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Winnipeg Aug 9/90

Dear Mr. Fraser.

I arrived here today  
one P.M. all O.K. having had a very  
pleasant journey from Toronto. The  
trip across the lakes was most enjoyable  
the weather being fine. Except for a few  
hours and the water smooth.  
After reaching Port Arthur & getting on  
board the west bound train the first  
man I met was Prof. Saunders coming  
out to inspect the Experimental farms  
in the North west. I am staying for  
the present at the Island House. It is  
much cheaper than the Queens and they  
tell me the accommodation is just as  
good though not quite so comfy. I  
think however I will arrange to take  
a room & purchase meal tickets at  
a restaurant so that when I am out  
of Winnipeg the expenses will not go on  
and by this means I can get along  
at about \$4 per day.

After arriving here I went to see



Gilman  
~~Calvert~~. but he was busy for the after-  
 noon. and we made an appointment  
 for Monday. I then went over and had  
 a talk with Calvert. He does not think  
 the prospect very bright for making  
 any great thing out of the Notes. The Crops  
 however are very fine and the recent  
 storms have not touched the districts  
 where our claims lie. Last night there  
 was frost in some parts of the Country but  
 no serious damage was done. Calvert  
 informs me that in many cases where  
 the notes are in the hands of local Collectors  
 and they have got them in shape for Collection  
 he thinks we should let the local men  
 complete the work as they might object to  
 our taking it out of their hands and in any  
 case they would expect their Commission.  
 The difficulty I see in following this  
 suggestion arises from the fact that these  
 Cases are not in any particular place but  
 are scattered over the Country and if we  
 complete the work without these & then  
 find the local Collectors are not successful  
 in making the money our position  
 might not be altogether satisfactory as



regards at least the information necessary to form an estimate of the value of the notes. Kindly let me know what you think on this point

I expect to go out in the Country some time during the coming week to look after a few cases requiring immediate attention but mail sent to Calvert Box no 1913. will reach me after talking the matters over on Monday with Mr Lymour I will enter you fully in the course of action decided upon. I am sorrow now that I did not take a return ticket to Calgary or the Coast with shop over privileges. I find it would have come far cheaper in doing the west than by buying my ticket here from station to station the return rate being 8¢ per mile. I may yet try and arrange if possible to have my ticket changed after making fuller enquiries on Monday.

With kind regards to your Brother & Mr Moor I am

Yours sincerely  
N W Rowell



Portage La Prairie

Mr D Fraser Esq  
London.

Aug 12 1890

Dear Mr Fraser

Since writing you on Saturday I have talked matters over with Calvert Gilmore & we decided on the course of action spoken of in London namely mapping of the work into districts and taking a district at a time. I have completed a list of all the holes on the Manitoba and Northwestern and come out as far as Portage tonight. I expect to spend tomorrow here trying to dispose of some 50 cords of wood we have on the Railway siding at Gladstone and which the Ry has ordered us to remove and also looking after a few local matters and then I will go on to Birtle 140 miles farther & work the line back. Most of the holes out this way are in the hands of local solicitors or collectors. There are some holes of parties who are said to live from 20 to 40 miles from Ry & Calvert. say the parties are no good. In most cases the machinery has been taken back & sold. In these cases I do not think it would be advisable to take the time or money at present



to go and see them. I expect it will take me two weeks at least to do this line as the notes are scattered all along the line from Butte to Polage. I do not think Calvert expects to do any of this work. He is acting as agent for Haggart Bros of Brampton and is going out to Brandon tomorrow for a day or two with their manager. He is very pleasant and agreeable giving me all necessary information at the same time I have an idea he thinks that a good part of the work is useless especially inquiring into the circumstances and whereabouts of the parties he has reported neg. or left the Country. Gilmore however thinks just the opposite & says he would make enquiries into every case.

Is Gilmore paid a salary for the work done or does he get ordinary solicitor charges? The reason I ask the question is, in many cases if we require to sue the notes are already in the hands of local solicitors. Calvert says we should allow them to sue as they have already been endeavoring to collect them & he has an arrangement with them that they are only to get disbursements until money collected, but if Gilmore is paid to do the work he might as well do it & save these costs. Write me Box 1319 & Calvert will forward  
Yours sincerely  
W. R. Powell



Poragb to Bravel

Aug 10 1890

JH Gilmour Esq

Barrister &c

Winnipeg Man

Dear Sir

Lobatt & Lamb

In this case Messrs Martin & Curtis informed me that they had written you offering settlement. They stated that note was payable at Bank of Montreal here and that Lamb had the money when due and came in to pay it but could not find the note and was always willing to pay. The offer principal & interest up to time Lamb was prepared to pay, and they further stated that note was sued in Winnipeg out of the jurisdiction and unless offer accepted they would apply for prohibition or injunction whatever your practice is.

I of course knew nothing of the facts and told them I would write you in the matter. If you think a settlement the wisest course kindly write me to Birtle & I will stop off coming home & try and arrange matter.

Yours truly  
N.W. Rowell

Ask Colvert to send me a map such as you spoke of.



