

mained, however, a difficulty even after the discoveries had been made. The great coal beds were all away west, and the transportation by rail of the coal from the west to the eastern portions of the prairie country, would increase the cost of the commodity considerably. While the coal could be handled and transported more cheaply than wood, the long railway haul would make the cost a considerable item.

The construction of a railway to the Souris coal region, opened the most convenient source of supply for the eastern part of the country. These mines are not sufficiently developed yet to allow of a confident expression as to their value. The location of this coal territory, however, is exceedingly favorable, and if the supply comes up to expectations, the south eastern portion of the prairie region will be assured cheap fuel. The west is already abundantly supplied with coal of excellent qualities, and unlimited quantities. If the recent discoveries in the Prince Albert district prove extensive, the result will be the opening of coal mines in the north central region. In that region there is abundance of wood fuel convenient for all likely requirements for many years to come. There are vast forests to the north of the Saskatchewan, so that it will not be necessary to depend upon the newly discovered coal. The coal, however, is favorably located for shipment to a large section of country which is most remote from the previously discovered coal beds. This will include the northern portion of Manitoba and a considerable part of northern Assiniboia. Another great feature about this latest find is the fact that it is convenient to navigable water. It is on the banks of the great North Saskatchewan river, which is navigable for 1,000 miles, and is tributary to Lake Winnipeg and the Red river. With a slight expenditure in improving navigation coal could be laid down at Winnipeg, by water from Prince Albert, at a low cost. An abundant supply of good coal at any convenient point tributary to the Lake Winnipeg system of navigation, would be a great thing for Winnipeg, as well as for other parts of the country. We shall hope that these northern (Prince Albert), and southern (Souris) coal deposits will prove as valuable as the well known western coal regions already developed, and then with coal to the north of us, coal to the south of us, and coal to the west of us, and we may add coal to the east of us, we will be able to worry through the coldest winters with comparative comfort.

MUNICIPAL TAXATION.

Winnipeg's civic rulers are still pondering the question of municipal taxation, and they do not seem to make much headway. This is not to be wondered at. There is no more difficult problem to solve than that of taxation. Economists differ widely in their views upon this question. It is an easy matter to pick flaws in existing systems, but to present a practical plan for a perfectly fair and equitable system is about as difficult a thing as one could tackle. But while it may be almost an impossible task to frame a perfect system of taxation, much less a system which would be acceptable to all, it would not be a difficult matter to greatly improve upon the present system. The most glaring

feature of our present mode of taxation, is its inequality. The present plan is to tax only what is visible, thus laying the burden upon the plant of the manufacturer and the stock of the merchant. If plant and stock (that is capital) is to be taxed, why not tax all capital? It is said that there is about \$25,000,000 of untaxed capital in Winnipeg. This much should be plain, that if the personality tax is to be continued in any form, it should be extended to all capital, whether represented by stocks of merchandise, manufacturing plant, mortgages, bonds, cash, etc. The statement is sometimes made, that if loan companies and banks are taxed, interest rates would be advanced, or the companies would be forced to withdraw. But the same rule will apply to merchandise, and it would be just as sensible to say that if a tax were placed upon stocks, the grocer would be compelled to advance his prices, or close his store.

The question of continuing the personality tax at all is one which is worthy of consideration. In Ontario the legislature passed a law some time ago giving municipalities the option of abolishing the taxation of personality, so far as stocks and manufacturing plant are concerned. In place of the personality tax, a business tax was provided for, not to exceed ten per cent. upon the rental of the premises occupied. Taxation on a basis of rental value is the prevailing system in Great Britain, and has some good feature, as compared with that of taxing stocks and plant. In Quebec, the municipalities, under a provincial act, collect a business tax, in the form of a license fee, instead of taxing merchandise, etc., which license is regulated to some extent by the amount of business done.

Nothing can be more unfair than the system followed in Winnipeg. Each one should contribute to the municipal fund as nearly as possible in proportion to the revenue which he derives from any pursuit, while enjoying common citizenship. If the stock of the merchant (his capital) is to be taxed, then to be equitable, all capital should be taxed. There is the alternative of abolishing the tax upon plant and stocks, and establishing a direct business tax, either in the form of a license, or based upon rental value, or the substitution of an income tax, under which all business men and others should be made to contribute.

ASSESSMENT INSURANCE.

Another assessment life insurance order—the Vesta—with headquarters at Philadelphia, has assigned. The large number of these orders which have gone under of late, should show conclusively the unsafety of trusting entirely in "society" insurance. Some of these orders are no doubt founded upon sound principles, and for a time may be conducted on a sound financial basis, but some time or other, sooner or later, looseness is very liable to creep into the management of these concerns. While we would not say that all social insurance orders should be completely avoided, we would positively advise that complete dependence should not be placed in them. They should as a rule only be regarded as "temporary insurance," and when viewed in this way may be all right, when made use of to a limited extent, and with great caution in selecting the "order."

Those who wish to provide for permanent life insurance, should lose no time in selecting a reliable company. When the full amount of permanent insurance desired has been secured, then this may be supplemented by "order" insurance. A man's life may be a good risk to day, but tomorrow a week, or a month hence, he might find it impossible to secure a policy in a reliable company. Life is full of vicissitudes. The man who trusts solely to the assessment orders may at any moment find himself completely shut out from the possibility of obtaining safe insurance in any of the reliable corporations. In the meantime the order or orders in which he has placed his trust, may drop out of existence, and he is left entirely without provision for the future.

FIRES AT THRESHINGS.

The large number of fires at threshings all over the country, again calls attention to this question. Every paper one picks up nowadays, is sure to contain accounts of the destruction of grain stacks, and frequently also of the burning of buildings, by sparks from threshing engines. It is the same story every fall, but this fall seems to be more prolific of disasters of this nature than usual. Many farmers have lost the results of the year's labor, in a few minutes, and when buildings go up in smoke along with the crops, the blow is a most severe one. There surely must be something defective about the machinery, when this is the case. With all the inventive genius engaged in the manufacture of machinery, some one should be able to invent a plan whereby this risk would be greatly reduced. The losses every season from fires at threshings, demand attention, with a view to providing more effectually against them in the future. The use of electricity is being steadily extended. Why not apply electricity to the threshing mill? Could not the electric power be generated at a safe distance, and be transmitted by a wire to a motor attached to the machine, thus avoiding the necessity of having a steam plant, with the dangerous fire and flying sparks in close proximity to the grain stacks? The writer has not much of a mechanical head, and knows scarcely anything about the practical use of steam, much less of electricity, but it would seem that some one should prove equal to the occasion, and adopt a plan whereby the danger of fires at threshings would be obviated. As it stands now, every farmer who employs a steam threshing outfit, runs a serious risk of being burned out.

EXPORTING GRAIN.

Those familiar with the grain trade of Manitoba, will remember well the difficulties surrounding the export of last crop. For a long time Manitoba was practically shut out from the seaboard. The railways had more business than they could handle last winter, and even had there been no other difficulties in the way there would have been delays on account of the congested nature of traffic. A good deal of the trouble arose, however, regarding certain features in connection with the export of Canadian grain via United States ports. Manitoba grain

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