

# THE COMMERCIAL

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

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The Commercial certainly enjoys a very much larger circulation among the business community of the vast region lying between Lake Superior and the Pacific Coast, than any other paper in Canada, daily or weekly. By a thorough system of personal solicitation, carried out annually, this journal has been placed upon the desks of the majority of business men in the district designated above, including Northwest Ontario, the Provinces of Manitoba and British Columbia, and the Territories of Assiniboia, Alberta and Saskatchewan. The Commercial also reaches the leading wholesale, commission, manufacturing and financial houses of Eastern Canada.

WINNIPEG, OCTOBER 11, 1897.

## BUSH AND PRAIRIE FIRES

Saturday, October 2, was a disastrous day in Manitoba. The exceptionally long spell of bright, warm, dry weather, while very favorable for harvesting and threshing, and most enjoyable to the people, had rendered the prairies and wood districts as dry as tinder. It only required the dropping of a match to start a fire. Even the discharge of a gun would sometimes be sufficient to ignite the grass, while sparks from railway and threshing engines are ever present causes of prairie fires in dry autumn seasons. On the Saturday mentioned a terrific gale raged all day and into the night, and the prairie fires which are usually burning about the country in dry weather at this season of the year, were fanned by the fury of the gale into torrents of flame and went sweeping across the country.

But far more dangerous and destructive than the prairie fires were the bush fires, which raged in several districts. Fires had evidently been burning for days in the woods in several districts, and the gale of Saturday caused them to travel with fearful rapidity, resulting in enormous destruction, not only to the forests, but also to the scattered settlers who have located in the wooded, or partially wooded districts. Quite a number of settlers have gone into the wood districts, east of the Red River, between Whitemouth and Winnipeg,

during the past two or three years, and these settlers have suffered very severely. In a number of cases they have lost houses, live-stock and in fact everything they possessed. In one case a family of seven persons were hemmed in and burnt to death. Those who know the dangers of wood fires will wonder that more lives were not lost. The small village of Bagot, in a wooded district west of Portage la Prairie, was also burned by a prairie and bush fire, but no lives were lost in that region. On the open, upland prairie, the actual amount of damage will not be large, and is confined to a few stacks of grain or hay. Several swamp or hay districts, however, suffered very severely, owing to the large quantity of hay consumed. In the swamp or hay districts, prairie fires are always more destructive, owing to the rank growth of grass in such sections. The quantity of hay burned will be sufficient to materially reduce the supply and thereby enhance the value. In the wood districts large quantities of cordwood, cut last winter for fuel, were also destroyed, and the prospect is that there will be a scarcity of dry wood fuel before another supply can be prepared and cured. The greatest pecuniary loss of all is the destruction of a large area of timber, though that will not be felt so keenly and directly as the individual losses of buildings and effects.

People who are not acquainted with a prairie country, would probably conclude from the newspaper reports of the fires, that the prairie is an exceedingly dangerous place of residence. This would result from a failure to distinguish clearly between prairie and bush fires. A prairie fire under ordinary circumstances, is not a difficult thing to cope with. This is due to such an extent that in Manitoba very little attention is paid to prairie fires. They are often carelessly allowed to burn along for days, without any attempt being made to extinguish them. At this season of the year there are always fires burning about the country, though there is a law (not very strictly observed) against starting fires. There is also supposed to be a law providing for the extinguishing of prairie fires, but it is not generally enforced. In fact the general feeling is one of carelessness regarding prairie fires, and likewise the damage done by these fires is usually the result of carelessness, directly or indirectly. But while very little attention is paid to prairie fires under ordinary circumstances, a fire under conditions like that which prevailed on Saturday, is a source of great danger to property and even to life. In exceptional cases, though it is rarely indeed that means of escape from a prairie fire cannot be effected. Where personal injuries have been sustained, it is usually through fight-

ing the fire, and not in endeavoring to escape therefrom.

A prairie fire in its most dangerous form, however, is not to be compared with a bush fire, such as have had to be contended with in all new timber countries. In the case of a bad prairie fire, it is a matter of endeavoring to save property within possible reach of the flames. In a bush fire, it is a matter of saving life and letting the property go.

## ASSESSMENT LIFE INSURANCE

The assessment life insurance societies have been having rather hard times of late. While the society is young and its membership is growing steadily, it is possible to meet obligations at a very low rate of assessment. But the societies cannot always remain young and progressive in the matter of membership. A time will come when the membership will be stationary or fall off. Then comes the hard pull for the society. With a very limited if indeed any reserve at all, the society has nothing to fall back upon in case of heavy losses. It is an easy matter to start out and secure membership at a very low rate of assessment, but to increase the assessments when necessity demands, as sooner or later it will, is another matter. This is just the position a number of the assessment societies now find themselves in. They recognize that they have about come to the end of their rope on their present low scale of assessments, but any attempt to raise the rates is met by a storm of disapproval from the membership of the order. An advance in the rates cannot be made without driving large numbers of members out of the order and checking the growth of the society. This in turn would necessitate a further advance in the rates, with the prospect of completely wrecking the society. To go ahead on the present basis for any length of time is impossible, and to raise the rates is to court destruction, so that between the two difficulties there is much cause for alarm with several of the societies. Appeals to the loyalty and the reason of the members are useless. The members will not be reasonable. If they were reasonable, they would not have expected permanent insurance at half cost. The following paragraph from one of the assessment society journals will further elucidate the situation. The journal says:

"We have heard many comrades in the past talk about 'Our beloved order,' time and again, but when the beloved order had a deluge of deaths and the widows of a number of deceased comrades stood waiting for the prompt payment of their claims, some of these false brethren 'got from under,' as they said, and