7  
Collage to Prairie  
Aug 14 1890

F. Walcott Esq  
Minneapolis

Dear Sir

Re 7 inlay

Enclosed please find note R. J. Watson at 3 mos for 50 payable to your order in settlement of 50 Cords of wood at Gladstone sold to them. I had some difficulty in effecting sale to them but they finally came to time. Mr Watson stated that you had written offering 3 mos time, so I took his note at that date. He wished it made payable to you + you can endorse over to proper parties. How about the measurement? He offered to have Logie measure the wood + I said this would be satisfactory to us. If the full fifty cords are not there we are to allow him a rebate for the amount short.

Re J. A. Little

Help Martin Hackett say they have no instructions from you in this matter as to taking possession of machinery. I called and saw Mrs Little and she said she knew



If no machinery I think however I may get something out of the matter. If you know anything as to the Mower please write me as I am to call and see her again on my return.

You gave me a note of P Thomas or rather the amt of a note of P Thomas being \$30 due Jan'y 89. I think collateral to R Little & the memo opposite his name is "Don't know about". Have you got the note if so send along & I will try and find him.

In writing me about Henry matter write to nearest station on main line I think it is Minnesota as unless I hear from you I won't go out to Rapid City there is no use. I could do nothing when I got there unless Elliot's consent. I leave on noon train for Buile

Yours truly  
R W Rowell



Shaal Lake Aug 14/90

Mr Fraser Esq  
London Ont

Dear Mr Fraser,

Since my last writing you <sup>have</sup> been travelling about the Country most of the time, making drives of about 50 miles per day. There can be no doubt that the statements so often made through the papers are correct in respect to the Crops. Truly they are splendid. I think I never saw such fine Crops in Ontario as I have seen here; the oats and barley are invariably good. and the wheat is with few exceptions. Harvesting is now pretty general over the greater part of the Country. In the course of this and next week by far the largest part of the crop will be cut. Some fields are still quite green and will take to full weeks to ripen. But these are the Exception not the rule. It is impossible down in Ontario to understand the anxiety of the people up here that the frost should injure the Crop. The people all appear to be of the one mind that if this crop should fail them it must cause



a business crisis and the absolute ruination of many of the farmers. as the merchants could not carry their accounts any longer for the past week the nights have been very cool. The thermometer reaching to within a degree or two of freezing point and last night at Butte it went 4 degrees below. The Landlady informed us this morning that the dish Clocks were frozen to the line. The potatoes along the line show the effects of the frost but fortunately the grain was not hurt it being so far advanced that it would take 7 or 8 degrees of frost to injure it. but it has had a close shave. In fact the people are so anxious that many of them get up 2 or 3 times in the night to watch the thermometer. In a week or ten days however this will all be over and if the frost keeps away that long the Country is safe. I am getting almost as interested as the farmers themselves, for I have seen enough of the Country to come to the conclusion that if the crops fail our collections will be almost nil. But if the crops come as we expect they will our noles may not be so bad after all. In more than one case where Colvert had marked the noles nq.



I have succeeded in effecting pretty fair  
 compromises. In one case a small note of  
 \$27 + int. small \$8 or \$3 was said by Colvertly  
 to me. I asked the local solicitor who had  
 the note for a year or two for collection the  
 said n.g. also. but I was going within few  
 miles of the man's place anyway I took  
 the note along to investigate. I found that  
 there was no present prospect of us getting the  
 note paid as the man had very little crop and  
 only a span of oxen. But by a little maneuvering  
 I disposed of the note to a neighbor for \$8. In another  
 case where the man was truly execution  
 proof by throwing off about 30 per cent of  
 our claim I got a mortgage on his crop and I  
 think we will have little difficulty in getting the  
 amount of the mogn. In a case I was looking  
 after to day yesterday. the report was n.g.  
 left the Country so Gilmore informed me, But  
 Gilmore upon investigation I had discovered  
 that the parties (as he thought) owned  $3\frac{1}{4}$  sec  
 about 25 miles South of Biddle & he had issued  
 a writ for the amount of the claim \$1619.66. I  
 took the writ with me & drove out to find  
 the men but upon making enquiries I  
 found that though the men who owned these



3% Sec were of the same name yet they were  
 not the men I wanted. one of my men had gone  
 to the United States. The other had given up  
 farming and was a Butcher in the Town  
 of Birle. I saw him last night & this forenoon  
 and before leaving I got from him a Conveyance  
 of the sec on the Banks of the Assiniboine  
 13 acres broken. This is in one of the best  
 wheat growing sections of the Country and  
 although at present there is no active demand  
 for the property. Different large real Estate  
 dealers and our local solicitor said it should  
 be worth at least from \$500 to \$800. and if this  
 crop comes off well in a year or so it should  
 be worth \$1000. or \$1200. I also got \$10 cash & he to  
 pay up all back taxes. in consideration of  
 which we released <sup>him</sup> from liability on these notes.  
 He has executed the deed and paid the money  
 and I am holding Release until he produces  
 tax receipt. The man had not received any  
 benefit from the Engine as it would not work  
 and he returned it after the 1st year. and as this  
 was all the real Estate he owned. I thought  
 as did also Mr Mickle our local solicitor that  
 this was the best thing that could be done.  
 Travelling around the Country is very expensive



