

with satisfaction on the existence of a storage capacity of 5,000,000 bushels inland west of Port Arthur. Another matter mentioned, as likely to make Winnipeg a mining centre, is the utilizing of the power of St. James' Rapids as the Minneapolis people have utilized those of the St. Anthony Falls. If this were done, said the speaker, "and we had several large mills here, thousands of dollars would be saved to our farmers. . . . for we all know that owing to the condition of this year's wheat a large quantity is off-grade, and is practically slaughtered in the east." Are we to understand, then, that those naughty people in the east do not understand grinding Manitoba wheat, and cannot make the most out of it? How else do they practically slaughter it? Does Mr. Bawlf take them for fools? Surely all the milling ability of the Dominion is not centered in Winnipeg, nor would it *all* centre there even if St. James' Rapids were utilized. On another point the speaker appeared to betray that impatience of the wicked east which the Manitoba resident of five or ten years acquires as he inhales the western air. "Winnipeg should have terminal elevators," he declared, "where the receipts of the country could be collected, cleaned, graded and sold in round lots, having officials who should certify quantity and quality, thus avoiding claims for shortage." This reads like a reflection upon the grain dealers or elevator men down east, who insult Manitoba by claims for shortage. Further, it appears "the grain standards for the year have not proved entirely satisfactory; the quality of our crop could not be made to fit into the statutory conditions required." Strange! this persistent misunderstanding by people east of the lakes of the claims and qualities of Manitoba grain. If Mr. Bawlf could be induced to use the language of an eastern poet to express western grievances, we might imagine him saying:

"Oh purblind race of miserable men."

"Ye dwellers in the played-out East, go to."

We turn with interest to the broader views of the president of the Winnipeg Grain Exchange on other matters. He is convinced, and not without reason, that "closer trade relations with the United States would be productive of most substantial benefits to our people." And although the passage of the McKinley Bill was a blow to hope of such benefits, Mr. Bawlf sees in the November elections proof that the present United States policy will not last. He tells sober truth when he says: "What we want to-day in the Northwest, more than anything else, is more people. How to get them there is the question that is engaging the attention of both local and Dominion governments; the railway people are doing their part as well. But let us make the country a cheap one to live in; let the people sell in the dearest and buy in the cheapest markets." Patriotic and sensible. We wish it were also immediately practicable to do as Mr. Bawlf suggests, i.e. "take down that bar to progress so far as the Northwest is concerned, the customs charge," in which case he predicts that "before the year 1900 we

would number one million souls west of Port Arthur."

At the banquet which followed the annual meeting, Mr. Greenway, the Premier of the province, was among the speakers. Where Mr. Bawlf had declared his firm conviction that "we have 14,000,000 bushels of wheat, 3,000,000 bushels of oats, and 1,000,000 bushels of barley for export," and where Mr. Thompson, the newly chosen president, more prudently spoke of "Canada's surplus of 12 to 14 millions of bushels of wheat, entirely contributed by Manitoba," Mr. Greenway was contented with estimating the export of 10,000,000 or 12,000,000 bushels but as a discreet politician, put the case thus: "There will be \$8,000,000 or \$10,000,000 go into the farmers' pockets this year, and this with a population of 150,000, is not a bad showing." A fact of some moment found place in the Premier's speech, namely: that Manitoba wheat is not properly represented in Mark Lane. Whoever is to blame, the reproach should be removed that in the wheat mart of the world there are no samples of Manitoba hard, the pride of Canada, to be found. Mr. Greenway, while cautioning farmers against putting all their eggs in one basket, urged them to give attention to breeding cattle for trans-Atlantic consumption, in which connection he alluded to the Hudson Bay Railroad, "another outlet—a shorter road to the water's edge," as offering the advantage of only 600 miles rail transportation to tide-water for cattle instead of 1,400 as at present. Mr. Roblin, M.P.P., sensibly advised the farmers to "pay more attention to quality and less to quantity in the future. Had the farmers in 1890, instead of having under cultivation an area of 750,000 acres of wheat, had one-third less, the net revenue in cash to the province would have been as great as it is to-day."

Mr. Ashdown favored the shipping of flour [direct, we presume] to the Old Country, "instead of sending our best grain to the east to be mixed with soft grains there and shipped as 'Manitoba hard.'" Describing his visit to India last year, Mr. G. F. Carruthers said that the Prairie Province has reason to fear Indian rivalry in wheat cultivation only in case of inferior qualities being allowed to creep into Manitoba. While India has cheap labor its wheat is soft. The United States Consul was happy in his address, as usual. Resuming his role of prophet—his first assumption of which, as Mr. Bell, the secretary, reminded him, having been to predict, in 1860, the future importance of Winnipeg—Mr. Taylor asserted his belief that there was a great manufacturing future before Manitoba and the West. The utilization of water-power, he declared, and the navigation of the water systems of Lake Winnipeg, were of incalculable importance.

#### ANSWERS TO ENQUIRERS.

J. D. B. F. Mackenzie, Chatham, N. B.—The book you probably mean is the Joint Stock Companies' Manual, by J. D. Warde, of the Provincial Secretary's Department, Ontario. It was published by Hunter, Rose & Co., now the Rose Publishing Co., Toronto.

#### THE RECENT FIRES IN MONTREAL.

Twenty-five alarms of fire in five days and nights, several of them signalling serious fires, is enough to alarm a community, and this is a part of the January record of the Montreal Fire Department. How many of these alarms—some of them arose from trivial causes, such as a chimney blaze—are properly attributable to incendiaryism, we shall probably not know until the fire commissioners' report is out. But we have made enquiry into the causes of some of these fires. That in the Angus block was purely accidental, we are told; that on Notre Dame street, near Francois Xavier, was imputed to pure carelessness, for, startling as it may seem, the corridors of the building were used as storehouses for barrels of ashes, and hot coals are suspected as a cause of the fire; in the large fire at the East end the cause was spontaneous ignition of oiled rags. In other instances there appear indications of slovenliness and negligence of the commonest precautions against fire.

Pending a report by the proper authorities on the causes of a series of fires so costly to the underwriters as those of January in Montreal have been, we may perhaps profitably consider the conditions in that city. Our insurance readers will not have forgotten a report made last year by the fire commissioners of Montreal, which cited a dozen or more cases of glaring over-insurance. These showed an aggregate insurance of \$30,300 upon property valued at only \$9,100, or something over three dollars and a third of insurance to every dollar of value. This points to a neglect of the moral hazard, and an easy-going disregard of reasonable precaution on the part of insurance agents or inspectors, calculated to lead to disastrous consequences. We were in hopes that the *expose* thus made some eleven months ago would have brought about great improvement, but the improvement is very slight.

It would appear that there is much room in Montreal for a radical change in fire insurance methods. For instance, we are informed that "other insurance permitted without notice until required" is an almost universal thing in that city. We are assured too, on most respectable authority, that carelessness is shown in not requiring proper surveys of premises and property insured. It is further stated that adjustments and settlements are too superficial and easy-going, than which hardly anything can prove a greater temptation to insurers of weak moral fibre. In vain will be the efforts to make a fire brigade effective, in such trying physical conditions as the climate of Quebec and the huddled state of Montreal's business buildings impose, so long as the matters mentioned are allowed to be treated in this loose manner.

Something needs to be said, too, of the custom of accepting risks from insurance brokers. Companies will take a lot of risks from brokers, some of which are known to be undesirable—nay, even highly dangerous, and yet no exception is taken to these excessive hazards, because the attitude of the broker is: "If you don't choose to take