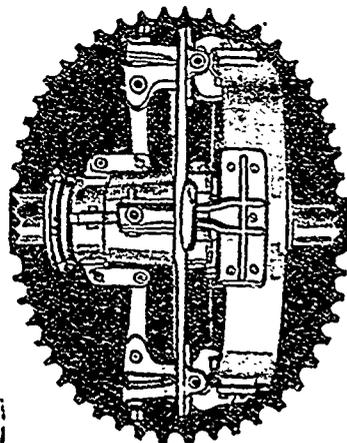
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'S A PERFECT FOOD FOR
Invalids and Convalescents.

Supplying all the nutritious properties of Prime Beef in an easily digested form.



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The Waterous Friction Grip Pulleys and Clutch Couplings are the Best manufactured.

We Guarantee them.

**Engines and Boilers,
Saw Mill Machinery,
Saw Mills.**

Write us for prices and Circulars.

WATEROUS ENGINE WORKS Co., Ltd.
WINNIPEG, MAN.

RAMSAY'S MIXED PAINTS.

45 SHADES

TAKE THE LEAD IN CANADA.

A. RAMSAY & SON

MONTREAL.

MILLERS GRAIN MERCHANTS SHIPPERS

When open for 

BAGS!

For any purpose, write us for samples and prices. A Large and Assorted Stock carried in Winnipeg.

W. F. HENDERSON & CO.

WINNIPEG.

Agents for The Canada Jute Co., Ltd, Montreal, Que.

GRANULAR OGILVIE'S HUNGARIAN CREAMY FLOUR. HAS NO EQUAL.

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

WINNIPEG, Oct. 5th, 1893.

Messrs. Ogilvie Milling Co.,

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

—IN HANDLING—

OGILVIE'S FLOUR

YOU HAVE

THE BEST

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

OGILVIE'S HUNGARIAN,

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

J. & T. BELL

FINE
BOOTS & SHOES
MONTREAL.

Representative for Manitoba, N. W. T. and British Columbia,

L. GODBOLT, WINNIPEG, McIntyre Block.

WE ARE HEADQUARTERS FOR

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Stock.

Cameras. Chemicals.
Card Mounts. Dry Plates.

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Instrument and Medicine
Cases, Obstetric Bags,
Trusses, Crutches, etc.

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Thermometers.

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Opera Glasses

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Eye Glasses,
Spectacle and Eye
Glass Cases.

Optical Instruments, Thermometers,
Artificial Glass Eyes, Magic Lanterns and View Slides.

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

WRITE FOR PRICES.

THE INMAN OPTICAL CO. Wholesale, 518, 520 Main St., WINNIPEG, MAN.

Grocery and Produce Trade Notes.

Sales of Canadian short cut heavy mess have been made in Montreal at \$16; and land is firmer, with an advance in compound of 2½c per pail.

New fodder cheese in small quantities have been offered in the Brockville section of Ontario at 10c. The first lot of new cheese last year, was received a week or two earlier.

Another advance of 1s. per cwt. is announced by cable in Bosnia prunes. This is an advance of 3s. 3d. to 3s. 6d. for the season. The cable further said that the market is advancing, with demand good.

Black pepper is firmer in the outside markets. In New York there has been an advance of about 1c. per pound. The price of pepper has been low for some time.

Advices on Rio coffee say the estimate of the new crop of Rio coffee has been reduced by 1,750,000 to 2,000,000 bags. This is a comparatively small supply, and it looks as if coffee prices at present are on a safe basis.

The New York Commercial Bulletin says affairs are in such shape that leading holders of Alaska canned salmon in this and other distributive markets have practically decided to advance their prices about 2½c per dozen, or to the basis of \$1.67½ for prime red fish.

Germany proposes to increase the export bounty on sugars to more than double the present bounty. If this is carried out the German refiners will be able to almost wipe out sugar refining in other countries, unless a heavy duty is imposed to offset the bounty. Even with the duty of about ½ of a cent per pound, considerable German refined sugar has come into Canada.

An interesting lecture was delivered in Cobourg, Ontario recently, by Mr. Robert Lawder, of Montreal, on the beet sugar industry. He showed that forty years ago the world's production of sugar was 1,400,000 tons, of which 1,200,000 tons were of cane sugar, and only 200,000 tons of beet sugar; that the production has increased in 1894-95 to 8,100,000 tons, of which 4,975,000 tons are beet sugar, or a little more than sixty per cent., beet sugar having increased twenty-five fold in the forty years.

Another slight shading, says a New York market report, has taken place in the cable quotations for German granulated sugar, bringing the rate down to 3.63c, or 1c less than Monday, and this is said to reopen the opportunity for importations, with negotiations reported as already under way.

California dried fruit is offering here at low prices. It is very desirable fruit and is meeting with a good demand, to some extent displacing canned goods. Retailers who handle these lines of fruit should tell their customers that soaking them over night greatly improves the fruit.

Quite a lot of Manitoba butter has been consigned to Toronto and Montreal commission houses, says the Trade Bulletin, sales of which have been made in that market of about 400 or 500 tubs at 7½c, and other lots are still offering there. In Toronto a lot of 100 tubs has been sold at 7½c, and other lots are reported on the way to that market. Manitoba roll butter has sold at 13c in Montreal market. The tub butter was of very poor quality, and packed in disreputable looking tubs, being of all shapes and sizes.

