

INSURANCE RATES IN WINNIPEG.

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as class D., which is a very low rating. Some persons who have given considerable attention to the question of fire insurance, claim that Winnipeg should be rated in class B., which would give us much lower rates than have been charged here in the past. Be that as it may, the fact that the city has been rated so low in the past, would indicate that the insurance people have expected disastrous fires here and rated the city accordingly. Instead of that, the city has been singularly exempt from fires; but the first severe fire that has occurred in years, up to the rate, notwithstanding the low rating we have had in the past, in anticipation it would seem of heavy losses here. It is stated that one of the managers of a leading Eastern company, who visited Winnipeg a short time ago, admitted that this place was their best paying city in the country. Surely in view of all the money the companies have made here in the past, and in view of the high rates already charged, they could have afforded to have said nothing about the little losses they have recently met with, instead of increasing the rates on an already unjustly burdened community.

Various proposals have been made to relieve the city of the burden of high insurance rates. There has been some talk of a municipal system of insurance. While such a system would have paid the city well up to the present time, it is doubtful if it would be wisdom to advocate such a system. In a business like fire insurance, a municipal system has the effect of condensing the risks, while safety demands that the risks should be scattered. A provincial government system of insurance has also been brought up, which would enable the spreading of risks all over the province, instead of confining them to the city, and to this extent would be preferable to a municipal system. If the companies cannot be prevailed upon to give the city fair treatment in this matter, an effort to secure some other means of protection may be found necessary. It is to be hoped, however, that the companies will at once announce a substantial reduction in the rates, and thus stop the agitation for relief from some other quarter.

MUNICIPAL REFORM.

An agitation for municipal reform has been going on in the United States for some time, and it seems to have taken a deep hold upon the people, especially the more respectable element in the population of the country. The movement has found force in the holding of conventions in the interest of better civic government. The second annual meeting of the National Municipal League, an organization formed in the interest of municipal reform, will be held in Minneapolis, opening on December 8. Associated with the National League are a number of branch or state organizations, all working with the same object in view. There is certainly much need for such a movement in the United States. National politics has been the stumbling-block in the way of good municipal govern-

ment in the republic. The elective system of the country, which has associated national and municipal elections together, has made national politics the predominating influence in municipal elections, with results quite as unsatisfactory as might be expected from such a wretched system. The people are now opening their eyes to the absurdity of the situation. Very wisely, it has been decided that national politics must be divorced from municipal affairs before effective work can be accomplished in the direction of municipal reform. A constitutional movement is now in order, separating municipal from national elections. The movement has advanced so rapidly and taken such practical shape, that good results are sure to be accomplished. In the republic of recent years there has apparently been a great loosening of party lines, which augurs well for better national and state government, as well as municipal reform. When the people can step out of the party tracks and vote intelligently upon public questions, free from party bias, the way will be clear for better government all along the line from municipal up to national affairs.

EDITORIAL NOTES.

A. G. THOMPSON, a grain dealer of Montreal, writes a letter to the Winnipeg Free Press in answer to an item which appeared in The Commercial recently, in which his name was mentioned, in connection with the discussion regarding the mixing of Manitoba wheat. The Free Press rather amusingly gives this letter the heading "An Unsolicited Corroboration," though we fail to see in it anything very convincing in confirmation of the stand taken by the Free Press in the matter of mixing and grading Manitoba wheat. Mr. Thompson gives New York prices to show that Duluth wheat is quoted higher in that market than Manitoba No. 1 hard. No one ever disputed that this was not the case. On the contrary The Commercial has shown clearly in recent articles why this is the case. We have also given reliable quotations showing the relative value of Manitoba and Duluth wheats in British markets. As the agitation regarding the grading and mixing of Manitoba wheat has practically flattened out, no good can be accomplished in again discussing the matter at length.

News comes from two or three Manitoba points of movements being on foot to establish butter or cheese factories in the spring. It is not too soon to be moving in matters of this kind. During the winter the advisability of establishing dairying industries can be talked up at leisure, and where it is decided to establish factories, the plant can be secured and everything got ready to start in the spring. The manufacture of butter and cheese can be carried on to advantage on the co-operative principle among the farmers. It usually takes considerable time to work up preliminaries in starting factories, and after it is fully decided to go ahead there is sure to be considerable delay in

procuring plant, engaging a practical man to take charge, etc. The winter season is the best time to complete all arrangements for starting new factories. If left until late in the winter, the busy spring season will be on before arrangements are in shape, with the result that the matter will probably be dropped until another year. In districts where the establishment of a factory is contemplated, it will therefore be advisable to begin almost at once to get matters in shape for starting in the spring.

THE freight rates commission met in Winnipeg on Monday. An adjournment was asked for two weeks to give the Winnipeg board of trade an opportunity to prepare a comprehensive statement, covering the entire country. As no previous notice was given when the commission would meet, it was of course necessary to allow an adjournment, as a complete statement could not be presented off hand. While the Winnipeg board is at work preparing its case, the commission will meet at a number of country points to take evidence. The following points have so far been decided upon: Morris, Nov. 28; Morden, Nov. 29; Pilot Mound, Nov. 30; Boissevain probably December 3, and then Melita, Glenboro, Brandon, Carberry and Portage la Prairie in succession. Other points will be named later. The commissioners also propose holding sessions at the following points to afford all parties desirous of submitting evidence an opportunity of so doing: Birtle, Calgary, Edmonton, Grenfell, Hamiota, Indian Head, Lethbridge, Macleod, Melita, Moosomin, Moose Jaw, Neepawa, Prince Albert, Red Deer, Regina, Virden, Wetaskiwin, etc. The work of presenting evidence to the commission will devolve upon the business men, and they should be prepared with facts to place before the commission. This opportunity of submitting any evidence in the knowledge of business men throughout the country, should not be allowed to pass unheeded.

THE Winnipeg Free Press seems bound to misrepresent whenever it undertakes to say anything about the Manitoba grain trade. Now that the agitation regarding the grading and mixing of wheat has flattened out, the Free Press has made a new discovery. The other day it came out with a ridiculous yarn to the effect that the Manitoba dealers had decided to boycott the grain dealers of Eastern Canada. The story was too ridiculous to cause more than passing amusement, but it was nevertheless promptly telegraphed to Montreal and Toronto, where it was no doubt received as a joke by the grain trade of those cities. In fact it appears that the Free Press article really did originate from a remark made in a jocular way, by a Winnipeg shipper. What truth could be placed in a report that the grocers of Winnipeg had decided to boycott the employes of the Free Press? Yet such a statement would be just about as truthful as the story about the grain trade boycott. Business is not a matter of sentiment. Grain men are very much like other businessmen, and Manitoba shippers will continue