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## TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE.

Tuesday Morning, Sept. 26.

## VICTORIA.

There is little change to report in the general situation. A strong feeling of confidence exists, which is strengthened by the firmness of the market. With the return of confidence, and a growing desire for speculation, the wholesale trade are more disposed to press for business. It is generally acknowledged that the retail trade are carrying smaller stocks at present than they have for some years, and, as the feeling is easier in the money market, the jobbers are looking for a good fall trade. It is quite probable that one effect of the hard times of the present year will be to bring business of all kinds nearer to a cash basis; extended credits cannot be granted by many, and will not be in favor with others, and, owing to this, business will be on a better and safer basis than it has been for some time.

The Vancouver *News-Advertiser* says: "A slight improvement is reported in business during the past week, though money still continues tight and collections are slow. One failure, a hotel keeper, is announced as having occurred during the week.

"Though the season is somewhat advanced new blocks have been started, and if the weather only holds out for a few weeks longer, these buildings will provide work for a number of men during the winter months. The street pavement contract is now about finished, having provided employment for a large number of men just at the time when it was most needed.

"During the week, one lumber vessel has arrived, and one vessel with a general cargo for this port. Another lumber vessel is expected during the next few days, while word has been received that a vessel is now on the berth at London for this port. The coal fleet has been small during the past week, but the fourth of this season's salmon fleet has reached port, and two vessels have also arrived to load lumber on the Island, one at Victoria, the first that has ever loaded there. Wholesale business generally is reported as good. New Westminster has been a good customer during the last few days, as merchants there have been purchasing heavily in anticipation of a good trade during the Exhibition week."

## FLOUR AND FEED.

There is no change in the situation since last review. Prices furnished by jobbers show no change. Trade is reported steady.

The Portland *Commercial Review* says: "We cannot note any improvement in flour, either as to the demand or values. There is a fair inquiry from China and the next connecting steamer will have all it can carry, but the European demand is quite nil, or when offers are made they are much below a shipping profit. We quote standard brands at from \$3.15 to \$3.25 per bbl. A fair amount of Walla Walla flour goes to San Francisco per each steamer, but the margin of profit is small and shipments are made more to work off

surplus stock than to find a profitable market. Receipts for the past week were 10,801 bbls., of which 7,493 were from the Valley and 3,306 bbls. from the eastern section."

The Ogilvie Milling Co. quote their celebrated brands of Manitoba flours in car lots, on wharf in Victoria, as follows:

Ogilvie's Hungarian	\$1 10
" Strong Bakers	1 10
The Columbia Flouring Mills quote	
Enderby flour in carload lots in warehouse	
in Victoria:	
Premier	\$1 25
XXX	1 10
Strong Bakers or XX	3 75
Superfine	3 10
Jobbers' quotations to the trade are:	
Delta, Victoria mills	\$ 4 50 @ 0 00
Lion, " "	4 50 @ 0 00
Premier, Enderby mills	4 50 @ 0 00
XXX, " "	4 35 @ 0 00
XX, " "	1 00 @ 0 00
Superfine, " "	3 65 @ 0 00
Ogilvie's Hungarian	4 65 @ 0 00
Strong Bakers	4 50 @ 0 00
H. B. C. Fort Garry Hungarian	1 65 @ 0 00
" Strong Bakers	1 50 @ 0 00
Oak Lake Patent Hungarian	1 65 @ 0 00
" Strong Bakers	0 00 @ 0 00
Regina Hungarian	4 65 @ 0 00
" Strong Bakers	0 00 @ 0 00
Benton County, Oregon	4 50 @ 0 00
Portland Roller	1 55 @ 0 00
Snowflake	4 60 @ 0 00
Royal	4 50 @ 0 00
Wheat, per ton	30 00 @ 35 00
Oats	30 00 @ 32 50
Oil cake meal	15 00 @ 00 00
Chop feed	28 00 @ 30 00
Shorts	23 00 @ 30 00
Bran	25 00 @ 27 50
National Mills oatmeal	3 50 @ 0 00
" " rolled oats	3 0 @ 0 00
" " split peas	3 10 @ 0 00
" " pearl barley	4 50 @ 0 00
" " Chop feed	26 00 @ 28 00
California oatmeal	4 25 @ 0 00
California rolled oats	4 00 @ 5 00
Corn, whole	per ton 37 50 @ 40 00
Cormeal	2 75 @ 3 00
Cornmeal-feed	per ton 40 00 @ 00 00
Cracked corn	40 00 @ 00 00
Hay, per ton	18 00 @ 20 00
Straw, per bale	1 00 @ 0 00

## RICE.

The Victoria Rice Mills quote wholesale:

Japan rice, per ton	\$ 77 50
Best China rice	100 00
Chinarice No. 1	70 00
Rice flour	70 00
Chit rice	25 00
Rice Meal	17 50

## FRUITS AND VEGETABLES.

The demand is very fair for all lines but there is little change in prices. Grapes are now selling at \$1.00, both in crates and boxes. Bananas are moving freely at various prices, according to condition. Apples are in good demand at \$1.15. The Alexander's apple is quoted at \$1.75 a box. Heavy orders have been received for shipment to Westminster this week for Exhibition trade.

Jobbers' quotations for fruits are as follows:—

Oranges—Australian	2 50 @ 3 00
California seedlings	3 75 @ 4 00
Lemons—California	4 50 @ 6 50
Australian	2 50 @ 0 00
Bananas	75 @ 1 25
Apples	1 15 @ 1 50
Plums	75 @ 90
Peaches	1 00 @ 1 20

Pears	1 15 @ 1 75
Grapes	1 00 @ 1 25
Cocoanuts	per 100 8 00 @ 9 00
Watermelons	per doz 3 00 @ 6 00
Nutmeg melons	per crate 1 25 @ 0 00
Cantaloupes	per crate 3 50 @ 4 00
Pineapples—sugar	per doz 4 50 @ 5 00
Hawaiian	per doz 2 00 @ 0 00

Vegetables are quoted:

Potatoes—Local	per lb 1 @ 1 1/2
Onions—Silver-skins	1 1/2 @ 2
Cabbage	1 1/2 @ 2
Tomatoes	per box 75 @ 90
large	per box 1 50 @ 0 00
Cucumbers	per box 1 25 @ 1 75

## GROCERIES AND PROVISIONS.

All staple lines are unchanged in price. Sugar quotations are steady. A prominent jobber says that if it were not for the large importations of China sugar the British Columbia Refinery prices would be higher than they are now. The Australian sugar on the market is not in sufficient quantity to effect prices. It is, however, of excellent quality containing a large percentage of accharine matter.

The Montreal *Trade Bulletin* says: "Butter receipts during the past week were 6,862 pkgs. against 4,287 pkgs. for the week previous. Considerable business has been done in August creamery during the week at 21c in the country, with sales here at 21 1/2c and 21 3/4c, a lot of 100 tubs being sold at the latter figure for Newfoundland account. It is said that in some of the sales of creamery above referred to the buyer had to take the latter half of July with the August. In Eastern Townships dairy, there have been sales in 100 tub lots at 18 1/2c and 19c, although buyers are paying those figures in the country for choice full ends; but the supply of Eastern Townships is very limited, and only sufficient to supply the local trade. Western dairy on spot is also scarce, and 17 1/2c to 18c is wanted for round lots of selected. We quote: Creamery, July, 20c to 20 1/2c; creamery, August, 21c to 21 1/2c; Eastern Townships, 18 1/2c to 20c. Cheese receipts during the past week were 61,836 boxes, against 36,828 boxes for the week previous. This market is firm and excited, with contracts in the Brockville section of quite a number of factories at 9 1/2c to 10c August, and 10 1/2c to 10 3/4c September and October. Sales have also been made in the Eastern Townships at 10c August at the factories. The recent movement was evidently inaugurated by parties on the other side increasing their limits; but it is feared that it may be carried too far to be profitable. Parties just returned from the country say that they never saw the pastures so fine at this season of the year as at present, and that everything is favorable for a good fall production. Finest Western colored, Aug., 10c; finest Western white, Aug., 9 1/2c to 10c; finest Quebec, Aug., 9 1/2c to 10c."

The Toronto *Empire* says: "It has now become apparent that prices for nearly all lines of dried fruits are going to rule low. Valencia raisins, prunes, currants and Tarragona nuts are all easy, prices being in buyers' favor for the past fortnight. A comparatively small quantity of spot Valencia fruit is being taken, but futures are being sold fairly well. Arrivals of new fruit at New York in bond for this market are reported, and when these consignments are opened prices will probably

range from 6c to 6½c for fine off-stalk. Old Valentinas are selling at 3½c to 3¾c per lb. Sultan raisins and figs are dearer. All lines of canned goods are firm, with advances in tomatoes and beans of 5c. Plums are also dearer, and corn and peas very steady. The general opinion is that we are going to see higher prices for tomatoes, peas and corn. New arrivals of salmon are coming to hand, and the market is now well supplied with it."