The following information regarding rice has been received from Japan:—Prices in Japan continue to go up owing to the strong attitude of the farmers who seem to be very firm and not at all anxious to sell their stocks. Prices are advancing owing to a scarcity of supplies from the interior, the rise

in exchange, and the reported formation of a combination or ring in Japan to advance prices.

The importations of currants into the United States since the opening of the season to date, says the New York Commercial Bulletin, have been exceedingly light, the large stock of old fruit carried over and the rapid rise in the Greek market having deterred importers from venturing upon their usual operations. As an unusual feature of the situation it may be stated that there is no stock at present in transit to this market. The active demand experienced in Greece this season for Russian account has proved a surprise to all in the trade and aided materially in the reduction of the stock there that at one time threatened to prove a burden.

A report from San Francisco says: "The president of the California Fruit Union has visited Vacaville and reports apricots entirely wiped out there and through the whole section. The Tragedy prunes and early shipping plums nearly all ruined, and peaches damaged considerably by a frost. The president of the Niles Fruit Association say the apricots, cherries and almonds in Alameda county are all destroyed, and that peaches and prunes show considerable damage. Holders of apricots have practically withdrawn from the market."

Speaking of dried fruits the Montreal Gazette says: "The stock of dried apples in this market is very light, and holders in many cases demand an advance. We quote the market firm at 6 to 6½c. The same can be said of evaporated stock, which are held at 7½ to 8c as to quality by jobbers. The most active line in raisins has been California, for which jobbers have been placing some fair orders with sales agents recently. Values are held firm on them at 7c for 4 crown layers and 5½c for 3 crown do."

The demand for sugars has improved considerably the past week, and refiners report an active business doing, says the Montreal Gazette of April 1. The tone of the market is firmer in sympathy with the continued strong advices on the raw article, but no actual advance has taken place yet, although the prospects are there will be in the near future. Granulated has sold at 3 15-16c in round lots, and 3½c in small quantities. Yellows are moving freely at 2½c to 3c, as to quality at the factory.

Willet & Gray say that United States refiners are now between two fires. On one side Germany is determined to raise her sugar bounties, and in so doing will undoubtedly give a larger bounty on refined than on raws, which is against our refiners. On the other hand, the Wholesale Grocers' Association of the United States has protected the American refiners against imports of foreign sugars by means of what is called the equality plan for dealing in sugar. These associations, or rather the equality plan, are going to pieces throughout the land. The large department stores in Omaha were selling granulated on Saturday 25 pounds for \$1, while the cost at wholesale was 1½c per lb. net cash.

Silver.

The advance in silver prices at London continued this week, though the movement is regarded as mainly speculative. There were no fresh developments of any kind regarding the proposed international conference. The New York market did not show so much inclination to follow London's advance, the figures for bars here remaining steady in the face of higher quotations there. Silver prices on March 29 were: London, 29½d; New York, 64½c.

Low Iron Prices.

The best evidence of the depression that prevails in heavy iron and metals this spring is the very low range of values which rule on several leading lines without having the slightest effect in inducement of any improvement in the demand.

This is all the more remarkable as this is the season in former years when buyers commenced to think of future supplies. Some reason, therefore, has to be sought for this dullness on import account out of the ordinary. Briefly, it may be attributed to the fact that the conditions of business are entirely changed at present from what they were even five years ago. Then, in the spring of the year, the large importers of iron and metals in Montreal and Toronto commenced to place import orders for pig iron, bar iron, etc.

Now they do business largely on carload basis in many of the leading lines, as, with the exception of possibly tin and Canada andterne plates, United States goods have got the run of the Canadian market over the British, while in bar iron, etc. our own makers control the situation.

There is no necessity, therefore, of stocking up heavily in the spring, as in former years, and with the exception of one or two big jobbers in Montreal, the members of the iron trade do not speculate on the future of the market as they did, but buy the goods as they want them. The low prices which rule in Montreal this spring, as compared with last year, are the best proofs of this. With the exception of Scotch pig iron, values are appreciably lower on all the leading lines than they were last spring. Bar iron is 30c lower; coke tin plates \$1; charcoal 25c; ternes \$1.50; Canada plate 50c; and ingot tin 5c. These declines speak pretty plainly of the depression that has existed in the iron market.—Hardware Merchant.

Business is Business. Not Politics.

The Board of Directors of the Consumers Cordage Co. has undergone a change. The Hon. M. Morris has retired; also Mr. Fulton. Messrs. Jas. Crathern, Thos. Davidson and Jas. Wilson, jr., form a committee which is to report on the position of the company.

The Consumers Cordage Co. is a business enterprise, it is not a political club, nor are any of its members, as such, engaged in politics. It is, therefore, a highly improper proceeding to throw its affairs into the political arena. A line must be drawn between men as business men, and the same men as members of a political party. If purely mercantile affairs are to be discussed from the standpoint of party, there must necessarily follow the introduction of passion and prejudice into a sphere of life, where they are utterly out of place, and where their introduction cannot fail to be highly offensive to all honorable traders, as well as most injurious to trade interests.

Suppose this policy obtain, we should have the policy of our banks and other business enterprises discussed in such a way as to damage individual directors or managers, according to their political predilections. A Liberal official would be slandered by the Conservative papers, and a Conservative by Liberal organs; not on business grounds, but solely to make political capital at their expense.

A man's office should be held as sacredly free from political reflections as his dining room. We say this because the changes in the Cordage Co. have been used for striking a political blow at Mr. Morris. Business men of all parties should strongly discountenance this obtrusion of the political element into the business sphere.—Canada Trade Review.

GRIFFIN'S

"RED CROSS"

BRAND OF HAMS.