costs me \$5.00 per day for a livery and man  
 to drive. I never could get along without a  
 driver. In fact no stranger does: There are no  
 roads in this Country and the Trails cross  
 recross each other & branch off in every  
 conceivable direction, but I think the Expense  
 will not all be loss as I think the 3 cases I  
 have mentioned & others that I might mention  
 could not be made anything off by writing  
 or suing. In fact a man can be quite  
 well off in this Country and yet snap his  
 fingers at the Sheriff his homestead is  
 exempt, his horses, even, & personal property  
 worth about \$2000, and the only way to get  
 the money is by a mortgage and there is this  
 further advantage that though up here the  
 Executions, from delivery to Sheriff takes  
 priority to Chattel mortgage yet you can get enough  
 Exemptions in Chat Mortgage some times to cut  
 out the Execution. I drive as far each day  
 as the livery men will take me but they won't  
 go much over 50 miles & yet it is slow work  
 getting along it often happens that only one  
 or two men live in the same direction & these  
 from 15 to 75 miles from the Railway. It will  
 take me the balance of this week & next to complete



this time. I go down to Minnedosa tomorrow  
 morning & may run down to Winnipeg Sunday  
 as I wish to consult Calvert & Seymour about  
 a case where the man owes 700 or 800 nothing  
 has been done for a year or two and I think there  
 is a chance to make a fair settlement if we  
 act promptly. The prospect of good crops  
 has made real estate firmer & I am informed  
 it is moving more freely than for some years  
 back and in many cases at a slight advance  
 in price and the general opinion appears to be  
 that after harvest there will be a slight though  
 appreciable advance allround on present  
 values. The conveyance of 4 sec I took to you.  
 formolsons Bank shall I in future take them  
 to you or the Bank directly? I like the appearance  
 of the Country very much. along the Manitoba  
 and North western the land is more rolling  
 than around Randon. Hills and dales on  
 every side and plenty of timber. but I must  
 draw this letter to a close or I will soon have it  
 as long as friend weeks with kind remembrances  
 to all in the office

Yours sincerely  
 A W Rowell



Shoal Lake Aug 20/90

Mr Gilmore Esq

Barrister & C

Winnipeg

Dear Sir

LaBelle & Spain

The Defendant in this case has filed a dispute to our claim on the ground that he was under age when he signed the note. And I settled the suit with him by taking a chattel mortgage on the Crops for \$600.00. So kindly taking no further proceedings in the case.

I am going down to Minnedosa this morning and I think I will take a run down to Winnipeg Saturday night and would like to see you on Monday if you will be at home about a case where the man owes \$700 or 800 and I think we can get a good settlement if we act promptly.

We had about 4 degrees of frost at Belle night before last but no damage to the Crops. The prospects for Collections are very fair and in more than one case where the men are marked up, will we be able to make fair settlements.

Yours truly  
H W Rowell



Shoal Lake Aug 20 1890

J. J. Calvert Esq  
Winnipeg  
Man.

Dear Sir

I think I will take a run down to Winnipeg Saturday night and I would like to see you Monday morning about Matthew Wells. I was not able to come to any arrangements with him yesterday. I told him I would see you & go back & see him again. The money receipts so far have not been very handsome as to find a man who has any money is somewhat of a curiosity in this country but in other respects the trip has so far been satisfactory. I have been driving here 40-50 miles per day since. Coming to Bertha I have seen a good deal of the country. I am going on to Minnedosa this morning and I expect will go down to Portage Friday afternoon as I have a day or two's work there.

Yours truly  
A. W. Rowell



Ponape La Prairie Aug 14/90

Mr Traser Esq  
Barrister at  
Law London

Dear Mr Traser/

I received your letter of the 13th this morning Mr Colvert having forwarded it to me at Minnedosa. As to the collections in the hands of local agents after having spent two weeks in going over the ground I entirely agree with you that these collections should be left in the hands of these local agents with but few exceptions and where the agents are solicitors to allow them to do the suing if any should be required. The plan I have adopted which so far has worked very successfully is for all to go to the local agent, go over with him all the notes in his hand get all the particulars about them and except in a very few cases it is only where we mutually think it advisable that I go & see the parties. I then go over with the agent all the notes I have which he has not had for collection and ascertain from him where the parties live



and all the particulars I can get as to their  
 financial position & circumstances and I  
 find as a rule I can get better & more accurate  
 information from these local men than  
 from Calvert or Gilmore. as it is a fact  
 whatever maybe the cause, that the local  
 solicitors, collecting agents and store keepers  
 know almost every man to speak to him  
 & call him by his first name for twenty  
 miles around their respective towns.  
 Of course there are exceptions I had a case  
 yesterday where the report Calvert gave me  
 was that man had left the country and  
 the local agent said the same and it was  
 useless to do anything about the matter.  
 But as I was going to drive near where the  
 man was said to be I took note along. I  
 found the man living with his son; he  
 had been away in the north west but came  
 back amongst a few having been burnt out  
 lost everything our notes were \$100. & Int.  
 making \$50 in all. Roman said he could not  
 pay he had not a cent nor nothing to make  
 money out of & was living at present with  
 his son until he could get something to do  
 the notes would soon be out loaned & I