The San Francisco *Herald of Trade* says of canned fruit: "While business from first hands is not booming, still there has been a decided increase with orders coming from all directions. Orders for shipments have to take their turns now, which is entirely different from what ruled a week or two ago. The market is strong with a slight advance obtainable. The tendency of the market is unquestionably towards higher figures."

American canned meats, staples, are quoted to the jobbers in bond as follows: Roast, corned and lunch beef, 1's per doz., \$1.05c; do. 2's per doz., \$1.70; lunch tongues, 1's per doz., \$3.00; do. 2's, \$6.00. Armour's white label conserved soups in 2 lb. tins are quoted at \$3 per doz.

Commission agents quote American meats f. o. b. Victoria, duty paid, as follows: Medium hams, 15c per lb; heavy hams, 14½c; choice breakfast bacon, 16c; short clear sides, 14½c. and dry salt clear sides, 12½c. Armour's white label pure lard, 1c lb. pails, 13½c per lb.

Armour's Gold Band meats, which are the finest quality on the American market, being a special grade for choice family trade, are quoted, duty paid, (Victoria), hams, 18½c, breakfast bacon, 21½c.

Dairy produce is quoted:

Butter—Eastern Creamery, tubs.....	27	@	23
Manitoba creamery, 5-lb tins	27	@	23
" dairy.....	17	@	18
Cheese—Canadian, lb.....	12½	@	13½
California.....	16	@	00
Egg case, per doz.....	18½	@	19

Smoked meats and lard are quoted:

Hams.....	16½	@	18
Breakfast bacon.....	17	@	18
Shoulders.....	14	@	15
Dry salt, long clear.....	13	@	14
Pure Lard, 50lbs.....	14	@	14½
" 20lbs.....	14½	@	15
" 10lbs.....	15½	@	00
Lard Compound, 10lbs.....	13	@	13½

Sugar—Jobber's prices ½ barrels and kegs in each case being ½c higher:

Domestic.....	62
Foreign C.....	52
Foreign Yellow.....	51
Foreign.....	52
Foreign C.....	51
Domestic (China).....	61
Sugar, per lb.....	3
1 gal. tins, American.....	6 50
1 " " Vancouver.....	5 75
1 " " Vancouver.....	5 50
1 " " Vancouver.....	7 00

SALMON.

The British bark Routenbeck, 930 tons, Capt. Russell is expected to finish loading about the middle of the week. She is bound for Liverpool. Since last week the British bark Ladstock, 816 tons, has arrived from Honolulu and is now loading at Fraser River canneries for the U.K. There are no new features to report but market continues strong.

LUMBER.

The American schooner Wm. Bowden, 728 tons, Capt. Ejerem, arrived Sept. 20, and is loading at the Skyward Mill, Victoria, for Australia. The British bark Elizabeth Graham, 598 tons, Capt. Andersen, arrived in Royal Roads Sept. 22, and received orders to load at Moodyville for Melbourne. This is the first vessel that has loaded in a British Columbia port for Melbourne since the Crown of Denmark, which sailed from Vancouver on June 21 of last year. Other charters have been made for Melbourne from Puget Sound ports, and it is a favorable sign in the foreign lumber trade to have Melbourne custom again. Her markets have been overstocked for some time, but the indications appear more favorable at present than they have for quite a while.

These are at present six vessels loading at British Columbia ports for foreign. At Victoria—Am. schr. Wm. Bowden, 728 tons for Australia. At Burrard Inlet—Am. bktn Chas. F. Crocker, 813 tons, for Santa Rosalia; American bark Hesper, 661 tons, for Port Pirie; Br. bark Elizabeth Graham, 598 tons, for Melbourne. At Cowichan—Am. schr. Lyman D. Foster, 727 tons, for Sydney. At Westminister—Am. bktn Hilo, 612 tons, for Sydney.

Quotations for Douglas Fir Lumber in cargo lots for foreign shipment, being the prices of the Pacific Pine Lumber Association:

Rough Merchantable, ordinary sizes, in lengths to 40 feet inclusive, per M feet.....	\$ 8 50
Deck plank, rough, average length, 35 feet per M.....	19 00
Dressed T. and G. flooring, per M.....	17 00
Pickets, rough per M.....	9 00
Laths, 4 feet, per M.....	00

The following are the current city prices; quotations are at the mill and subject to the usual discounts: Rough, \$7 per M ft; rough clear, \$11; ship lap, \$10; flooring and rustic, No. 1, \$14; do., No. 2, \$12; shingles, \$1.00; lath, \$1.00.

BUSINESS CHANGES.

E. B. Madill, butcher, Vancouver, has sold out.

C. R. Bowie, restaurant, Vancouver, bailiff in possession.

T. R. Hardiman, picture framer, Vancouver, sheriff in possession.

Adderton and Rowbotham have bought out Wm. Viles, baker, at Union.

T. A. Garland, general merchant, Kaslo, has opened a branch at Nakusp.

Gallagher and Stevenson, livery, Vernon, are succeeded by W. Gardiner.

J. P. Murphy is opening in Vancouver in dry goods and men's furnishings.

C. Woodward, dry goods, Vancouver, is offering to compromise with creditors.

Peter G. Brodie, baker, Nanaimo, has sold out to G. M. Smart and E. Thorne.

A. S. McArthur & Co., general store and butchers, Kamloops, are admitting a partner.

The Pacific Coast Lumber Co., damaged by fire, \$5,000; partially covered by insurance.

Carlin Lake & Co., general merchants

and lumber dealers, Golden, stock damaged by fire.

W. J. Glencross, hotelkeeper, Kaslo, has assigned to H. W. H. Knott, of New Westminster.

Jas. A. Duke, blacksmith and carriage maker, Steveston, has admitted Jas. A. Wallace into partnership.

C. G. Johnston & Co., brokers, Vancouver, have dissolved. C. G. Johnston continues as secretary of the Y. and W. Pilotage Authority and commission agent, and A. I. Russell as shipping and customs broker.

PROVINCIAL TRADE NOTES.

The Bootanite Creek Gold Mining Co., Ltd., has been incorporated with a capital stock of \$150,000. Vancouver is the principal place of business. W. H. Kendall and S. K. Twigg of Vancouver, and D. H. MacPherson, of High River, Alb., are trustees.

The Canadian-Australian Commission and Trading Co., Ltd., has been incorporated with a capital stock of \$100,000. The company propose to transact a general produce and commission business. Vancouver is the headquarters of the company. H. P. Shaw, J. T. Carroll and Silas Fader are trustees.

Foster Macgurn, Supt. of agencies for the Mutual Life of New York, has secured the appointment of Stanley Henderson, of Vancouver, as manager of the company for the Mainland. The appointment was made by Messrs. A. B. Forbes & Son, of San Francisco, the Pacific coast general agents. The old reliable Heisterman & Co. will continue to represent the company here.

FOREIGN COAL SHIPMENTS.

The following are the shipments for the week ending September 23—

NEW VANCOUVER COAL CO. SHIPPING.		
Date.	Vessel and Destination.	Tons.
18.	Grandholm st. San Francisco....	1,670
21.	Occidental, ship, San Francisco....	2,465
21.	Pioneer, str., Port Townsend....	35
22.	Tacoma, str., Port Townsend....	58
23.	Jabez Howes, ship, San Francisco....	2,571
Total.....		6,799

SHIPPING INTELLIGENCE.

The steamship Victoria, Capt. Panton, arrived Sunday evening from Yokohama. She discharged 500 tons of cargo here, part of which is for San Francisco.

The British steamship Crown of England, which was due here last week, had to put back to Yokohama to have her propeller repaired. She sailed again on the 21st, and is due at Seattle Oct. 8.

The British bark Formosa, 915 tons, Capt. Kain, which sailed from Liverpool March 18, is now out 192 days, and although she has not been reported since she passed Holyhead her consignees have no apprehensions as to her safety. About ten years ago a vessel sailed into port on a Sunday morning 208 days out from London. Her captain reported nothing unusual only that he had either no wind or too much of it.

## CANADIAN AND UNITED STATES BANKING.

Admirable as is the system of Canadian banking, and superior though it be to that of the United States in some of its leading features, we could very well afford to introduce into our own banking laws a principle that affords such absolute security to the holders of bank bills as that of the guaranteed bank circulation of the United States. It is true we have a mutual guarantee or redemption fund amounting to about \$1,700,000; but what is that as security for nearly \$31,000,000 of bills in circulation? Of course, if our future bank failures are confined to such small concerns as that of the Commercial Bank of Winnipeg, and occur only at extended intervals, the 5 per cent. redemption fund may prevent any depreciation in the notes of suspended banks; but in the event of any financial crisis striking Canada, similar to that which has swept over the Argentine Republic, Australia and the United States, what protection would our redemption fund be to the great mass of bill holders in the Dominion? Very little! And as all young countries are subject to these financial upheavals at different periods, it is essential that the involuntary holders of Canadian bank bills should be perfectly secured by Government guarantee, the same as holders of American National Bank bills are. So absolutely safe are those bills, that they pass current in Canada as if they were so many gold pieces, while, in the United States, Canadian bank bills are looked upon with the greatest distrust, and it is difficult to pass them except at a pretty steep discount. Although between one and two hundred banks have suspended during the late severe crisis in the United States, not one of the many thousands of holders of National Bank bills have been put to the slightest inconvenience, for the reason that every bill is guaranteed by deposits with the Government for its full face value. Now, let it be supposed that the value of these bills had not been absolutely protected by government guarantee, what would have been the state of business in the United States during the reign of depression that has usurped the normal condition of things for such an unusually protracted period? To say that it would have been far worse, conveys a very faint conception of the intensified and panicky condition into which business would have been flung, had the bank circulation of the United States not been as good as gold. So that while advocating the adoption of the Canadian system of banking by the United States, we should not forget our great fundamental weakness in the matter of a partially guaranteed circulation, in singular contrast to the fundamental strength of the absolutely guaranteed circulation of our neighbors. - *Trade Bulletin*.