BACON, LARD, BOLOGNA
AND
FRESH PORK SAUSAGE
ARE THE BEST

Please ask for our manufacture.

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Pork Packers, Winnipeg.

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OUR MANITOBA AND NORTH-
WEST AGENTS

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DOMINION BAG CO., LTD.
MONTREAL.

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MAILED ON APPLICATION.

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OAK LAKE
"Anchor Brand"
FLOURS
—FROM—
No. 1 Hard Wheat.
BRAN, SHORTS
AND ALL KINDS OF
Chopped Feed and Grain.
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OAK LAKE
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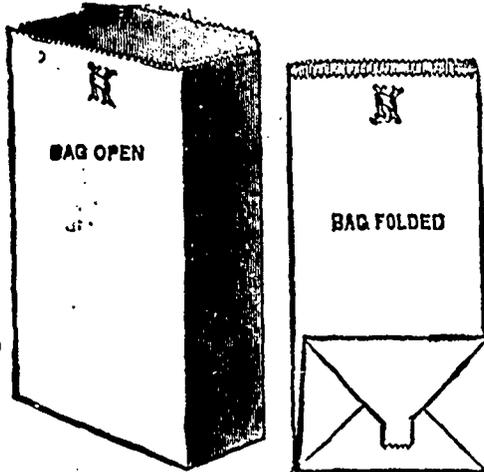
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Nos. 43, 45, 47 and 49 Bay Street,
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Manufacturers of ACCOUNT BOOKS,
ENVELOPES, PAPER BOXES.
Importers of all Grades of Staple Stationery.
—DEALERS IN—
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BOOKBINDERS' MATERIALS AND
BOXMAKERS' REQUISITES

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Way to get a practical education is
by attending Winnipeg Business Col-
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—WHOLESALE JOBBERS—
DRY GOODS,
BOOTS AND SHOES.
"If you want to Lead" see our Fall Samples
before placing your orders. It will pay you.
Our traveller is now on the road and will be
pleased to show you our samples.
"Hooks
Of
Steel" Unite the wise traveler to
The North-Western Line on
account of its Splendid Ser-
vice. The traveling public
is not only dazzled by the
splendor of the North-Western Limited bet-
ween Minneapolis, St. Paul and Chicago but
thoroughly satisfied. The Comfort and Beauty
of this train, the whole Continent testifies to.
Its equipment is rightly rated A No. 1.—
Plainsdealer, Grand Forks, S. D.

O'LOUGHLIN BROS. & CO.,

Wholesale Paper,
Stationery and
General Jobbers,
AND PRINTERS,
41 Princess Street
WINNIPEG.



Headquarters for Self-Opening Square
PAPER BAGS.

Manilla Grocers Bags,
Heavy Sugar Grocers Bags,
Millinery Bags, Shirt Bags,
Hat Bags, Shot Bags,
Candy Bags, Nail Bags,
Oyster Pails.

Toronto Grocery Market.

Canned Goods—Business has improved during the week, and the demand for tomatoes, peas, corn and fish is good. Canned fruits are in fair request. All off brands appear to have gone out of first into second hands. The position remains strong. We quote: Tomatoes, 87½ to 90c for choice and 85c for inferior and old stock; corn, 90 to 95c for choice and 87½c for common; peas, 82½ to 87½c for ordinary and \$1.40 for fancy; peaches, \$2.75 to \$3 for 8's, \$1.75 to \$1.90 for 2's; raspberries, \$1.65 to \$1.80; strawberries, \$1 to \$2.10; apples, 8's \$1 to \$1.10, gallons, \$2.10 to \$2.25, and preserved fancy quarters at \$1.95 to \$1.40; salmon, \$1.45 to \$1.50 for good red fish in tall tins, and \$1.60 to \$1.65 in flat tins; do., second quality, \$1.15 to \$1.25; canned mackerel, \$1 to \$1.10; lobsters, \$1.70 to \$2 for tall tins, and \$2.25 to \$2.75 for flat tins. Australian mutton, boiled, 2 lb. cans, \$3.40; ditto, corned and roast, \$3.75.

Coffees.—The situation in the coffee market continues strong. Coffees are scarce on the spot, particularly the higher grades of Rio. There is a fair demand on the Toronto market for good coffees. We quote green, in bags, as follows: Rio, 20½ to 22½c; East Indian, 27 to 30c; South American, 21 to 23c; Santos, 21½ to 22½c; Java, 28 to 33c; Mocha, 30 to 35c; Maracaibo, 21 to 23c; Jamaica, 21 to 25c.

Rice.—We quote as before: "B," 9½ to 8½c; extra Japan, 5½ to 5½c; imported Japan, 5½ to 6½c; tapioca, pearl, 4½ to 5c.

Spices.—We quote: Pure black pepper, 10 to 12c; pure white, 18 to 25c; pure Jamaica ginger, 25 to 27c; cloves, 15 to 45c; pure mixed spice, 25 to 30c; cream of tartar, 20 to 25c per lb.

Nuts.—Business continues dull at unchanged prices. We quote: Brazil nuts, 11 to 11½c; Sicily shelled almonds, 25 to 26c; Tarragona almonds, 14 to 14½c; peanuts, 10 to 12c for roasted and 7 to 10c for green; cocoanuts, \$1.50 to \$5 per sack; Grenoble walnuts, 15 to 16c; Marbot walnuts, 12½ to 14c; Bordeaux walnuts, 12 to 13c; Sicily filberts, 9 to 10c for sacks and 10½ to 11c for small lots; pecans, 10½ to 11c.