thought anything we could get out of them  
 was so much gain, & by reducing our  
 claim to  $\$75$  payable  $\$37.50$  1<sup>st</sup> Nov. 91 &  $\$37.50$  1<sup>st</sup> Nov.  
 92. with interest I succeeded in getting the  
 sons endorsement. The son being good. I have  
 stated the facts in this case as numerous  
 other similar cases may arise & do you  
 not think it would be wise to follow the  
 same course. namely getting part secure  
 rather than run the chance of possibly getting  
 all some day, but most likely getting nothing.  
 Mr. Buckle our local solicitor at Birnie who  
 came from Stratford where he says he was well  
 acquainted with your Brother the Dr. and Mr.  
 Beynon the local solicitor at Minnedosa  
 are splendid fellows. and I think the Collection  
 could not be in better hands. In a case at  
 Minnedosa the facts were as follows. our  
 claim with int amounted to over  $\$300$ . about  
 $\$825$ . The man was living on 160 acres of land  
 but had not completed his homestead duties  
 & could not get his Patent until next July  
 he had a good crop this year. The old separator  
 was worn out & he had to buy a new one & in  
 this he must pay  $\$200$  this year or he could not  
 get it. He said he thought he could pay us  $\$200$ .



This fall if his crops were not frozen & would  
 pay on. Each year until he had paid us off.  
 Mr. Byrnon said that though the man was  
 perfectly honest & would endeavor to pay he did  
 not believe he could raise more than \$200. this  
 fall. If he paid the other \$200 for Thrasher. at this  
 rate our claim next year would be about  
 \$400. Including Int with the prospect of \$500 more  
 if crops were good less or nothing if crops  
 were a failure, I suggested a compromise  
 if he could pay up or secure us within a  
 reasonable time. He got a friend of his in &  
 by offering to take \$650. (which is the full  
 amt of our claim with Int at between 6 & 7  
 percent) payable \$300. 12<sup>th</sup> Jan'y 91. & \$350 12<sup>th</sup> Aug  
 91 back with Int @ 7%. I got the payment of  
 12<sup>th</sup> \$300. Guaranteed by the friend who is  
 a good man. and an agreement from the  
 debtor to raise \$350. by mogg on his farm  
 when he gets the Patent in Aug. & thus pay us  
 off. Mr. Byrnon holds the agmt & has agreed  
 to advance the money when the Patent is  
 obtained And will see that the Patent is  
 obtained in due time In default however  
 of his raising the \$350 & paying us off <sup>by the 12<sup>th</sup> Aug 91</sup> he  
 is to give us a mortgage on his Homestead



to the balance of our claim without  
 and reduction as above mentioned  
 Mr. Baynon thought this settlement the best  
 thing to be done. If however you think it would  
 be better to hold out for the full amt of our  
 claim & get the best security we can for it  
 in cases as above mentioned let me know  
 and I will do as you suggest. I have got  
 along faster the last two or three days of  
 this week than I expected when writing you  
 last as not so many parties required  
 personal visitation and labor three days  
 more will finish this line.

The nights still continue very cold. In fact  
 last night you could have worn with comfort  
 a heavy winter overcoat. we got in at 10 o'clock  
 having made about 60 miles during the day.  
 I never felt a stove more comfortable.  
 at Minnedosa the temperature was about 8 below  
 freezing point. but upon the Hill it would  
 not be quite so low as Minnedosa is in a valley.  
 The potatoes Beans Tomatoes &c are all black  
 to day. and a great many were afraid of the  
 frost. I have not been able to get a daily  
 paper to see what the temperature was in  
 any other part of the Province or whether



any damage was done to the grain crops  
 I think they have escaped so far but there is  
 not much margin to play on. In my last  
 letter I stated that the crops were nearly ripe  
 that was true of where I then was, but around  
 Minnedosa & Neepawa they are in most cases  
 quite green or just turning. In fact the frost  
 has so scared a number that today they  
 appeared to be cutting everywhere. The grain in  
 many cases just turning. Down around  
 Portage, which is the Garden of Eden of Manitoba  
 (so a venerable Presbyterian Minister who has  
 been in this country about 20 years informed  
 me as we passed along in the train) the grain is  
 almost all ripe & the greater part cut. I am  
 going down to Wmipeg tomorrow evening  
 & will spend Monday there.

I noted what you said about Calvert & Gilman

Yours truly  
 W. R. Russell



Winnipeg Man.  
Aug 30 1890

Mr Fraser Esq  
Barrister &c  
London Ont.

Dear Mr Fraser

I was pleased to receive your letter of the 27th inst which came to hand this evening. I have nothing very special to report since writing you last. as this week has in some respects unsatisfactory viz - I have not been able to accomplish nearly as much as I had expected. The weather during the latter part of last week and until Thursday of this was so wet & the roads so muddy that I could not do much driving and where I might have done something I was disappointed in not being able to catch our local agent. he being away from home. perhaps I should not grumble much as until this week I never went to a place whether to see local agent or farmer that I did not find them at home. I went up to Stonewall Wednesday expecting to do 2 or 3 days driving from this point



but as it had been raining and was pouring when I arrived with no apparent prospect of a change. I took the train home again.

Thursday was their Civic Holiday here and as nothing was doing in the Town I prepared to go out to Morden on Thursday, hoping that on the dryer soil of Southern Manitoba I could do some driving. I found when I arrived at was Civic Holiday there also, but it was fortunate that it was as Mr.