## BUYING NEW GOODS.

It is the business of every retailer to handle goods superior to those on the counters or shelves of his competitors. In the general lookout for new goods, of course somebody gets left; but it is the popular and wise merchant who keeps on the topmost wave of popular favor. New

goods are launched upon the market unceasingly. There are some dealers who buy their goods as they buy their books, adhering strictly to the old and well-established products and ignoring the new until it has established for itself a reputation. They are too conservative, and their trade undoubtedly suffers. There are other merchants who stock up with the latest novelties regardless of merit, just as some people are constantly thirsting for the latest novel. They are too hasty. The golden mean is the proper course. It is the duty of every merchant to closely watch the markets for new and improved goods. If he fails in getting the latest and best, his sales will surely shrink, but before he displaces the old by the new he should be reasonably satisfied that the latter is the most desirable. A test of the goods with his judgment and the knowledge of the tastes of his customers will help him in the decision. In a measure he is a moulder of public tastes, which are seemingly as uncontrollable as they are surprising, and it behooves the dealer to keep abreast with the trade. Every new device is worthy of careful examination. Those are the defective should be rejected; those that are doubtful should be handled gingerly until their standing is determined.

## SPECULATION IN PURCHASING.

It is a trite saying that "vice is virtue carried to excess." Herein lies a world of truth. Gambling is a vice, yet all men are gamblers and were born so. Gambling has its virtuous form; its earlier stage. It is called speculation. Some men pass through life without once experiencing the fascination of gambling, even in the most virtuous form, for the latent passion of gambling is never developed in their human nature by opportunities. In business, the opportunities to gamble are always convenient. Nowadays, the exercise of the gambling faculty in its virtuous form is a necessity in trading, and especially so in dry goods trading. The frequent variation in styles in all classes of goods demands a certain amount of speculation in purchasing. But therein lies the danger, and only the wise man can draw the line between what is virtuous speculation and what is reckless speculation, which is gambling.

## INVENTORS' RECORD.

The following list of United States patents, granted to Canadian inventors, Aug. 15, 1893, is expressly reported for THE COMMERCIAL JOURNAL by James Sangster, solicitor of patents, Buffalo, N. Y.:

William J. Hamill, St. Catharines, sulky.  
Henry A. C. Hellyer and William T. Lawless, Ottawa, shade and shade holder.  
George L. Williams, assignor of one-half to Alexander Hume, Galt, boot and shoe.  
Total issue, including patents, designs, trade-marks and reissues, 518.

A great drought exists in the centre of Illinois, no appreciable quantity of rain having fallen since May 27. No rain has fallen in Minnesota or either of the Dakotas in six weeks, and the pastures have been destroyed by the heat.

## PARCELS POST IN ENGLAND.

In an interesting sketch of the parcels post, the *London Times* says:

"The Act authorizing the parcel post was passed in 1882. But it might well be imagined that time was necessary to mount an entirely new postal service without disorganizing the ordinary mails, and it was not until Aug. 1, 1883, that the post was actually placed at the disposal of the public. The original scale of weights and charges was for a parcel not exceeding 1 pound, 3d.; up to 3 pounds, 6d.; up to 5 pounds, 9d.; and up to 7 pounds, 1s. At 7 pound the post stopped. The maximum dimensions allowed were  $3\frac{1}{2}$  feet in length and 6 feet in length and girth combined, and these dimensions have been found throughout to be sufficient to meet the public demands. May 1, 1886, a new scale of weights and charges was issued. This scale, which still obtains, ascended by single instead of double pounds, and thus represented a charge of 3d. for the first pound and 1d. for each succeeding pound. At the same time the maximum weight was raised to 11 pounds, a parcel of that weight being carried for 18 pence. Compensation was promised for the loss or damage of any parcel in the post up to the sum of £1, while further sums of £5 and £10 might be secured by the payment of 1d. and 2d. respectively. The effect of these charges at once became visible. From June, 1886, onwards to the number parcels increased by more than 20 per cent. over the numbers for the corresponding months of the previous year, and the total number of parcels carried in the year 1890 rose to 31,000,000. In the meantime parcel posts had been established with many colonies and foreign States. The admirably managed post office of India and the post office of Egypt (organized by this country) were the first to respond to the invitation of the Postmaster-General, and the interchange of parcels with India, Burma, Aden and Egypt commenced on July 1, 1885. At the end of another six months Germany and Belgium (forerunners of this country in parcel post enterprise) had entered into similar relations, and from the commencement of 1886 the work of connecting this country with the rest of the world for the purpose of interchanging parcels by post proceeded apace. The next change of importance took place on June 1, 1891, when the system of registration was for the first time extended to inland parcels, together with compensation on a liberal scale. For the ordinary registration fee of 2d. compensation to £5 was promised, while for every additional 1d. another £5 could be secured up to a maximum of £25. At the same time the compensation payable on an unregistered parcel was raised from £1 to £2. Finally on December 1 last, a scale of payment rising to £50 (which had previously been applied to the post to India and the West Indies) was adopted, and it is now possible to obtain compensation up to that amount by payment of the registration fee of 2d. and an additional fee of 9d., or 11d. in all. It is not surprising that under the influence of these improvements the number of parcels sent per head of the population has more than doubled since the post was instituted.

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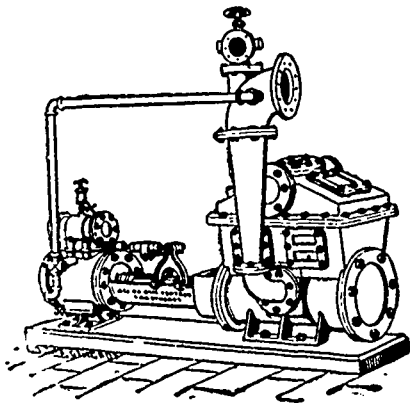
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- The Albion Fire Insurance Association, Ltd., England.
- The Great West Life Assurance Co., Winnipeg and Victoria.
- The Royal Canadian Packing Co., Claxton, Skeena River, "Globe Brand of Salmon."
- The Steveston Canning Co., Steveston, Fraser River, "Lighthouse Brand of Salmon."

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## COMMERCIAL SUMMARY.

The Empire State Knitting Mills at Schenectady, N. Y., and the Erie Forge Works at Erie, Pa., have resumed operations.

It is said the Ministerial Association of Montreal will endeavor to have the Sunday street car question brought to a vote of the people in that city.

Alfred Benedict King, World's Fair commissioner from Liberia, West Africa, has been visiting Washington to complain that France is encroaching on his country. He makes out a serious case which may, it is said, cause the two great republics to lock horns in a dispute which will demand the earnest attention of diplomats.

According to *L'Argus*, the net premiums for 1892 of the French fire insurance companies were 100,415,087 francs, and the losses 53,271,870 francs, the loss ratio being 53.05. The total expenses were 34.40 per cent. of the premiums, making the ratio of combined losses and expenses 87.45. This leaves a margin of 12.55.

The injunction case of the Sun Life, of London, against the Sun Life Assurance Co., of Canada, to restrain the latter from using its own name in England, has had a preliminary hearing before Mr. Justice S. Erling; affidavits have been filed, and, on the motion of the plaintiff company, the hearing postponed until after the long vacation.

The returns required by the Department of Railways from the different railway companies in order to make up the annual statement are required by law to be in by the 1st of October. A deal of complaint has been heard in the past about the dilatoriness of railway companies in making these returns, but the department has decided this year to enforce compliance with the regulations.

Comparing the number of risks burned in the United States caused by electric wires in 1892, as given in the *Chronicle Fire Tables* at 241, with three or four previous years, we find great variation as to the number. In 1891, the number given was 194; in 1890, it was 227; in 1889, it was 357; and, in 1888, only 91. The value of the property burned was as follows: In 1888, \$1,587,213; in 1889, \$5,533,820; in 1890, \$1,245,971; in 1891, \$1,294,206; and in 1892, \$2,066,536; a total in five years of \$12,027,746.