Sugar.—A stronger feeling has developed during the week, and some of the refineries are trying to get higher prices, but generally speaking prices are without quotable change. In the outside markets raws have advanced 1s. from lowest point, and centrifugals are up ½c. We quote: Granulated—domestic, \$3.40 to \$3.50; do., No. 2, 3½ to 3 30c; yellows, 2½ to 3½c. Raw—Demerara, dark, 2½c; goldens, 3 to 3½c; bright, 3½c.

Syrups.—There is no special feature to note, either in regard to business or prices. We quote: Dark, 25c; medium, 28 to 30c; bright, 35 to 40c; very bright, 45 to 50c.

Molasses.—Trade keeps quiet. We quote as follows: New Orleans, barrels, 26 to 28c; half-barrels, 80½ to 82c; Barbadoes, barrels, 28 to 32c; half-barrels, 30 to 34c.

Teas.—There has been no material change in the situation. The market remains strong, and the demand locally is still fairly good for low grade and medium teas. We quote ruling prices to retailers: Young Hysons, 12 to 18c for low grades; 24 to 27c for mediums, and 30 to 45c for high grades; China Congous, 14 to 18c for mediums, and 35 to 55c for high grades. Japans, 16 to 20c for mediums, 28 to 35c for high grades; Indias and Ceylons, 18 to 22c for mediums, and 30 to 45c for high grades.

Dried Fruits.—Demand for valencia raisins is fair, although not as large as the trade would like to see. There is a good deal of cheap fruit selling, off-stalk being obtainable as low as 85c per box. Selected and selected layers are in fair request on account probably of their threatened scarcity. The situation on good fruit is strong. We quote Off-stalk, 3½ to 3½c; fine off-stalk, 4 to 4½c; selected, 5½ to 6c, layers, 5½ to 6c. Further advances are to be recorded in Bosnia prunes, prices being up 5s. or 50 per cent. from lowest point. The market is strong at the advance, with higher grades practically all sold. The position of the French article is also strong. Demand for prunes on the spot is good at previous quotations. We quote: "Sphinx"—"U," 1.10 to 1.15 to half kilo, 4½ to 5c per lb; "C," 85 to 90 to half kilo, 6½c per lb; "B," 80 to 85 to half kilo, 7½ to 7½c per lb; "Atlas,"—"D," 1.10 to 1.15 half kilo, 4½ to 5c per lb; "Unicorn," 5 to 5½c. Bordeaux prunes, 4½c to 6½. Sultana raisins are quiet and firm at 5½ to 8½c according to quality. Currants are selling moderately well only. There is good value in Patras currants selling at 5½c. A good many currants have been bought by local jobbers for shipment on the steamer which sails about April 3. We quote: Filiatras, half-barrels, 4 to 4½c, barrels, 4½c; fine filiатras, half barrels, 4½c, barrels, 4½c; Patras, 5½c in cases; Casalinas, 5½ to 6c; Vostiznas, 6½ to 7c in cases and half cases; Panartes, 8 to 8½c. Dem. Schis, of Patras, in their latest advices to their Toronto agents, say: "Judging from the present firmness of our market, in spite of prolonged inactivity and the general prospects, which on the whole are favorable, I

am inclined to think our buyers are very much mistaken in postponing their purchases with the hope of a decline. With the better feeling prevailing the last few days in the Russian market and the important advance in France, a decline is, I may say, out of the question, and a rise, and perhaps a sharp one, much more probable." Figs are dull and nominally unchanged. We quote nominally: 14 oz., 8 to 9c; 10 lb 8 to 10c; 18 lb, 12c; 28 lb, 15c; tans, 4½ to 4½c; naturals, 6 to 7c. Demand continues good for California evaporated fruits. We quote according to quality: Peaches, 10½ to 13c; apricots, 10½ to 12c; pears, 10 to 12c per lb.; prunes, 9 to 11c.

Dried Apples.—These continue firm at 5½ to 6c. Evaporated apples in 50-lb boxes, 6½ to 7½c per lb.

Salt.—The week just past has been the best this spring for the salt jobbers. Many sales have been made. We quote: Barrels, 85c; coarse sacks, 58c; fine sacks, 60c; dairy, \$1.25; rock, \$9.—Canadian Grocer, March 29.

The E. B. Eddy Co.

The above Company held its annual meeting at Hull, on Monday, March 18. The same Board of Directors as has conducted its affairs from the beginning was re-elected, viz; E. B. Eddy, president; S. S. Cushman, vice-president; G. H. Millen, general mechanical superintendent; J. J. Gormully, Q. C. solicitor; W. H. Rowley, secretary-treasurer.

The president's report showed a satisfactory increase of business for the year 1894. Each of the ten branches and agencies of the Company in Canada were visited personally by Mr. Eddy during the year 1894, in fact, Mr. Eddy has called upon and shaken hands with nearly every one of the Companies' largest customers all the way from Charlottetown, P.E. I. to Victoria, B.C. Mr. Eddy also visited all his customers in Northern New York, in Maine, Vermont and Massachusetts.

The accounts submitted by the secretary-treasurer showed that the profits for the year had been satisfactory.

The usual handsome dividends were declared. Substantial sums were carried to the rest account and to the betterment and improvement account.

H. Shorey & Co., Montreal, are sending to their customers a fine combination photograph card of Hon. Wilfred Laurier and Sir Mackenzie Bowell.

Life Insurance.