Garrett of Garrett & Mennie who is our Collector and also a Machinist & Agricultural Implement Agent, might been out of Town.

so busy as not to be able to give me as much time as I desired, as it was we took the afternoon going over the holes, and after going over each hole carefully I decided to leave the whole matter in his hands, most of the parties owning us here are Innuities who cannot speak

English and had I gone to see them I would have had to take an interpreter. Garrett appears to be a shrewd fellow, & knows what he is doing he has seen most of the parties and knows their circumstances, and except in a few cases where I requested him he promised to see the parties & endeavor to get security. The



notes are in such a position that for the present  
 at least I thought I could more profitably  
 spend my time in districts not nearly so  
 well looked after as this one appears to be.  
 And although the crops along this line are  
 much the poorest I have seen anywhere in  
 Manitoba. Mr Garrett expects to get considerable  
 out of these notes. I think we have more claims  
 around Morden than any other town in  
 the Province. and the delay in the 1st part of the  
 week was in a measure made up by  
 getting through Morden 8 or 4 days sooner  
 than I had expected. My present intentions  
 are to spend Monday and Tuesday around  
 Stonewall. Coming back to Winnipeg Wednesday  
 I will go out to Portage Wednesday evening  
 where there is a large claim of \$1800. I have  
 not yet been able to settle. Calvert offered to  
 take \$1000. last fall \$500 cash & \$500 this fall.  
 and the man now wishes to settle on some  
 terms. I am however sticking out for \$800.  
 and I hope to close matter on that basis. 700 or  
 800. this fall and balance next year secured  
 by mortgage. we could not make nearly this  
 sum in execution but the man is an  
 honest straightforward fellow. and I think I



Can get him to induce his brother to help him  
 through. If I can finish here Thursday morning  
 I will go on up the line to Newdale 100 miles  
 farther on where there is a Contested suit.  
 I had a talk with defendants solicitors in  
 Minnedosa and am in hopes of making  
 some fairly satisfactory arrangements.  
 Here again is a Case where last year we  
 offered to settle for 100, but I think the man  
 should pay 150 now. There are a number  
 of cases like these and of course they all  
 think they should get settlements on as good  
 terms as last year, but so far I have told  
 them all that it is no fault of ours they did  
 not carry out these arrangements and that  
 Manitoba paper is worth from 75 to 50% more  
 than last year and that we only offered these  
 settlements as we thought at the time it was  
 all we could get out of them. But they have  
 been rising in our estimation, this year we  
 think better of them. If I can make this settlement  
 Thursday night I will come back to Headstone  
 Friday morning, here is a couple of days  
 work and this will complete that part of the  
 Country. I will drive across to the main line  
 Saturday night 20 miles & come back to



Winnipeg, If I can complete this trip next  
 week as I hope to do, all being well. I purpose  
 starting out on my big trip up the main line  
 the following Monday, and will be absent  
 from Winnipeg about a month or six weeks  
 After this, with the exception of about a weeks  
 work down the Manitoba & South Western  
 and another week around Winnipeg back of  
 which Calvert may do, after receiving your  
 letter, I will have covered most of the available  
 ground, and I am trying to leave matters in  
 such a shape at each Central point, that  
 during the month of November or such part  
 thereof as is not occupied in completing  
 my trip by correspondence with the local  
 agents and occasionally running out to  
 see those who have the largest claims in  
 hand I hope to get matters in a satisfactory  
 state. Of course this is a very general preview  
 and I may not be able to carry out my  
 plans anything like as above outlined but  
 I will do my best.

The damage to the grain by frost has not  
 been very serious nothing like what grain  
 Eastern Speculators would wish Eastern  
 men to believe. From the best information



I can obtain as well as from personal  
 observation fully 75% of the crop as absolutely  
 unharmed. of the remaining 25% the greater  
 part will still be marketable and very little  
 of wheat then remains but what will do for  
 grinding for home consumption. Of course  
 Exact information will not be obtained  
 until the thrashing is down. and as the crops  
 are now mostly up ~~or will be~~ and about 68%  
 cut. The people of the Province are very well  
 satisfied at the result and do not appear  
 to be half as scared as the people down  
 East if one can judge from newspaper  
 reports. I have found the driving over the  
 Prairie very pleasant and I think I will have  
 to borrow a gun some day & take it with me  
 on my drives as we pass dozens of Prairie  
 chicken along the road. If I keep on as at  
 present, I think I will be able to return your  
 books not completely worn out. I have not  
 so far turned the first page. If I can get  
 through the main line about the 1st November.  
 do you think I could get off for a week to go through  
 to the Coast provided there is a cheap excursion  
 or Percy succeeds (which I do not expect) in  
 changing my ticket. I have a sister in



Vancouver, and I thought I would like to go over and see her, provided I can do so without in any way neglecting the work I came up here to perform, should there be an Excursion through to the Coast.