The annual report for 1892 of the loan companies and building societies of Canada, compiled by Mr. N. S. Garland, clerk of financial statistics, embraces 70 of the 90 societies, the former number only re-

porting. The subscribed capital of the 70 societies was \$80,001,928, and the paid up capital \$35,007,101. The total assets were \$130,126,400 and the total liabilities \$129,036,196. The dividends declared during the year amounted to \$2,516,605, being over 7 per cent. on the paid up capital, while the cash on hand and in banks was \$3,577,250. The amount loaned during the year was \$23,762,738, and the amount of loans current at the close of the year \$113,050,640. The amount invested and secured by mortgage deeds was \$108,516,738, and the value of real estate under mortgage \$261,589,230. The estimated value of mortgaged property held for sale was \$4,311,812, and the amount chargeable against said property \$3,951,004. The amount loaned in 1892 was \$3,744,802 more than in 1891.

Last fall, a ledge of gold-bearing rock was discovered in the mountains at the head of China Creek, running into Alberni canal. This creek has been worked by miners, principally Chinese, and at times good pay secured. Some remarkable returns were had from samples of quartz assayed, and the owners determined to develop the find. Little was done until this summer, the snow being very late in going off the mountains. The returns secured from further assay tests, as work progressed, more than justified the belief that a rich strike had been made, and many locations were staked on this and adjacent ledges. Other prospecting was done, and it establishes the fact that within a day's journey of Victoria exists a gold quartz field of greater promise than any yet known in this province. That it should have remained so long undiscovered is most remarkable, and only further proves that "far off fields seem greenest," for it has long been known that placer gold existed in China creek and adjacent streams, in the Nitinat and San Juan rivers, which all head from this group of mountains.

President Richards, in his closing remarks before the British Iron and Steel Institute, said: "So successfully have we all been in economically increasing production that we have inundated and swamped the markets for the time being; at present, and for some time past, there is not enough work for half the steel-producing power of the country. Thus we go on, and we look about in vain for new markets. We compare America with 60,000,000 of people, having 175,000 miles of railway, with India having 250,000,000 of people and only 17,000 miles of railway, and wonder why, under our sway, it develops at such a wretchedly slow rate. Where is the trade to come from to keep our workmen employed and our establishments in operation? No one seems to be able to answer this question; but we know that we have had many serious depressions before, though none seem so deep, so prolonged as this. The iron and steel trades may be likened to Pandora's box, from which, once filled with all good things and all bad, everything escaped—the good things back to Leaven and the evils to infest and plague the earth; but there is still left to us that which never deserts us, the inestimable blessing—hope."—*Scientific American*.



# THE BRITISH COLUMBIA COMMERCIAL JOURNAL

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VICTORIA, TUESDAY, SEPT. 26, 1883.

## THE PREMIER SPEAKS.

Hon. Theodore Davie, Premier and Attorney General, has been over on the Mainland. He went into the Kootenay, thence to Cariboo, and, at the latter end of last week, was at Chilliwack, where, on the occasion of the agricultural exhibition, he was the guest of the society at a public banquet, where he responded to the toast of "British Columbia." One can readily understand why he should repeat, in regard to the Chilliwack country, that it was "the garden of the province," remarking that if its example were emulated, a stop would soon be put to the sending away of such enormous sums of money for the purchase of agricultural and horticultural products. He said—and, from what we learn, he in no way was guilty of exaggeration—that the province is not barren nor is it short of good land, there being in Cariboo alone thousands of acres lying ready for the plough. He observed that all that was wanted was a market for what the soil produces.

As we all of us know, there is no lack of markets, the difficulty being to connect the point of supply with that of demand. Mr. Davie, early in his speech, intimated that the advancement and prosperity of a country is largely due to the Government. While fully agreeing with this, sight must not be lost of the fact that the members in opposition to that Government are largely responsible in that direction, for an ignorant and non-progressive body that makes it its business to unduly criticize and obstruct Ministerial measures can do a great deal towards tying the hands of those who, for the time, are charged with the conduct of affairs. As has been said, in this province particularly, one of the needs of the country is an extended and well railway system, an essential feeder to which, as a matter of course, are proper highways to connect the interior farms with those railways.

The different Governments of the province, as well as private enterprise, have done considerable work in this direction, and annually, as settlers come in, these are being improved and extended. It is true, however, as some have contended, that while these highways have been made alongside some people's farms, the wants of others have not been provided for, political reasons having had something to do with some cases of neglect in this particular. These alleged instances of political favoritism from time to time have formed the subject of discussions in the Legislature, the tongue of

scandal being made to wag pretty glibly with respect to them. As to railways, however, the Premier said, when at Chilliwack, that irrespective of any party whatever in the Legislature, there has been a unanimous desire on the part of all sides in every way of political opinion to assist railways. It will, no doubt, be admitted that this unanimity has prevented the line being drawn even when common sense and the antecedents of their promoters dictated such a course.

The Premier enumerated some of the enterprises that the Government were aiding, or were about to aid, resuming that the object of the Government was to aid in the operating of all railway enterprises which are likely to be of a profitable character, and which can be done without impairing the finances or the credit of the country. There was a certain amount of vagueness in Mr. Davie's remarks, but for this he promised to make up on some future occasion. But, having gone as far as he did it was only reasonable to have expected that he might have gone a little further, the address which had been presented to him during the day and which he made the text of his after dinner speech, having in its reference to railways been sufficiently comprehensive. For instance, he referred to certain enterprises of the C. P. R., and others with whose promoters that company was in thorough accord, while not a word did he say as to the important enterprise whose charter had been extended for another year and from which the province has been led to expect so much. Railways the province must have; but the lessons of the past as to the parties with whom the country was dealing and the feasibility of the prospects they are promoting must not be forgotten. We heartily endorse a vigorous and wise railway policy as the great hope of British Columbia.

To revert to the subject of agriculture with which the First Minister dealt at some length it is calculated to astonish one's weak nerves to have again placed in cold print the fact that some \$2,800,000 is annually going out of this country for what ought to be produced in it. Agriculture certainly needs encouragement, but are we going to work in the way best calculated to stimulate it? The Premier was congratulated by the people of Chilliwack on the increased attention that the Government was beginning to give to agriculture. This remark "beginning to give" is somewhat of a reflection upon preceding Governments and upon that of which Mr. Davie himself was a member.

As we pointed out some months ago, even after the administration had taken steps to prevent the alienation of valuable public lands by mere speculators the notices in the Provincial Gazette attested the immense tracts of the best and most available property of which the administration was daily dispossessing itself in the interests of land grabbers who perhaps more regularly, but none the less disgracefully than did the Oklahoma boomers, swooped down upon and were allowed to take possession of the lands on which they had set their eyes. There are most certainly thousands of acres of land lying ready for the plough, but they are far, far away, and what is near at hand is

the bulk of it held for speculation. Mr. Davie intanced Cariboo as a part of the province in which land is plentiful, but that is a long way off. Moreover, it was said that already there are many large farms there and the farmers produce very large crops, and the difficulty is that while in some years they have a market more than sufficient for the whole of the wheat they raise, in other years their products simply lie in the barn, and they can't get rid of them. It is manifest, therefore, that the policy in the meantime must be roads and railways, for without them it is impossible to develop either our mineral or agricultural resources.

## C. P. R. EXTENSION.

Superintendent Whyte, of the Canadian Pacific Railway, recently announced the completion of the "Soo" road, to receive traffic for transportations over this road. Though the "Soo" extension is not primarily a local road, it will have some local value in opening up a new district in south-eastern Assiniboia, which as yet is practically without population. The road has been built to give the Canadian Pacific short and direct route between central western states points and the Pacific coast. The Canadian road had handled considerable traffic to and from Chicago, St. Paul, Minneapolis and other points south, and the Pacific coast. This traffic came via the Great Northern to Winnipeg, and thence westward to the coast via the Canadian Pacific. With the extension of the Great Northern to the coast, it became necessary for the Canadian Pacific to secure some other means of reaching cities south of Winnipeg, in order to hold the coast traffic. This, in the opinion of the *Winnipeg Commercial*, has been done by the extension of the Minneapolis, St. Paul and Sault Ste. Marie railway northwestward from Minneapolis, across the states of Minnesota and North Dakota to the Canadian boundary, and thence continuing in a northwesterly direction through southern Assiniboia a junction with the main line of the Canadian Pacific. The road enters Canadian territory at a point which has been named Sterling, a few miles south of the new coal mining town of Estevan, and connects with Canadian Pacific Railway main line at Pasqua, west of Regina. It will give the Canadian Pacific a much shorter route between the Pacific coast and Minneapolis, St. Paul, etc., than the route formerly used via Winnipeg. As the "Soo" line extends eastward from St. Paul and Minneapolis to Sault Ste. Marie, connecting there with the Algona branch of the Canadian Pacific, it practically means that the Canadian Pacific is given an alternate route between the east and the west, south of Lake Superior, in addition to the route north of this lake.