(Continued from page 670.)

panies if they had dealt in the same article. The Mutual Life of New York, alike the oldest and the largest of the legal reserve companies of America, is certainly by the breadth of its transactions both as regards distribution and magnitude of business, as fair an example as can be had of what will be the cost of life insurance divested from investment, provided its statistics present the necessary figures for determining the question, and fortunately they do so. Those records give for each year of existence the death losses paid and the mean amount of insurance in force. They cover, not fifteen or twenty years of business, but a half century, during which \$140,000,000 of death losses have been paid. It does not require an actuary or astute arithmetician to figure from these statistics what assessment rate upon the mean amount of insurance in force would have paid every dollar of all these claims that have been paid by this institution and accumulated such a reserve as the more popular assessment companies now seek to accumulate.

In point of fact this record has been examined and figured out, and it may please the Commercial editor to know that during these entire fifty years, had the Mutual Life been conducted as an assessment company, the heaviest assessment required in any one year would have been in the twelfth year of its business, and further, that the necessary assessment of its fiftieth year would have been no greater than was required as early as its seventh year. Nay, more than this, an annual mortality assessment, upon each \$1,000 of mean insurance carried, of \$13.75 would have paid all the death losses which the Mutual Life has paid in its fifty years of existence and at the end of that fifty years left in the hands of the company a reserve fund equal to 30 per cent of the entire death loss payments of the ten preceding years. These figures are no glittering generalities, they do not reach into a dimly, distant future, but they are drawn from the sworn reports and actual results attending the business of the largest legal reserve insurance company of the United States. They are, to quote the words of Mr. E. dridge, with slight change, a calculation from the mortality statistics of the largest life insurance company, and upon them and others equally significant and equally unquestionable is based his assertion as to the relative cost of pure life insurance, but in doing so he does not confound, as the writer in the Commercial does, rates and cost. He does not assert that pure life insurance can be furnished by one class of companies at a less cost than another, but he does assert that the assessment companies furnishing pure life insurance at practical cost are able to do it at about one-half the rates actually charged by the legal reserve life insurance companies. The distinction is one that every intelligent man will be easily able to grasp. It is to hoped that the editor of The Commercial may not wholly miss it.

Reporting Issuing of Writs.

THE EDITOR OF THE COMMERCIAL,

DEAR SIR:—Yours being the paper which is most read by the business men of this province, I am writing you about a matter which I think is of important interest to every business man. The subject I refer to is the recording in the Dan, Wiman and Bradstreet test the issuing of writs. In a large number of cases the amounts are in dispute, and the mere fact of a writ being issued, should not in any way affect the credit of the defendant. I know of several instances in my own district where it has made a considerable difference in a man's credit, although he has very successfully defended the action. Do you not think it would be

The Permission was Granted.

They had been but a few months married, and she kept pressing him eagerly to spend his evenings at home; but she objected to his smoking in the drawing-room, and the advent of winter had driven him from the veranda, where in pleasant weather he had enjoyed his cigar. His greatest desire was to please her, but as he looked out at the first light November snow swirling around, the desire failed, and drawing a chair near to the grate, he lit his cigar. Shortly after she entered the room, and he was pleased to note in her face an expression of pleasure instead of disapproval. "What kind of a cigar is that you are smoking?" she asked smilingly. "The Flor de Bahama" he replied. "What a delightful aroma" she said, drawing near him and inhaling the scent of his weed. It was his moment to push the conquest, and slipping his arm around her waist, he asked, "Have I then permission to smoke those cigars here with you?" Once more she inhaled the curling smoke, and then replied, "Certainly. No one could object to so delicious a scent in a room. But George do not smoke those horrid weeds you have been using before." Thus it is with the "Flor de Bahama." The most fastidious among the fair sex relish its beautiful aroma in the air they breathe. This cigar is manufactured only by TASSER, WOOD & CO., RELIANCE CIGAR FACTORY, MONTREAL.

AUDITING.

DEBT COLLECTING.

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

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

S. A. D. BERTRAND,
OFFICIAL ASSIGNEE

For the province of Manitoba, under the recommendation of the Board of Trade of the city of Winnipeg.
Insolvent and Trust Estates Managed with Promptness and Economy.
Special attention to Confidential Business Enquiries.

Corner 2nd. Avenue and 2nd St. North,
WINNIPEG, MAN

better to only record against a man the judgments that may be obtained? Of course, a number of people will say that the present method is a greater protection to the majority and consequently a few sufferers must go to the wall. I think it is a matter which at least merits a certain amount of consideration from the business men of this province.

Yours truly, SUBSCRIBER.

Higher Leather Prices.

During the past eight or ten days some extensive sales of sole leather have been reported both for immediate and forward delivery, at about former prices. Some tanners, however, refuse to sell for future delivery, as they anticipate a further advance in consequence of the persistent appreciation in the price of hides. Sole leather has advanced 1c in Boston during the past week, making a rise of 8c in the price of Union sole from the lowest to the highest, or from 18c to 26c. The advance, however, in salted hides in Boston has been from 3½ to 7c, or 100 per cent, while the advance in leather has not been 50 per cent. But as soon as tanners get through with their low priced hides and on to the high priced ones, they will be compelled to demand more money for their leather. In this market there is not much doing in black leather, although a few lots of Ontario splits have been picked up at 16c to 17c, showing an advance of ½c to 1c. A few parcels of waxed upper for present wants have been placed at 20½ to 22c. Chrome kid and dongola have met with good enquiry, further sales of which have taken place since our last report. We quote prices here as follows: No. 1 manufacturers' sole 18 to 20c; No. 2 do 16½c to 18c; inferior 11½ to 15½c; Jobbers' sole 19 to 21c; slaughter sole 11 to 20c, waxed upper 20 to 25c; grain 10 to 12c; buff 8 to 12c; splits 14 to 18c for Ontario, and 10 to 12c for Quebec; pebbled 9 to 10½c, glove 9 to 10c—Montreal Trade Bulletin, March 80.