There is a case out near Morden that I promised our agent to write you about. we had two notes against the parties amounting to about \$160. given for a North American binder. The facts of the case are as follows. The Companies agent sold the machine to the parties taking their notes therefor. a couple of days after he returned & took away the machine stating that they did not consider the security good enough. the machine was resold and the new purchaser gave his notes therefor. but the first notes were never delivered up. The agent who conducted the transaction says the facts are as above stated. The man quite naturally does not wish to pay for a machine which he was willing to keep but which was taken from him because they would not trust him. and in fact refuses to pay. I believe he is in a position to be made to pay, and the question is what is best to do with him. Garrett seemed to think under the circumstances



Not we would let him off. of course I said  
 we were innocent holders but would submit  
 the facts for Mr Hobbs and your Consideration  
 If what the farmers tell me is true <sup>about these rapers</sup> this man is  
 much better off than those with home the  
 Company mercifully left the machines and <sup>by</sup> at the  
 same time I don't suppose he would consider this  
 much of a consolation. It is possible he  
 might be willing to make some settlement  
 rather than fight but as I have not seen the  
 man I cannot say. Kindly let me know your  
 views in the matter.

I think you had better send me an authority  
 from the Molesons Bank to take Chat Mages. I  
 do not need a written one in Manitoba but  
 I will in the North West. Calcutt is from the  
 local manager at London. I don't suppose he  
 has any power to make it & yet it might  
 serve the purpose.

Yours Sincerely  
 H W Rowell



Winnipeg Sept 6 1890

Mr Fraser Esq

Barrislet C

Coaldon Ont

Dear Mr Fraser

I found your letter of the 30th  
 awaiting me on my return to Winnipeg  
 last evening. I succeeded in covering the ground  
 I had mapped out for this weeks work a day  
 before I expected and arrived home on the  
 regular last night. I intended making a  
 30 mile drive to day going to Rosser & Stony  
 Mountain but it has been raining almost  
 all day. I tried to get a horse this PM to go out  
 to Rosser 10 miles but the livery man would  
 not give me one on acct on the rain & bad road.  
 we have had rain more or less almost every  
 day for nearly two weeks and the farmers  
 are commencing to feel rather gloomy at  
 the prospect. The grain in different localities has  
 commenced to sprout. In this country no  
 stacking is done until all the grain is cut  
 and speaking generally little or no stacking  
 has been done & the whole crop almost is yet



in shock Some thrashing has been done  
 around Portage & the wheat has started at 80¢  
 per bush for No 1 hard and not frost will  
 be at least 8 to 10¢ lower. I am not prepared  
 to state that my last weeks report as to the extent  
 of the damage is altogether correct. In fact nobody  
 can tell until the threshing is done. And not  
 too great dependence should be placed on the  
 reports sent east either by the grain men who  
 magnify the damage or the government or local  
 newspapers who minimize it. I did a good deal  
 of driving last week and although in the towns  
 I was repeatedly assured that the damage was  
 nothing and that the talk was all nonsense, I  
 came across a number of fields badly frozen  
 and a corresponding number of farmers  
 feeling blue. of course I may have happened  
 to strike a few particularly bad fields, I expect I did,  
 the rest may have been all right. And my report  
 last week may be correct & yet at the same  
 time it may not. Around Neudale 150 miles  
 from Winnipeg on the Manitoba T.M.W. Ry. I was  
 astonished to find that very little cutting has  
 as yet been done. I would say the fully 50 per  
 cent of the crop is green as grass & the chances  
 are it will never ripen. The grain already cut



in this place is largely, grew also somewhere  
 the heads are yellowed by a touch of frost. The  
 crops in themselves are very fine and it seems a  
 great pity to see them cutting this green grain.  
 Perhaps there is not another locality in the  
 Province where the harvest is so backward.  
 I get there is good deal of grain not cut. In  
 contrast with this is Potage plains 20 miles  
 East & West & about 15 miles North & South  
 of Potage. The grain is all cut & has sustained  
 no damage by frost. And as far as the eye  
 can see there is nothing but field after field of  
 wheat in stock or in some few cases in stack.  
 Referring to your letter re visiting parties  
 I think you must have misunderstood or I mis-  
 stated my action in the matter. My statement I  
 think was that it was only where we mutually  
 thought good could be done by reaching the  
 parties that I went to see them, not "only where the  
 agent thought good could be done" as you state  
 in your letter. The difference is this in many  
 cases where the agents say that it is un-  
 necessary to see the parties after talking the  
 matter over with them & stating our position  
 & the necessity of getting the money this fall they  
 then agree that it might be wise to see them



and in all these cases I go. The cases where I do not go are these, where the agents say the men are perfectly good and are sure to pay this fall the amounts they owe are less than \$200. & also where the men are no good have nothing on which they could give security but are trying and will perhaps pay something where this last mentioned class live say 20 miles from town. My reasons for not visiting these parties at present are these. 1<sup>st</sup> If I did so I would see every man good bad and indifferent I could not cover half the ground within the next two months, the time in which if any good is to be done it must be done and there are in every or almost every district of the Country a number of cases which require immediate attention & cases where, by attention hundreds of Dollars can be secured, without attention the chances are cannot be put in shape at all. And I thought it the wisest economy to cover the whole ground as soon as possible put in shape as far as I am able all matters requiring immediate attention even though I should have to spend 10 or 15 in a day visiting some of the Towns. to get more definite information about some few parties.