## COMMERCIAL BANK.

The contest over the appointment of a permanent liquidator of the Commercial Bank of Manitoba has been decided by Judge Killam. Mr. Ferguson, formerly of the Merchant's Bank, and who has acted as provisional liquidator, received the appointment of permanent chief liquidator,

and Messrs. Hespler and Ewart were named as associates with him. Mr. Ferguson was asked to give security of \$30,000, and \$5,000 each for the other liquidators. The contest over the appointment of the liquidators was very keen. Mr. Fisher, a former employee of the bank at Portage la Prairie, was the nominee of the stockholders, while Mr. Bertrand, official assignee, was favored by a considerable number of the ordinary creditors. His lordship objected to Mr. Fisher, owing to his former connection with the bank, and to the fact that he is a debtor of the bank in a considerable amount, for which the bank does not hold good security in the opinion of his lordship. Mr. Bertrand's inexperience in banking was considered an objection in his case.

### THE "SEPARATISTS."

Rev. Mr. Maxwell, of Vancouver, and his band of Mainland malcontents do not seem to be carrying matters as they had anticipated. On Saturday evening, this gentleman who wears the livery of heaven and in that garb contrives to deliver a message other than that of "Peace on earth, good will to men," delivered what is described as "a violent and unclerical speech." It was full of all uncharitable-ness towards the Island of Vancouver and the city of Victoria, its motive being the division of the province, and that for the sake of destroying the Davie Government. Possibly, if he studied more attentively the Shorter Catechism, made himself more practically familiar with the Westminster Confession and then studied the moral and religious condition of the world around him, Mr. Maxwell would deem it to be his duty to be more diligent in "preaching the Word," otherwise he would no longer climb the pulpit steps. The Master's denunciation that "no man can serve two masters" appears to hold just as good today as in the days when it came from the lips of Him as to whom his enemies declared that "never man spake like this man."

The province requires union, not discord, and besides stirring up political strife, there can be no doubt that Mr. Maxwell's course is calculated to sow the seeds of division in his congregation and detract from his influence upon the members. We are told "by their fruits ye shall know them." Mr. Maxwell sowed his seed broadcast, but the meeting on Saturday showed that the harvest fell far short of expectation, the proceedings were flat, those present were divided among themselves, and some cried one way and some another." The idea of separation was speedily repudiated by the most influential present. The true inwardness of the entire business was, however, admitted in the remark of Mr. Cotton, M. P. P., who realized the responsibility involved in advocating separation, but said that "with organization they would win in the next election," and, of course, in that event, the hope of certain sucking statesmen would have a very fair chance of being realized. We have no idea that the movement is "as good as Julius Caesar;" but it has lost much of its importance and we now know its significance upon the best possible authority.

### EDITORIAL COMMENT.

IN a recent speech at Montreal, Sir John Thompson, premier of Canada, discussed public questions generally. Some of his declarations will form the subject of future remark.

The Provincial Government has purchased a large quantity of Victoria made bricks for the new public buildings at an exceptionally advantageous price, and, it is said, that the edifice will be pushed through with due expedition.

THE Victoria Merchants' Exchange project appears to be progressing satisfactorily and numerous names are being continually added to the list. It is to be hoped, if it will result in bringing our business men more closely together, both socially and in the interests of commerce, that the movement will be abundantly successful.

THE trade returns for August show exports valued at \$13,572,817, an increase of a quarter of a million, and imports \$11,375,862, or a decrease of two millions and a quarter. As July showed an increase of a million and a quarter for the corresponding month last year, the net decrease so far this year is a million dollars. The duty collected to the end of August amounts to \$3,745,834, an increase of \$55,991.

HON. W. B. IVES, president of the Privy Council of Canada, and party recently visited this coast and paid considerable attention to Vancouver and Victoria, as well as to many interesting and important points en route. We are glad to have public men come to see us, for we want them to become acquainted with us and our conditions. There is reason to believe that Mr. Ives made a number of pertinent inquiries the replies to which are likely to be turned to good account.

IT is to be regretted that the bricklayers and the city authorities have had a misunderstanding as to the inspector appointed by the latter to supervise the works that are being carried on. The former insist that the person who has been named is not a practical man, whereas, it is said, he is able to produce certificates from the old country showing that he is in every way worthy of the trust reposed in him. The whole difficulty seems to us to have been caused by parties who are not very far distant from the council board, whose nominee or nominees were not appointed to the position.

AS TO the salmon run, this year, there would, when one comes to analyze the figures, appear to have been a considerable amount of exaggeration as to the catch, which, according to those who are best informed, is considerably less than has been said to be the case. Besides, in many instances, in order to keep running, the canners were obliged to pay the fishermen bigger prices than they had expected. It is understood that the policy this year will be to hold on for better prices, the quotations at present current neither falling in with the views of the canning interest nor really justified by the situation. Consum-

ers abroad have, by certain press reports, been led to believe that the take has been utterly beyond what the returns really show, and, in consequence, wrong impressions have been created among foreign consumers.

News comes from Alberni of extensive and at the same time rich gold mines, the reported prospects of which are so good that the Minister of Mines has gone up with an expert or experts to satisfy himself as to their character. It has been reported that they are a second Cariboo. This being the case, we may expect things will boom on Vancouver Island, it being, moreover, probable that, in the event of the report being confirmed, the E. & N. Railway Company will extend their line from Nanaimo to Comox thence across country to the "Eldorado." There can be no question that the story has aroused considerable interest among capitalists and those who are in the habit of personally doing development work, the more so since the Provincial Assayer says that the quartz which has been submitted to him is very rich.

MR. STROSS, of this city, is endeavoring to get up a local company for the purpose of establishing storage warehouses here. He has recently visited the Sound in quest of information on the subject and is well satisfied with the feasibility and profitable character of such an enterprise. Indeed, he is quite enthusiastic on the subject, and, at a special meeting of merchants held at the Friar, explained his entire project, which he thinks can be carried out with an investment of \$75,000. Mr. McKilligan has, it will be remembered, a scheme under which upon the offering of sufficient guarantees English financiers are, he says, prepared to carry out the undertaking. Between the two proposals, an enterprise of this kind ought surely to be launched and whichever effort should prove successful, it is to be hoped the capital already canvassed for and to some extent, if not altogether, secured for the other project will be devoted to other purposes of provincial development.

IN view of the dissatisfaction that was caused by the neglect of the steamship Warrimoo to discharge her Victoria cargo at this port instead of taking it on to Vancouver and transshipping it, there has been aroused a feeling of antagonism to the management of the Canadian Australian line which has not altogether abated. Promises have been made that there will never again be the same inconveniences experienced and that the interests of the merchants of this port will be safe guarded. But those who had experienced the tender mercies of the C. P. R. have but little faith in the assurances. The other day Captain Webster representing the Spreckel's line of steamers, was here endeavoring to build up business for the vessels of that company both here and on the Sound, and, it is said, met with assurances that will warrant him in making an encouraging report to his principals. It may that we shall have the benefit of two direct Australian services in the same way as some of our merchants have been advantaged by shipping to the East over American lines instead of being dependent on the Canadian route.

## GOLD SCARCITY AND GENERAL PRICES.

The interest which for a long while past has been directed to currency matters by the bimetallic agitation has, during the last two years, been stimulated by a succession of events, inevitably intensifying the general concern felt in reference to the subject. During the prosperous period of trade which culminated in 1899 demands were repeatedly made that steps should be taken to augment the gold reserve of the Bank of England, upon which the enormous wholesale trade of the country ultimately rests, and, although the matter has dropped during the recent period of easy money, it will certainly be revived before very long. The imminent repeal of the Sherman Act, and the closing of the Indian mints to private coinage, have together led to a disastrous depreciation of silver, in its turn creating such general apprehension as to be mainly responsible for the recent panic fall in Stock Exchange securities. Such ascertained results stimulate interest in the future as the difficulties and complications surrounding currency questions tend to discourage inquiry into more or less remote contingencies connected with it. But among the questions to which existing circumstances give rise, an examination into the probability of an appreciation in the value of gold, and a concomitant fall in general prices, holds a foremost place.

It is notorious that the great Powers on the Continent have for a long while been making persistent and strenuous efforts to amass larger sums of gold. These accumulations have now reached a very high total, greatly in excess of the amount which, in any possible contingency the demands of trade can require, and it is fully recognized that they have been made with a view to provide a war-chest in the event of hostilities breaking out; and consequently the amount of standard money in circulation in gold using countries has been seriously encroached upon. The Bank of France holds over 62 millions sterling in gold; the Imperial Bank of Germany no less than 35 millions, while at Spandau a war chest has been formed of considerable dimensions. The approaching resumption of specie payments by Austria-Hungary has necessitated a new loan of several millions, the proceeds of which must, of course, be taken in the form of gold; while the Russian Government has already a hoard of over 100 millions sterling of the metal, and neglects no opportunity of adding to it. Moreover, the Bank of France has been empowered to increase its note issue to the extent of 20 millions sterling, and so far as it can get these into circulation it will displace coin previously circulating, and therefore the gold accumulations of the Bank may, not improbably, soon rise to 80 millions sterling.