Cradle Churns

Jersey Butter Moulds. Butter Tubs, Wash Tubs, Wash Boards: Improved Globe, Jubilee, Crescent Gem and Cannon. Also Clothes Pins, Loose and Packages, all stocked in Winnipeg.

Chas. Boeckh & Sons.

Manufacturers, Toronto, Ont.

Jno. E. Dingman, Agent, Winnipeg.

ROLLER MILL FOR SALE

The executors of the estate of, J. F. Ferguson, Melita, invite tenders for the purchase of the interest of the estate in the above mill, which is estimated at about \$6,500. The mill is situated in Melita, and has a capacity of 100 barrels in 24 hours; is first class in every respect and has been in operation 15 months. It is in the centre of a large district furnishing good local trade; it is also well situated for merchant trade. For a man with some capital this is an excellent opportunity to acquire an interest in a good business property. For further particulars as to terms, etc., apply to R. M. White, grain exchange, Winnipeg, or to J. L. Campbell, Melita

Galder & Co.

EXCHANGE BROKERS

ACCOUNTANTS.

MANUFACTURERS' AND FINANCIAL AGENTS.

JASPER HOUSE BLOCK,

EDMONTON, - A.L.B.

Correspondence Solicited.

FARM FOR SALE.

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

SEED GRAIN!

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

Just arrived. One car Seed Flax, one car Spring Rye. Full Stock Pear, Hungarian, Millet, Timothy, etc. Correspondence Solicited. Box 117.

F. B. MCKENZIE,

Wholesale and Retail Grain Merchant,
BRANDON - MAN

Redwood Brewery

Fine Ales, Extra Porter
 and Premium Lager.

Most Extensive Establishment of
 the kind in Western Canada.

AGENT FOR ARMOUR'S FLUID EXTRACT OF BEEF.
ED. L. DREWRY,
 PROPRIETOR,
 WINNIPEG, MANITOBA.

Highest cash price paid for good
 malting Barley

READ THIS.

FOR SALE OR LEASE
 ON VERY REASONABLE TERMS, A

Magnificent Farm

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

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

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Before placing your orders for Nursery
 Stock send for our new illustrated catalogue,
 free. We make a speciality of hardy stock
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 Ornamentals. Largest Nursery in the Do-
 minion, over 700 acres.

STONE & WELLINGTON,
 Toronto, Ontario.

Edmund Smith, Winnipeg Hotel, Winnipeg, is
 our duly appointed agent for Winnipeg and vicinity.

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NEW STYLES—

CRABAPPLE and other extracts,
 both bulk and small bottles.
CRABAPPLE SOAPS, ETC.,
CRABAPPLE TOILET WATER,
CRABAPPLE TOILET
POWDER, Etc. Etc.

Finest Goods in the market. Try a small line.

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STRONG BAKERS
AND
HUNGARIAN
PATENT FLOUR.

Awarded medal and
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Manufacturers of Flour, Feed,
 And dealers in Grain.
 Best Hard Wheat only used.

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Commission Merchants

AND IMPORTERS OF

Green and Dried Fruits.

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 F. H. Brydges, Vice-President. W. R. Allan, Sec.-Trea

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 Architectural Iron Work.

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Advances made on Consignments to Bri
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"By the Way The North-Western Line is the
 first line in the Northwest to make
 it possible for the invalid to travel
 and at the same time enjoy the
 luxury of home by means of its
 Private Compartment Sleeping Cars. Travel
 under such circumstances means health and
 strength instead of fatigue and loss of sleep.
 —The Homeopathic Magazine, Minneapolis.

Stewart, Lewthwaite & Co.

WHOLESALE—

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

Consignments Solicited.

VANCOUVER, B. C.

MAJOR & ELDRIDGE,

COMMISSION MERCHANTS,
 Vancouver, - B.C.

Butter, Eggs, Cheese and Pork Products
 FRESH EGGS WANTED.

Sole Agents for Vancouver, New Westminster and
 District for Leitch Bros. Celebrated Oak
 Lake Manitoba Flour.

The Brackman & Ker Milling Co.,

(LIMITED)

Oatmeal and Ground Feed Millers.

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CORRESPONDENCE SOLICITED

VICTORIA, - - B.C.

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COMMISSION MERCHANTS.

—DEALERS IN—

FRUITS AND ALL KINDS OF PRODUCE.

Special attention to consignments of Furs and
 Skins, Butter and Eggs.

Yates Street, VICTORIA, B.C.
 P.O. BOX 536.

AGENTS Skidgate Oil Works, B.C.; D. Richards, Laundry Soap
 Woodstock, Ontario; Teller, Rothwell Co., Montreal, Parisian
 Washing Blue.
 We have large cool warehouses with good facilities for handling
 Butter and Produce in quantities.

Consignments Received in all Lines. Correspondence
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McMILLAN & HAMILTON,

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—WHOLESALE DEALERS IN—

BUTTER, EGGS, FRUITS AND PRODUCE

A PERFECT SYSTEM OF

COLD STORAGE.

