

NEED LARGER CIVIC SPIRIT.

Passing Handicaps in Life of the Western Capital.

(From Our Own Correspondent.)

Winnipeg, July 31, 1906.

The hurricane of the Industrial Fair has swept by and Winnipeg has settled back on an even keel awaiting her annual wheat cargo. There have been occasional side winds bringing accounts of hail or other damage, but not sufficient to affect what is believed will be the most prosperous harvest season in Western Canada. Everybody from the great railways to the smallest retailer is proceeding on the belief that we are to have a great harvest.

Agriculturally and commercially Western Canada has found itself. Socially it is yet in a chrysalis state. Municipally, at least, in the details of civic government, Winnipeg displayed many of the idiosyncrasies of an Ontario county town.

A circus came to Winnipeg the other day and in defiance of a civic ordinance making the license fee very large the aldermen signed a round robin, practically a direction to the civic officials, to reduce the fee about 75 per cent. The rumors of passes to aldermen and families were disagreeable enough, but when one of the signers repudiated his signature, there was an unseemly tempest in the municipal tea-pot.

It is said that the existing form of municipal government is on trial in the English-speaking world. It is to be hoped that Winnipeg will institute a form of municipal government that will at least excite the co-operation and respect of the better class of citizens.

More so than in any other city in Canada is the oft-given excuse made in Winnipeg by leading and representative citizens for their neglect of civic affairs and for their refusal to become members of the Council, that they haven't time. It is peculiarly necessary at the present stage of the city's progress that the service of her best should be given in the face of the municipal power schemes and the privileges asked by railway and manufacturing enterprises.

On account of the youth and heterogeneity of Winnipeg, there is no distinctively wide-spread civic spirit. The remedy will come in time with the inherent genius of the dominant race. While the necessity is very evident for the earnest efforts on behalf of civic government by her best and most representative citizens.

Old Days of the Hudson's Bay.

Socially Winnipeg has not yet found itself. The dollar is particularly mighty and many of the people are comparatively strangers. More than that, many of the people who have been successful in real estate speculation or in commerce and are prominent in affairs are from the smaller towns of the East and only dimly realize in their materialistic ambition, and restricted experience the opportunities and necessity of a social life bigger than a summer cottage on a lake, a second-rate theatre and an afternoon tea.

Winnipeg was not always thus. A quarter of a century ago the social dominance of the Hudson Bay Company's officialdom, with its quaint, old world mannerisms and courtesy had not passed. A quarter of a century ago Great Britain did not send her sons in ship-load after ship-load; but a considerable number of the state-rooms of the Atlantic liners were occupied by men of family and breeding en route to Winnipeg, the Eldorado of the West. Eastern Canada sent also many of her sons of whom it could not be said that their knowledge of the social side of life was limited. It affected the whole social atmosphere. Winnipeg in the early eighties was probably better mannered and the social side of life gay and pleasanter than in the materialistic present.

It will come in time when the real estate ceases to jump and the city is old enough to realize that there is much more than dollars in life. In the meantime the suburban houses and summer cottages and theatres are going up and in a short time we shall know how to enjoy ourselves in them, and the sole subject of conversation after dinner and between acts will not be the real estate market and the wheat crop.

Elm Park, a popular Winnipeg resort, on the Red River, noted specially for its splendid trees, at the end of a suburban street car line, and controlled by the Street Railway Company is announced to have been sold for \$125,000 for the purpose of being converted into building lots. Elm Park is three or four miles from the centre of Winnipeg and on the opposite side of the river. The purchase illustrates the movement in the real estate market.

Mr. W. G. Miller, secretary of the Canadian Casualty and Boiler Insurance Co., Toronto, has been some time in Winnipeg in connection with the company's extensions in Western Canada.

FIRE INSURANCE.

The council of Kamloops, British Columbia, charged each fire insurance company \$25 for the privilege of doing business there. Accordingly, the insurance companies did away with the 5 per cent. rebate on premium allowed to all who were insured. This did not suit the townspeople, and so the merchants asked for a repeal of the \$25 tax by-law. The council declined, and postponed consideration of the subject.

One of the most disastrous fires in Bombay during recent years took place at Colaba on 2nd June, 1906, resulting in a loss of over thirteen lakhs of rupees (a lakh of rupees is equal to \$50,000). Only a week before another cotton conflagration did damage to the amount of Rs. 6 lakhs, and the destruction of the Soonderdass mills following closely upon its heels, inflicted a further loss of Rs. 5 lakhs. The bulk of these losses are covered by insurance. It is estimated that the total loss during the first half of 1906 runs into 30 lakhs of rupees. Bombay, reputed to be the second city in the British Empire with its population of 1,200,000, possesses only nine fire engines. San Francisco, with a population of 500,000, had forty fire engines.

An excellent illustration of the principle that employees should be instructed what to do in case of fire was given by Mr. F. R. Sheppard at a convention of bakers in Cincinnati. Said Mr. Sheppard: All preventives of fire depending on workmen for their success will be of no use if the hands do not know where they are or how to use them. I was in a factory equipped with water pails and extinguishers. A small fire started. The foreman, discovering it, called one of his men, and they went across the shop, each picking up a pail, running twenty feet and up a dozen stairs to a sink. They filled the pails from the faucet, rushed down and threw the water at the fire, damaging some clothes hanging on the floor below, and then rushed back for more water. Two fire pails filled with water were within six feet of the blaze for use, and an extinguisher was on the same floor, which could have been operated without using water. I asked the foreman why he did not use the extinguisher or the fire pail. He said he did not think of it."

Diminish Risks of Fire.

"Dirty back-yards, is the reason for the increase in fire insurance rates." This was the way Mr. John Wilson put it to the council of New Liskeard last week, after the underwriters had raised the rates of insurance in that town. He explained further, that "as a matter of fact the condition of the back-yards makes the place to insurance companies extra hazardous. The increase in the premiums which we are paying would more than clean the town letting the rates return to their old standard and we would be safer besides."

It is just as necessary for a town or village to clean house outside as for any resident of that town or village to clean house inside once or twice a year. Indeed it is more necessary, because the greater includes the less; and if one of the thousand ought to be clean the thousand collectively are bound to obey the laws of health and safety.

The hottest days are coming—the time when the sun dries up everything combustible and sucks up moisture from swales and ditches and water-courses, leaving them to reek with poisonous mud or scum. Now is the time to clean out back-yards, to rake together chips, shavings, paper, straw, rags, excelsior, from any corners of premises where they have accumulated and are a handy place for a thrown-away match to light.

This is a good time of year, too, to remind municipalities to look after the condition of fire appliances, to mend hose and couplings, to see that water tanks are filled, that fire engines are in proper shape. A missing bolt or nut in the fire engine cost a Western town a \$10,000 town hall a few years ago; and we know of a factory that burned down almost alongside the town fire tanks, which were allowed to become nearly empty. Vigilance is the price of safety from fire.

The Canadian National Exhibition, Toronto, boasts \$150,000 worth of new buildings this year, the principal of which is a fine new process building, in which a score of industries will be seen at work. The Exhibition buildings are valued at between \$1,200,000 and \$1,500,000. No other annual exhibition in America possesses equal accommodation.

Mr. Hubert Groves has been appointed the general agent of "The Monetary Times" for Quebec and the Maritime Provinces. His office is 24, Fraser Building, St. Sacrament Street, Montreal, where he will be glad to receive news items, advertisements, and intimations of coming financial events.—Mr. Groves is acting in a similar capacity for "The Canadian Engineer."