The closing of the Indian mints to private coinage will probably have the effect of diminishing the exports of India, while tending to increase the importation of gold. Exports from that country have been in part paid for by imports of silver bullion, hitherto freely coined by the Mint, but, this being now discontinued, exports will be checked, and payments hitherto

made in silver will be made in gold. For the past thirty years India's demand upon the total world's production of the yellow metal has averaged about 3½ millions sterling per annum, but it seems almost inevitable that this absorption of gold must be largely increased in the future. Another consideration not to be altogether ignored is the possible dissolution of the Latin Union, comprising France, Italy, Belgium, Switzerland and Greece, with the result that the silver coinage, hitherto maintained in circulation at gold parity by all five countries, will be demonetised. In that event each country would return all the coins it held of the others, and take back those of its own which might be circulating abroad, paying or receiving the balance in gold. This would necessitate payments of considerable magnitude; it is, for example, calculated that Belgium would have to pay France about five millions sterling, and in order to discharge such a debt it is probable that a loan would be issued in order to acquire the requisite sum in gold. In face of these facts and likely contingencies, the conclusion almost compels acceptance that the supply of gold threatens to prove inadequate for all the requirements of internal and international trade, and that an appreciation in its value must be seen.

Gold being the medium of exchange and the standard by which the value of other commodities is measured, any rise or fall in its own value can only be exhibited by the greater or less quantity of other things for which it will exchange; consequently, an appreciation in its own value is shown by low prices for all other commodities, or, in other words, by a larger quantity of other things being given for it. We are inclined to think that the fall in general prices, which, on the whole, has been so noteworthy a feature of the latter quarter of this century, is to be attributed to a growing scarcity of gold consequent on the ever increasing requirements of the world's trade. But the financial methods adopted by all highly civilized nations preclude the full effects of any such insufficient supply from completely displaying themselves. The use of gold is now so largely supplemented and surpassed by instruments of credit, such as checks, bills of exchange, and even mere book entries, that the state of general credit has come to possess a far greater influence upon prices than the quantity of gold, either in circulation or held in the bank reserve. It is to the confidence begotten by a high state of credit that enterprise and speculative activity are due.

But although the influence of the quantity of gold upon prices is now to a considerable degree of only a secondary character, it still produces its natural effect by controlling the extent to which credit operations are carried. Bankers and others grow alarmed when they begin to suspect that the superstructure of credit may have grown to a height out of proportion to the metallic basis upon which it ultimately rests, so that an increasing scarcity of gold is operative by preventing credit speculation from carrying prices to the highly inflated level almost inevitably attending a more redundant circulation, consequently, a contracted metallic currency makes the average prices of commo-

dities lower over a term of years; and this indirect influence of a diminished supply of gold is, of course, amplified by its direct influence on many retail transactions. For the reasons stated above, we anticipate that the supply of the metal is likely to be encroached upon to an extent appreciably curtailing the amount which legitimate trade requirements would freely demand, and, therefore, as a necessary corollary, it seems to follow that lower prices are likely to rule for all things in the near future, and for Stock Exchange securities among the rest, except for those in which the speculative element is entirely absent, and which return fixed and assured dividends. In these the increased purchasing power of the annual interest will enhance the value of the investment, counteracting the tendency towards the decline in price otherwise to be expected. —*London Financial Times.*

## PERMANENCY OF LOCATION.

It is but seldom that any advantage is gained by moving from one location to the other, or by selling out your business at one place with the purpose of commencing business elsewhere. Permanency of location is as much a gain to a young dry goods merchant as is the profit he makes on his goods. With some young merchants it has become second nature to be ever dissatisfied with the location in which they are engaged in business. They are either looking for a place to start a new store or else they are looking for a purchaser for the one they already have. In this manner, they constantly continue until their money is gone, and then they find themselves without either store or credit, as even the wholesale merchants who have formerly supplied them with goods lose faith in their stability and consider it too great a risk to extend credit to them.

In proof of the injury that a constant moving about is to a storekeeper, one needs only to follow up some of those who practise it. Men who were formerly in the dry goods business may be found in every walk of life, but when one is found who is poor, very few questions will have to be asked before it will be ascertained that he belonged to the class that believed in frequent changes of location while he was in business. Those who have made a success of the retail business will generally be found to have started business in a certain location and remained there until they amassed sufficient wealth to either go into the wholesale business or else retire altogether and live upon the fruits of their early labors.

Though at the first start the receipts may be small, and business may even continue slow for some time, as is generally the case when a business is first commenced, it is far better for a young man to remain in the one place and do the best he can in the way of gaining the good will of neighbors and probable customers than to be always changing stores, thereby lessening his chances of ever establishing a permanent trade, and ruining his prospects of eventually obtaining the confidence of wholesale merchants, without which no retailer can ever expect to become successful in his business.

## THE SEASON'S MILLINERY.

To depict correctly the beauties which millinery houses have prepared to welcome their visitors is beyond the homely words of a scribe. For beauty of both design and color, our attention was first attracted by the fancy feather stocks. The osprey, a gauzy-looking plume, that bows with the faintest nod, is again displayed resplendent in all the season's prettiest tints. Ostrich, too, in mounts and tips, will be worn this season largely, and, when combined with the osprey, the effect is exceedingly tasteful. Fur mounts, in wings and fancy mixtures of all descriptions, are features which, if not new, have certainly never before received such prominence. Considerable attention is placed upon the incoming of fur tails for the ornamentation of hats, those in mink and sable perhaps meeting with the greatest favor; while fur trimmings of all kinds are meeting with the approval of those whose taste is best developed. Among the ornaments used in adorning the various hat and bonnet shapes are many in jet and steel pins and aigrettes. The fair merchants have shown unbounded admiration for the velvet roses, which will have a most important place in the season's trimmings. They are very pretty, as seen in all the newest tints, and at once win the approval of the popular taste.

In the materials of hats, felt continues to predominate. Velvets, however, are much in request, and can be made up to good effect. Many pretty shapes are shown in velvets with satin crowns, this combination having met with almost a general approval. The season's feature perhaps is the plaque, which in its embryonic stage is simply a round, plain, limp disc, and not at all pretty. But when in its finished perfection, having passed through the deft fingers of the milliner and become adorned in a tasteful manner with trimmings, its appearance becomes exceedingly attractive. The various shapes into which the plaque may be made up extend almost into the hundreds, while it may be seen in either felt, fur, plush or beaver effects. The colors, too, are almost endless in their variety, green and bronze being the subjects of much admiration. A very attractive appearance may be created by having the upper surface of the plaque in ombre, while the under plane is finished in felt or velvet.

This year will be both large and small, and in that respect will not differ from former years. Some have crowns of plush, while the rim may be of the same or different colors. The wide-rimmed sailor's hat still continues to meet with a good demand.

Designs may be seen almost countless in their variety and colors; satin and velvet, plush and satins and fancy ombres, are, however, deserving of special mention. Silks are displayed in their usual variety, and the plain goods of all descriptions are the latest ideas in fancy styles. Velvets in plain and miroirs, will undoubtedly be popular, while a great many new designs are shown.

This season's colors in millinery are exceedingly varied, and it is difficult to designate in favor of any particular lines

as being most popular. Those which appeared most prominently are, perhaps, lumineux, emeraude, sphinx, tabac, vison, ascanio, lagune and eveque.

## SAN FRANCISCO COAL TRADE.

J. W. Harrison, coal and metal broker, San Francisco, reports Sept. 16 as follows: "During the week there have been the following arrivals: From the coast collieries, 18,640 tons; from foreign sources, 5,000 tons. Business generally has been quiet this week, except for domestic uses, the factories are light consumers, which lessens sales for steam purposes. Despatches from Great Britain report a renewal of operations at most of the collieries, so that detained vessels will now receive their cargoes at an early date. The cost of English coals at shipping points will remain high for some time, as some of the largest local consumers will require to have their stocks replenished, so that only such cargoes can be shipped as have been booked for some time past. This will serve to maintain the present advanced asking rates. Coal freights from Australia and England are softening somewhat, as the present advance in wheat charters makes this a seductive port for shipowners to seek. At same time, there is no positive assurance of the sustenance of the present rates beyond the next sixty days, as charters cannot be effected beyond this year's cancellation."

## HOW MUCH MAY BE SAVED BY DISCOUNTS?

It is, perhaps, of little use to allude to the importance of accepting all opportunities in the shape of discounts, because when a merchant's capital is insufficient, as is the case with too many retail merchants, he is lucky if he can meet his liabilities at the utmost limit of time which is commonly allowed. Yet it does no harm to occasionally point out how great a saving may be made by the acceptance of all discounts; indeed, much good may thereby result to the readers of trade papers, constant dwelling upon the point inducing them to practise rigid economy, and, in every possible way, push their trade until they are in a position to save the discounts. We, therefore, print the following illustration from an earlier volume of the *Merchant's Review*: Suppose you have bought goods to the amount of \$500, and the terms of the invoice read: 5 off, ten days; 4 off, thirty days; 2 off, sixty days. If you pay the bill within ten days, you save \$25—5 per cent. If you accept the second discount, and pay in thirty days at four per cent., you would be paying \$5 for the use of \$500 for twenty days, which is at a rate of 25 cents a day, or \$91.25 a year. Discounts on grocery bills are not often as liberal as those mentioned above, but, however small, they are certainly worth saving, if for no other reason than that some competitor may be in a position to accept them, and watchful to never let the chance escape. He can, therefore, under all you, and your cry of "cutter" will lose its force, because his margin of profit will be as wide as your own.