230 ABBOTT STREET, - VANCOUVER,

P.O. BOX NO. 296.

Quote prices on first quality Dairy Butter or consign it
 to us and get top market prices.

WALKER HOUSE.

The most conveniently located Hotel in Toronto
 One Block from Union Railway Depot
 A first-class Family and Commercial House

Terms from \$2 a Day

DAVID WALKER, PROPRIETOR.

Corner York and Front Sts., TORONTO, Ont.

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MONTREAL, - - P.Q.

Every Attention paid to Guests. First-class
 in every Respect. Appointments Perfect,
 Graduated Prices.

Montreal Grain and Produce Markets.

Flour.—The flour market is firm under a more active enquiry from both local and outside buyers, and quite a large business has been done for Maritime Provinces account. It is understood that several purchases of United States flour have been made for Newfoundland account, which will go forward by first boats. Sales have been made of straight rollers in car lots since our last at \$3 10 on track, but as we go to press the sale is reported at \$3.15, although millers now ask \$3.20 to \$3.25. Patent, spring, \$3.75 to \$3.90. Winter Patent, \$3.30 to \$3.50. Straight roller, \$3.10 to \$3.20. Extra, \$2.70 to \$2.80. Super-fine, \$2.45 to \$2.50. City Strong Bakers, \$3.05 to \$3.75. Manitoba Bakers, \$3.10 to \$3.75. Ontario bags—extra, \$1.15 to \$1.50; Straight Rollers, bags, \$1.75 to \$1.60.

Oatmeal.—The market is firm but quiet, and we quote jobbing quotations as follows. Rolled and granulated \$4.10 to \$4.20; standard \$4.05 to \$4.10. In bags, granulated and rolled are quoted at \$2.00 to \$2.05, and standard \$1.90 to \$2.00. Pot barley \$3.75 in bbls., and \$1.75 in bags and split peas \$3.50 to 3.60.

Bran, etc.—The market continues very firm, with sales of Ontario bran at \$1.50 to \$2.00, in car lots. Shorts are steady at \$1.90 to \$2.00, and moullie \$2.20 to \$2.30. Bran is selling almost as high in the West as here.

Wheat.—The market is firm under a good enquiry for both Manitoba hard and red winter for Ontario shipment. Sales of No. 1 hard being reported at 77c to 78c, and No. 2 red winter at 65c.

Oats.—The market is steady; but is scarcely as strong as it was, owing to the easier feeling in the West. Still, car loads of No. 2 have been sold at 41½c, and No. 1 have brought 42½c.

Barley.—Prices here are not as firm. Malt-ing barley is quoted at 55c to 58c and feed at 49c to 50c.

Pork, Lard, etc.—The demand for Canadian pork has materially improved, and sales of choice heavy Canada short have been made at \$16, \$16.50 and \$17 per bbl. Lard is also firmer and ½c higher, sales of compound in 500 and 1,000 pail lots are reported at \$1.37½ per pail, up to \$1.40 to \$1.45 for smaller lots. In smoked meats, hams are firmer and ½c higher, with an upward tendency in bacon and other cuts. Canada short cut pork, per bbl \$16.00 to \$17.00, Extraslate beef per bbl. \$10.50 to \$11, Hams, per lb. 9½ to 10½c.; Lard pure in pails, per lb. 8½ to 9 c.; Lard, compound, in pails, per lb. 7 to 7½c.; Bacon, per lb. 10 to 11c.; Shoulders, per lb. 8 to 8½c.

Dressed Hogs.—Prices range from \$6.15 to \$6.20 in car lots.

Butter.—Fresh winter creamery is steady, with sales at 21 to 21½c. a lot of 40 pkgs. being reported at 21c. Held made creamery is selling from 13 to 15c as to quality. Township has sold at 11 to 17c in jobbing lots, but single packages of fine fall bring 18 to 19c. In western there have been further sales at 7½c to 10c with selected lots quoted at 11 to 13c. Creamery fine winter, 21 to 21½c, creamery fall made, 17 to 18c, creamery, early made, 13 to 15c; eastern townships dairy, 14 to 17c; western, 8 to 13c. Roll butter—The demand is fair, with sales at 13 to 15c. Manitoba rolls sold at 9 to 11c.

Cheese.—There is very little old cheese now in the city, and that is being gradually worked off at 9½ to 11½c. sales being reported of 2,000 boxes at within that range. New fodder cheese has been sold at 9c in Brockville section, although the buyer declared it was not worth more than 8c to ship.

Eggs.—Owing to light receipts, caused no doubt by the bad country roads, the market has kept steady with sales at 15 to 16c, the latter figure being for single cases.

Honey.—Old extra 4½ to 5½c per lb. New 7 to 9c per lb in tins as to quality. Comb honey, 10 to 13c.

Maple Products.—New syrup has been sold at 60c to \$1 in tins. Old maple syrup 60 to 65c. Old sugar 6 to 6½c in boxes and cases.

Hides, etc.—The feature in the hide market is the great scarcity, and dealers have been compelled to pay an advance of 1c, sales of No. 1 light having transpired at 6c; but the most dealers have been able to squeeze out of tanners is 6½c. One dealer, however, refuses to sell at less than 7c. The demand for calfskins is good, and prices have gone up 1c, dealers paying 6c. Lambskins are quiet, the few coming in bringing 10c per skin. We quote prices here as follows: Light hides, 6c for No. 1, 5c for No. 2, and 4c for No. 3; Heavy hides are quoted at 6½ to 7½c; calfskins 6c; lambskins 10c.—Trade Bulletin, March 29.