In other words. I did not think it wise, simply for the sake of getting a report on all parties or rather a more definite report than the local agents can give, and getting security or endeavoring to get security for small claims where the parties are said to be perfectly good for the amount and will pay this fall, to allow to stand unlocated those larger & more important claims where the parties are not perfectly good but by a little judicious pressure while the crop is still in their possession can be induced to put the matters in shape and if we once allow them to get the crop out of their possession we are practically at their mercy for this season at least as very few of them <sup>have</sup> anything or at most very little except crop that is not exempt from seizure in this country. as I think I wrote you before a man maybe well off up here have a homestead and nearly \$3000 personal property and the law can't touch him.

As a matter of fact however especially in the Towns any considerable distance from Winnipeg I have seen most if not all the parties I put matters in such a shape that no further visit on my part will be necessary provided of course the crops turn out as anticipated.



If however after this Explanation you think it best that I should stay in every town until I have seen & obtained a definite report of every man I will certainly do so. As so far I have simply acted according to my best judgment under all the circumstances and Mr Culvert has concurred in all that I have done in respect at least to the plan or method or procedure.

You asked in your letter how the cases I have specially reported on stand in the Report sent down last winter. The \$800 case \$250 was put down as good the balance doubtful & the reason the \$50 was put down as good was they estimated that sum to be the value of the Engine still in the man's possession. The case where I got the \$60. acres of land the whole amount was marked bad. Except \$750. amount of resale of Engine which we get in any case. The case at Portage referred to in my letter of last week \$300 was marked good \$350 doubtful the balance \$800 & \$900 bad.

I settled this claim for \$500.750 pt January & \$750 pt March. Secured by his Brother's endorsement a mortgage on his own & Brother's farm. If the whole amount is paid this fall we to accept \$1400. I think this is secure as the Procter is considered a good man and if the payment of



250 is made on 1<sup>st</sup> Jan. as I am satisfied it  
 will be the balance will be perfectly secure  
 we could not have realized more than half this  
 amount. perhaps not more than 400 or 500 the  
 amount marked good in Calvert's report. had we  
 proceeded against the debtor. and his Brother who  
 is a sharp shrewd fellow thoroughly understood  
 this & coupled with that, the fact that they had  
 been offered a settlement at £1000. which was  
 open to them until 3 mos ago & only fell through  
 because they could not raise the money at the  
 time. It made the case a little difficult to settle  
 at the figure I had made up my mind to get if  
 it could be done; and it was only after driving  
 out twice to see the man and using all the  
 powers of persuasion I possessed and a certain  
 amount of pressure that I at last obtained the  
 settlement as above set forth. In another case  
 this week where the claim was £107. I settled for  
 £75. well secured. This claim was also marked  
 bad in report. I mention these particulars to  
 show that Calvert, even if he were disposed so to do,  
 and I do not think he is, could not say that I had  
 not made a fair settlement. and I might add that  
 whatever Mr Calvert has written you he has  
 repeatedly assured me that the settlements made



be satisfactory, of course I have his general report in all cases and whenever practicable consult him. In many cases however it would cause great delay and perhaps loss to write to Winnipeg before making a settlement. All I can say is, that whether the settlements made are the best that could be made under the circumstances or not. I certainly have tried to do the best I could getting the most favorable terms and at the shortest delay possible.

Mr Calver is out of the City this week and while away, I think he will do the Manitoba and Southwestern for us. west of Morden and that will leave practically nothing but the main line west to Compton and upon that trip I start next week.

Yours sincerely  
N W Rowell

Sept 18th

We had a terrific storm Saturday night almost a tornado wind & rain. Yesterday was clear & cool. Today the same. Everybody is earnestly hoping for the weather to settle.

NWR



Carberry Sept 19, 90

C. J. Muckle Esq.  
Barristère  
Birle

Dear Sir,

Molson Bank's Stewart

Enclosed please find Release in this case signed by Guilmon as requested. Has Stewart paid the taxes yet? If not "give him no ass" until he does. as I wish to get the matter completed as speedily as possible.

Re Wm Doherty

When I was in Birle you told me this man was working on a mill at Oak Lake. I expect to be in Oak Lake in the course of a week or so days and I wish you would send me by return mail this man's note to Oak Lake P.O. and I will see what I can make out of him.

Re Corbett

Will you kindly see this man tell him that unless he gives security we will proceed at once on our registered judgment. Don't take security at too long date. Make as much as possible, if not all, payable this fall and if default is made we will have to sell as these matters must be wound up one way or



Carberry Sept 9 1890

H. E. Turner Esq.  
Montage La Prairie

Dear Sir,

Mr Culmorn our solicitor in  
Winnipeg has written up to the Registrar of Assiniboia  
for an abstract of your & your Bros property and as  
soon as he receives this and the registration of the  
Mog is completed I will write you definitely  
about the notes. In the meantime it might <sup>possibly</sup> ~~possibly~~  
would facilitate matters and save expense if  
your Bro could send his Patent into Mr Calvert  
for inspection

Yours truly.  
N. W. Rowell



the other during the coming winter whatever it  
can by any means be done, Has Jno Sherrill been in  
about his chattel mortgagt or was his crop frozen?  
I think the understanding was that Absalam was  
to turn in his threatening acct to you or you were  
going to get notes from the farmers. please see that.  
The matter is so arranged that we will get our  
money or as much as possible this fall & winter

Yours truly  
N W Rowell



Carberry Sept 11 1890

Thos Corry Esq

Clerk CC Gladstone

Molsons Bank & Vicie

Dear Sir,

Enclosed please find note of Robt Vime for \$90 payable to Jno Elliot & Sons for suit. The plaintiffs will be the Molsons Bank. \$70 was paid on 2nd Jan'y 88 & is endorsed on the note. The balance due on that date was \$31.05 & there will be interest since then to date @ 12% per annum.