## DYEING.

Wool dyed goods in which the wool is dyed in its unspun state are most highly esteemed, says the *Textile Recorder*. Each fibre is permeated with the coloring matter and is usually more proof against light, milling, etc., than either in the yarn or piece, the wool absorbing a greater amount of coloring matter in the unspun state than otherwise. It is more even also, and should there be any shadiness or irregularity, it is subdued to a considerable extent in the subsequent operations of combing, scribbling, etc. When making mixture yarns composed of two or more colors, wool dyeing is essential. In this way an innumerable number of colors and blends can be procured. When a wool dye is off shade, it may often be rectified by the addition of a small proportion of some different color, and this is another advantage, for it avoids the injurious process of re-dyeing, which otherwise would be necessary.

The system of yarn or hank dyeing is often adopted by makers of fancy wools and worsted cloths, and for small quantities of yarn is very convenient. The coloring agents enter pretty freely into the yarn, but do not prove quite as fast as when wool dyed. There are, however, many advantages. The yarn is more shady and uneven than wool dyed, and is much more difficult to match to a given shade, as this can only be done by repeated dyeing operations. Another disadvantage is only small quantities of yarn can be dyed at the same time, which necessitates a large number of small lots in the same shade, all of which differ to some extent from each other. In addition to this, after dyeing, the yarn has to be wound before it can be used either for warp or weft, where, as in wool or slubbing dyeing it can be spun on cops, bobbins or spools, as required.

Cloths woven in the white and dyed in the piece are known as piece dyes. This is the cheapest system of dyeing; one reason being that the cloth does not absorb so great a quantity of coloring matter as in wool or hank dyeing. Often in thick cloths the centre of the fabric will be found to be undyed, the coloring agents not having been able to permeate it. The method, however, proves satisfactory, as is evident by the large number of manufacturers who have adopted it. Plain cloths both for ladies' and gentlemen's wear are almost invariably dyed in this way. For cloths of this character, the system is preferable to any other, being invariably dyed both regularly and evenly. Other advantages that are of considerable moment are that yarns weave much better in the white than in the dyed state, and the necessity of keeping stock yarns to a number of different shades is avoided. A further economical advantage is that much longer warps can be made in piece-dye goods and still obtain as large a number of shades in the finished state. For instance, a ten-cut warp can be woven in the white, and when finished, dyed into as many different shades. In wool or yarn-dyed goods ten separate warps would require to be made. One disadvantage in piece-dyeing is that the dyer is limited to solid shades.

# THE COMMERCIAL JOURNAL'S

## SHIPPING LIST.

### BRITISH COLUMBIA SALMON FLEET 1893.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CASES.	VALUE.	ARRIVED.
Br bark...	Routenbeck	330	Russell		Victoria	Liverpool			
Ger ship.	Sirene	1437	Sauermeich		Victoria	London			
Br ss	Grundholm	871	Mansson		Fraser River	U. K.			
Br bark...	Jessie Stowe	615	Blanche		Fraser River	U. K.			
Br bark.	Ladstock	815	Williams		Fraser River	U. K.			

### B. C. LUMBER FLEET, 1893.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED.	RATE.
Br bark.	Geo. Thompson	1125	Young	Jan. 13.	Westminster.	Sydney	806,938	7,844	March 21	owners ac
Br bark.	Mark Curry	1256	Liswell	Jan. 4	Vancouver	Plymouth	922,058	9,882	May 20	52s 6d
Nor. bark.	Fritzoe	1078	Rolfson	Jan. 10.	Vancouver	Callao	879,260	8,031	March 3.	36s 3d
Am. bark.	Colorado	1636	Gibson	Jan. 19	Cowichan	Valparaiso f.o.	832,657	7,077	April 27	37s 6d
Br bark.	Highlands	1236	Owen	Jan. 26.	Vancouver	Montreal	826,653	15,537	June 23	Private.
Chil. bark	India	953	Funke	Jan. 11.	Moodyville.	Valparaiso	718,782	7,169	March 30.	owners ac
Br bktn.	Bittern	389	Stronach	Jan. 20	Vancouver	Fremantle, Au	302,950	4,201	May 16	owners ac
Ger. ship.	Katharine	1650	Spille	Feb. 7	Moodyville.	Iquiqui	1,328,879	14,058	May 6.	35s
Br. ship.	County of Yarmouth.	2151	Swanson	March 23	Vancouver	Cork	1,628,530	17,500	July 27	50s
Chil. ship.	Hindustan	1542	Welsh	March 6	Moodyville.	Valparaiso	1,196,826	10,242	July 14	owners ac
Am. bark.	Seminole	1439	Weeden	March 19	Moodyville.	Santa Rosalia.	1,040,913	7,966	April	Private.
Am. ship.	Ivy	1181	Lovell	April 22	Vancouver	Wilmington	791,911	10,497	Aug. 29	Private.
Br bark.	Assel	735	Gilmour	March 6	Moodyville.	Antofagasta	631,165	6,577	June 23	35s
Br ship.	Natuna	1106	Grahn	April 20.	Vancouver	Port Pirie	961,863	7,718	Aug. 31	42s 6d
Am. bark	Harry Morse	1313	Hughes	April 19	Moodyville.	Shanghai	928,219	8,900	July 18	45s
Haw. bark	John Eua	2600	Schmaner	June 2.	Cowichan	Port Pirie	2,580,797	19,500	Aug. 7.	40s
Br bark.	Bhairhoyle	1291	Gray	June 1.	Vancouver	Sydney	913,685	7,804	Aug. 16.	31s 3d
Br bark	Mary Low	813	Robertson	May 24	Vancouver	Pisagua	663,000	5,296	Aug. 26	45s
Nor. bark.	Sigurd	1339	Anse	May 21	Vancouver	Port Pirie	1,426,000	10,638		40s
Chil. ship.	Atacama	1235	Calallero	May 13	Moodyville.	Valparaiso	967,361	7,762		owners ac
Br bark.	Wythop	1248	Edwards	May 26	Vancouver	Sydney	1,019,677	8,945	Aug. 15.	31s 3d
Br ship.	Gryfe	1069	Roberts	June 25	Vancouver	Antwerp	786,228	11,790		50s
Ger bark.	Heinrich	923	Henne	June 7.	Vancouver	Holland	577,537	4,908		55s
Br bark	Doehra	966	McFarrow	June 26	Vancouver	Adelaide	740,294	5,920		38s 6d
Br ship	Kinkora	1739	Lawton	July 29	Vancouver	Callao	1,136,128	12,465		30s
Am schr.	Carrier Dove	672	Brandt	Aug. 7.	Cowichan	Adelaide	886,989	7,982		39s
Am bark	Seminole	1439	Weeden	Aug. 1.	Moodyville.	Santa Rosalia.	1,045,008	7,896		Private....
Am schr.	Puritan	581	Warner	Aug. 4	Moodyville.	Tientsin	725,951	8,625		55s
Am bark	Sonoma	928	Anderson	Aug. 16	Vancouver	Iquiqui	811,183	9,289		30s
Br ship.	Gunford	2108	Wier		Vancouver	Port Pirie				37s 6d
Am ship	Wm. H. Starbuck	1272	Reynolds	Sept. 1	Vancouver	London	921,551	10,300		42s 6d
Nor bark	Fortuna	1732	Mikkelsen	Aug. 23	Vancouver	Port Pirie	1,286,192	10,288		36s 3d
Br bark.	Gainsborough.	985	McPhail	Sept. 7.	Moodyville.	Valparaiso f.o	752,153	5,524		33s 6d
Chil. bark.	India	953	Funke	Sept. 10	Moodyville	Valparaiso	799,257	7,000		owners ac
Am schr	King Cyrus	667	Christiansen	Sept. 12	Cowichan	Port Pirie	577,204	6,000		owners ac
Am bktn.	Chas. F. Crocker	813	Lund		Vancouver	Santa Rosalia.				Private....
Am bktn	Hilo	612	Lehallister		Westminster.	Sydney				28s
Am schr.	Lyman D. Foster	725	Dreyer		Cowichan	Sydney				37s 6d
Am bark.	Hesper	664	Underwood		Vancouver	Port Pirie				37s 6d
Am schr	Wm. Bowden	728	Ejeren		Victoria	Australia				
Br bark	Elizabeth Graham	538	Anderson		Moodyville	Melbourne				

#### FREIGHTS.

There is not much doing, but rates are very steady, and in San Francisco the disengaged tonnage has been reduced to very modest proportions indeed.