Toronto Grain and Produce Market

Wheat.—The offerings of Ontario wheat are small, and the market is firmer. Five cars of red sold on the Northern to-day at 67½c. Cars of spring wheat are quoted at 70c asked east. No. 1 hard was quoted at 83½c to 84c grinding in transit Sarnia and North Bay at 83½c.

Flour.—Cars of straight roller are quoted at \$3 Toronto freights. Manitoba flour is in good demand here, and is selling at \$1 for patents and \$3.70 for strong bakers.

Millfeed.—Is quiet. Cars of shorts are quoted at \$17 Toronto freights and bran at \$16.

Barley.—No. 1 is nominal at 48c to 49c east and No. 2 is quoted outside at 46c to 47c.

Oats.—There was a sharp break in the market here. White was offered outside at 34c with 38c bid, but on the Board of Trade 5,000 bushels of white sold at 31½c for May, and five cars sold at the same for May outside. There was another sale of 6,000 bushels of white at 32½c May.

Butter.—The offerings are liberal, there is a fair demand for large rolls at 12c to 14c but other lines of dairy butter are slow and easy. Dairy tub is quoted at 12½c to 13c and low grade at 7c. Dairy pound rolls are steady at 16c to 17c for choice new made lots. Creamery is steady at 21c to 22c for rolls and 20c to 21c for tubs.

Eggs.—The receipts to-day were more liberal and the market was easier at 15c.

Potatoes.—Cars on the track here are quoted at 60c and potatoes out of store sell at 65c to 70c.

Poultry.—The offerings are small, there is a fair demand and the market is firm at 12c for turkeys, 8c for geese and 60c to 70c for chickens.

Dressed Hogs. Local packers are bidding \$5.90 to \$6 for choice lots delivered here.

Hides.—There is an active demand for hides and the market is firm. Local dealers note green at 5c. Cured are 5½c to 6c. Sheepskins are in fair demand and steady at 85 to 90c and country skins are quoted at 50 to 75c. Calfskins are in good demand and steady at 6c for No. 1 and 4c for No. 2. Tallow is quiet. Local dealers are paying 5 to 5½c and asking 5½c.

Hardware and Paint Trade Notes.

A Montreal report says turpentine in the south continues to rule strong, and a further advance of 2c per gallon has taken place. Other reports say that the markets are now easier.

The stock of linseed oil at Montreal is small, says the Gazette, and the prospects are that there will be a scarcity of this article before any new importations come to hand.

The demand is fair and values are firm at 7 to 7½c for raw and 59 to 60c for boiled. The only change in the naval store market has been the easier feeling in white cotton waste, and prices are quoted ½c lower at 6 to 8c.

The Montreal Gazette of March 30th says: There is no change in the iron market, which rules dull for heavy metal, buyers acting very indifferently both in regard to ordering for spring importation as well as from stock-on spot. The tone is easy on several lines, notably cut nails, bar iron and pig iron while tin and lead rule firmer than a week ago. Quarterly meetings of the different iron manufacturing associations, via., cut nails, horse nails, horse shoes, wire nails and wire and tacks will be held next week, but of course nothing is known regarding them. There are, however, some live matters to discuss, which may lead to something interesting.

A new brush factory is to be established at Montreal. Those interested are R. Bickerdike, H. Laporte, Senator Desjardins, Lafontaine and F. G. Lyman.

The combination price of cut nails, says the Montreal Trade Bulletin, is \$2.10 per keg, but the card price to the trade is \$2.00. To actual buyers, however, the price is \$1.90, and to close buyers the price is still lower.

A Toronto hardware merchant says that plate glass has been sold at 50 and 5 per cent. off the list, though the discount agreed upon by the dealers is 25 and 5 per cent. off the list.

An advance is announced in the manufacturers' price on carriage bolts, says Toronto Hardware Merchant. It is about 12½ per cent., and was ordered at a meeting of the manufacturers held in Toronto early this week. The wholesale price has not yet been fixed, but the discounts are likely to be 70 and 10 to 70, 10 and 5 per cent. in extreme cases for large lots. The old discount was 75 per cent. Competition among the manufacturers of carriage bolts has been keen, and profits have in consequence been low. But at the meeting held this week it was decided to resurrect the defunct association. And the higher prices are really the outcome of this resurrection.

The civic committee, of Kingston, Ont., has closed with the Dominion Steel and Blast Furnace Co., of Youngstown, Ohio, for the erection of a blast furnace and steel plant there. The report will be submitted to the electors asking for permission to raise by way of a loan \$250,000; also granting a free site and tax exemption.

Sunlight soap has been reduced to \$5 per box of 100 bars. The former price was \$3.50 per box of 51 bars. The size of the bars is now 11½ ounces, which is ½ ounce smaller than formerly.

WISCONSIN CENTRAL LINES.

LATEST TIME CARD.

Daily Through Trains.

12.45 pm	3.25 pm	Lv. Minneapolis	Ar	8.40 am	4.20 pm
1.25 pm	7.15 pm	Lv. St. Paul	Ar	8.00 am	3.40 pm
	4.05 pm	Lv. Duluth	Ar	11.10 am	
	7.15 pm	Lv. Ashland	Ar	8.15 am	
7.15 am	10.05 am	Ar. Chicago	Lv.	5.00 pm	10.40 pm

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

Close connection made in Chicago with all trains going East and South.

For full information apply to your nearest ticket agent or

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Gen. Pass. Agt. Milwaukee, Wis.