Kindly have summons issued and served at once & acknowledge receipt of note to F. J. Calvert Box 41319 Winnipeg

Yours truly  
R. W. Rowell



Carberry, Sept 11 1890

Mr Garrett

My dear man.

Dear Sir,

Re Molsons Bank & Robt Collection  
I wrote Stewart about a week  
or two weeks ago a good stiff letter, has he  
been in to see you yet and put matter in shape.  
You were going to send me some letters in  
German or Minnemonie Language to send to  
Enns & Ungler & some of the rest of these Chops  
about paying off their claims. If you think  
it wise still to do so, you might send them to  
I Calvert & he could sign my name or his own  
whichever you think best and well not be  
back to Minnipeg for a few weeks. Just do  
whatever you think would be best to get the  
money as we don't want to leave a stone  
unturned to make the money this fall if the  
money can be any means be obtained and  
don't put time in any case where the parties  
can possibly pay the money. as I had a letter  
from head quarters at London the other day  
confirming what I told you when I was



down at Morden. That we must wind up these  
notes this fall & winter.

I saw by a report the other day that Cornelius  
Martens had given a mortgage to Wagon Co. I think  
it was for between \$2000 & \$4000 I don't know  
what security they got. but we don't want  
to let these other parties get the start of us.  
I know you will see that everything ~~that~~ is  
done that can be done to further the interests  
of the parties for whom we are acting

Yours truly  
D. W. Rowell.  
Box 1319 Winnipeg.



Carberry Mon. Sept 11, 1890

Dear Sir,

Molsoms Bk & you.

I find after making enquiries that we cannot allow you the two weeks requested in which to consider this matter. Your mistake or misstatements about the Mole on your crop & several other statements you made to me to day which you appear to be mistaken makes further delay on our part impossible and I have placed the matter in Mr. Barrett's hand.

Yours truly  
N W Rawell  
for Molsoms Bank



Brandon Sept 12 1890

J. H. Gilman Esq  
Barrister & C  
Winnipeg

Dear Sir,

McLarnock & McPhail

Mr AM Peterson is at present in Montreal but I had a long talk with his Bro. who is taking charge of the business, about this case.

He informed me that the last proceeding taken was an order obtained by them staying proceedings in the case until we put in security for costs. & this the plaintiffs have not done. Also McPhail's financial position. he owns 1/4 sec worth about 1500 mogs for about 800 or \$1000. A good crop with a 1/20 mogs against it & stock. I don't know the exact amount sued for as Peterson did not have any papers showing amt. but I expect it would be about \$200. There is also the tobacco note the face value of the 3 would likely be about 700. I offered to settle for 200 secured and Peterson said he would advise 1600 on disbursements and a 5 col fee. I think he will



raise on this offer <sup>B</sup>50 but of course I can't  
 say, he might even do better, W C McDonald  
 solicitor says he has always been able  
 to make any claims he has had against  
 McPhail & that he lives on a good quarter  
 section, land that should increase in value.  
 The machinery I guess was perfectly useless.  
 I think I have told you all the facts  
 and would like to know what settlement  
 you would advise, if any, Please write  
 me here if you can view by return mail so  
 that I can endeavor to write another up  
 if possible

I have not yet received your letter about  
 the judgments I asked you about. I would  
 like to look into those in this District before  
 leaving so as to save the time and expense  
 of again visiting here. J C Lewis & F C  
 Thorne are here & Peters and Noble are at  
 Souris where I go Monday. if you could  
 write me to catch tomorrow evening's mail  
 I would get your letter Monday morning  
 also state if you can the property they own  
 as marked on notes. We had quite a snow  
 storm yesterday but today has been clear.  
 Cool

Yours truly  
 W C McDonald



Brandon Sept 12 1890

J. Calvert.

Mummy man

Dear Sir,

In going over notes with McDonald to day I find in my list #10201. Helliwell Nov. 17/76. 100 ct 16. you did not put me this note or is it in McDonald's list and without knowing where to locate him as I could having note I can't get any trace of the man. The same is also true of #1382 Jas Pollock CR \$90.95 Aug 04 #3155 Wm Crighton. McDonald says he wrote you some time ago about this note to the effect that O'Donohue informed him this note should not be collected as he O'Donohue had arranged matter with Crighton. How does this matter stand? Crighton is dead so McDonald says you had better see O'Donohue & write me all particulars, also our position on the note. I Enclose note that you may see it. Is this globe works. Not?

In the same notes you have not given me. #344 J. Wilson \$50.45 Jan 55 #5852 W. S. Robin #170.45 Jan 16 #1116 Jas Couler \$11.35 Apr 16