Freights from British Columbia or Pu-

get Sound are quoted as follows:—Valparaiso or orders, 32s 6d; Sydney, 30s; Melbourne, Adelaide or Port Pirie, 37s 6d; United Kingdom, calling at Cork for orders, 57s 6d; Shanghai, 40s Tientsin 55s.

Grain freight from San Francisco to

Cork, U. K., for orders, usual options are quoted at 35s.

L. P. FISHER, NEWS ADVERTISING AGENT, 21 Merchants' Exchange, San Francisco, is our authorized agent. This paper is kept on file in his office.

# THE COMMERCIAL JOURNAL'S

## SHIPPING LIST.

### VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	Tons	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAYS OUT.
Br bark	Formosa	915	Kain	March 18	H Liverpool	Victoria	R. P. Rithet & Co., Ltd.	192
Br bark	City of Carlisle	823	Hughes		K Santa Barbara	Victoria	Turner, Beeton & Co.	
Br ship	British General	1754	Tulloch		Samarang	Vancouver	R. C. Sugar Refinery Co.	
Br ship	Candida	1222	Kee	May 31	I London	Victoria	Turner, Beeton & Co.	118
Br ship	Drumcrain	1919	Sparring	June 8	F Liverpool	Vancouver	Evans, Coleman & Evans	110
Am ship	A. J. Fuller	1782	DeWinter	Aug. 27	S Higo	Vancouver	C. P. R. Co.	30
Br bark	Archer	789	Dawson	Aug. 4	L Liverpool	Victoria	R. P. Rithet & Co., Ltd.	53
Br ship	Dunboyne	1380	Neill	Aug. 4	L London	Vancouver	Evans, Coleman & Evans	53
Br bark	Gutenberg	627	Zepelin	Aug. 10	L Glasgow	Victoria		47
Br ship	Brodick Castle	1745	Ferguson	Sept. 5	O Yokohama	Vancouver	C. P. R. Co.	21
Br bark	Martha Fisher	811	Plunkett	Aug. 4	E Liverpool	Vancouver		53
Br ship	Ainsdale	1725	Owens		N Liverpool	Victoria	R. P. Rithet & Co., Ltd.	
Br ship	Victoria	1922	Panton	Aug. 29	P Hong Kong	Victoria	Dodwell, Carill & Co.	28
Br ship	Empress of India	3003	Marshall	Sept. 6	R Hong Kong	Vancouver	C. P. S. Co.	20
Br bark	Primera	597	Gardner		A Acapulco	Victoria	Turner, Beeton & Co.	
Am bktn	Robert Sudden	585	Ulberg	Aug. 19	D Guaymas	Vancouver	Robert Ward & Co., Ltd.	38
Br ship	Astoria	1335	Dagwell		G Lond'n & Liv'pl	Victoria & Van		
Am schr	Aida	507	Anderson	Sept. 7	B San Francisco	Moodyville	R. P. Rithet & Co., Ltd.	19
Am schr	Salvator	444	Tibbets		C San Francisco	Port Angeles	Robert Ward & Co., Ltd.	
Br ship	Miwera	1911	Stott	Sept. 18	S Sydney	Victoria & Van	C. P. S. S. Co.	8
Br ship	Arctic Stream	1193	Brown		Montevideo	Royal Roads		

H—March 19 passed Holyhead. Chartered to load salmon for Liverpool or London. F—June 12 passed Tuscar. To load grain at Tacoma. K—Chartered for salmon to Liverpool or London at 33s 9d. I—June 2 passed Dover. Spoken June 14 lat. 38° N., long. 12° W. June 21 lat. 23° N., long. 22° W. June 28 lat. 12° N., long. 26° W. Chartered for salmon from Victoria to London or Liverpool by R. P. Rithet & Co., Ltd. S—Chartered to load grain at Tacoma. E—Aug. 6 went ashore on Kish bank, afterwards put into Kingston. Aug. 18 sailed again. O—To load grain at Tacoma. P—Via Yokohama Sept. 10. R—Via Yokohama Sept. 15. A—Chartered to load salmon for U. K. at 38s 9d; November loading. N—To sail Sept. 30. D—Lumber for Port Pirie at 37s 6d; October loading. L—Spoken Aug. 23 lat. 48° N., long. 13° W. to load grain at Tacoma. G—To sail Oct. 10, and from Liverpool Nov. 10. B—Lumber to Shanghai at 40s. C—Lumber to Sydney at 27s 6d; option Port Pirie at 37s 6d; Melbourne or Adelaide, 38s 9d.

#### VESSELS IN PORT.

##### VICTORIA.

(September 25, 1903.)

Br. bark Routenbeck, 930 tons, Capt. Russell, arrived Aug. 4, loading salmon for Liverpool, Findlay, Durham & Brodie, consignees.

Br. ship Sirene, 1,437 tons, Capt. Sauermon, loading salmon for U. K. on account of Robert Ward & Co.

Am. schr. Wm. Bowden, 723 tons, Capt. Fjorn, arrived Sept. 20, loading lumber for Australia on account of Robert Ward & Co., Ltd.

##### VANCOUVER.

Am. bktn Chas. F. Crocker, 813 tons, Capt. Lund, loading lumber for Santa Russia.

Am. bark Hesper, 664 tons, Capt. Sodcran, arrived Sept. 16—loading lumber for Port Pirie, on account of Robt. Ward & Co., Ltd.

Br. ship Rathdown, 2,058 tons, Capt. Montsey, arrived Aug. 22, discharging

steel rails at Port Moody: Turner, Beeton & Co., consignees. Chartered to load grain at Tacoma.

Br. bark Elizabeth Graham, 598 tons, Capt. Andersen, arrived Sept. 22, loading lumber at Moodyville for Melbourne.

##### NEW WESTMINSTER.

Am. bktn Hilo, 612 tons, Capt. Le Ballister, loading at Burnette Mills for Sydney.

Br. bark Jessie Stowe, 645 tons, Capt. Blanche, loading salmon for U. K.

Br. bark Ladetock, 816 tons, Capt. Williams, arrived Sept. 21, loading salmon for U. K.

##### COWICHAN.

Am. schooner Lyman D. Foster, 725 tons, Capt. Dreyer, loading lumber for Sydney, on account of Robert Ward & Co., Ltd.

##### NANAIMO.

##### NEW VANCOUVER COAL CO'S SHIPPING.

Haw. steamship Montserrat, 849 tons, Capt. Blackburn.

Am. bark Wilna, 1,400 tons, Capt. Slater.

#### WELLINGTON SHIPPING.

Am. ship C. F. Sargent, 1,638 tons, Capt. Boyd.

Am. bark Harvester, 1,494 tons, Capt. Beck.

Am. bark Alex. McNeil, 1,088 tons, Capt. Sorman.

Nic. steamship Costa Rica, 1,274 tons, Capt. McIntyre.

#### EAST WELLINGTON SHIPPING.

Nor. bark Dominion, 1,255 tons.

Am. steamship Empire, 526 tons, Capt. Jessen.

#### UNION SHIPPING.

Am. bark Enoch Talbot, 1,194 tons, Capt. Rice.

#### RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	3	3,605
Vancouver	4	4,133
Nanaimo	9	10,727
Cowichan	1	725
New Westminster	3	2,103
Total	20	20,783
Previous week	14	15,787
Correspond'g week last year	18	23,241

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# THE BRITISH COLUMBIA

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**BRITISH COLUMBIA FALL TRADE, 1893**

*Merino and Woollen Underwear, Scarfs,  
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*The Largest Factory of its Kind  
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## LION 'L' BRAND Pure Vinegars,

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Mixed Pickles, Jams, Jellies  
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—PREPARED BY—

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In all sizes and qualities and for every purpose.  
Jute or Cotton. Plain or Striped.

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## Seed and Feed Grain

OF ALL KINDS, ALSO

Flour, Chop Feed, Bran  
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PARTIES REQUIRING

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The New Vancouver Coal Mining and Land Company, Ltd.

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**THE SOUTH FIELD COAL**

(Steam Fuel.)

**THE : NEW : WELLINGTON : COAL.**

(House and Steam Coal.)

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**THE "NEW WELLINGTON" COAL**

Which was introduced early in the present year, has already become the favorite fuel for domestic purposes. It is a clean, hard coal, makes a bright and cheerful fire, and its lasting qualities make it the most economical fuel in the market. The several Mines of the Company are connected with their Wharve at Nanaimo and Departure Bay, where ships of the largest tonnage are loaded at all stages of the tide. Special dispatch is given to Mail and Ocean Steamers.

**SAMUEL M. ROBINS, Superintendent.**

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*Produces more Bread per Barrel than any other in the market.*

This Flour is very sharp and granular, of high creamy color, which means great strength. Requires PLENTY of water, and the dough must not be made too stiff, but softer than what you have been accustomed to when using other flours.

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