

The Commercial

WINNIPEG, JULY 21, 1890.

FIRE PROTECTION.

The question of fire insurance is one of general interest to business men, and anything new in this direction is always worthy of attention. Fire insurance in the West has long been a burning question. Insurance rates have and are still very high here. While there has been a good deal of grumbling against the insurance companies on the one hand, the latter claim that rates are as low as they can be made considering the risks which must be taken, and the general lack of appliances in many country towns for coping with fires.

It is not at present the intention to discuss rates. The matter of providing fire protection is of as great, if not of greater, importance than that of insurance rates. In conjunction with the discussion of rates, this journal has always urged the necessity of providing every possible protection against fire. Business men as well as insurance companies are interested in preventing the destruction of property from fire. A new plan of fire protection, proposed by a Winnipeg insurance man, will therefore be of interest to merchants throughout the country.

Mr. A. Holloway, of this city, has recently published a circular giving particulars of a plan of fire protection which he proposes for small towns, where other modes of protection cannot be conveniently applied. His plan is to have fire walls erected at stated distances, to serve as a break in the long rows of wooden buildings. Our smaller prairie towns are made up almost entirely of wooden buildings, and as a rule these buildings are strung along in a row, close together. A good fire wall erected here and there, would no doubt serve as an excellent break, and would save a great deal of property from destruction. Once a fire gets fairly started in one of these wooden towns, it means the destruction of all the property within its reach. This has been the experience of many western towns in the past. The cost of procuring efficient fire protective appliances is considerable, while in some instances the cost of providing a supply of water would be so great as to be beyond the means of the smaller towns. Another important matter is keeping fire protective appliances in repair, and it is often the experience that when they are needed they are not ready for use. The fire-wall would have this advantage, that it would not get out of order, and would be always on guard, and "ready for business."

Mr. Holloway claims for his system that the fire-walls can be erected "at infinitely less cost than the purchase of fire appliances." This we are not able to dispute, as we have not the necessary knowledge of building to prepare an estimate of the cost of the walls. The cost, however, would vary in different towns, according to the supply of material at hand, &c. The proposal is to have walls erected of a thickness of nine inches for two story buildings, thirteen inches thick at the base and nine inches thick on the upper story for two story buildings,

and eighteen inches thick for the two first and nine inches thick for the third story of three story buildings. The walls would extend some distance above the roof and sufficiently in the rear to protect adjoining buildings. The walls could be used by parties building on either side, thus decreasing the cost of such buildings. This is the plan proposed, and we give it for the consideration of those interested.

A plan of the town of Oak Lake, Manitoba, has been prepared by Mr. Holloway, showing insurance rates with and without the fire-walls. The rate of \$7.20 on the hotel he proposes to make \$4.50 with the fire walls. The rate of \$6.45 on the business places of the town he would reduce to \$3.15 to \$3.50. A proportionate reduction would also be made on the contents of buildings.

REFUSING BUTTER.

A little feeling has been raised between the merchants and farmers of the Morden district because the dealers of that place have decided to discontinue the custom of taking butter in trade. That the business men of Morden should come to this decision, is not at all to be wondered at. It is a well-known fact that handling butter has been the cause of a great deal of loss to merchants of late years. In fact it has been a most unprofitable business all through, and the outlook for the future is not any better. Butter values are low in all markets, and a good deal of the stuff which country merchants are obliged to take is practically unsaleable except for grease. With abundance of butter and low prices, consumers will take nothing but the choicest article, and the balance is a drug everywhere.

But aside from this aspect of the case altogether, why should merchants take butter in trade or on account any more than they should take any other article which the farmer wishes to dispose of? The farmer who wished to fill the merchant's cellar up with turnips in exchange for goods, would have as good reason to grumble at a refusal to do business on these lines, as would the farmer who was refused goods in exchange for butter. Wheat is an article of far more staple value than butter, and why should not this be taken in exchange as a matter of course?

The sooner this truck-and-trade business is done away with the better it will be for all concerned. The merchant pays legal tender for his goods, and he should dispose of them as nearly as possible in the same way. If he takes all sorts of truck in trade he is certain to lose occasionally, as he cannot be expected to know the value of produce thoroughly and attend to his other business at the same time. The best way to handle butter would be for farmers to dispose of it for cash to parties who would make a business of buying it in that way, the same as grain, cattle, meats, &c., are now bought and sold. The farmer could then take his cash to the merchant and buy goods and he would probably do better than under the exchange system.

So far as butter is concerned the truck-and-trade system has worked a great injury. It has been found practically impossible for dealers to discriminate as to quality when taking butter in trade. For fear of offending custo-

mers they have been obliged to take all qualities of butter at about the same price, and this meant that they had either to pay too much for poor butter or two little for choice. On an average the price generally paid has been in excess of real value, as many merchants have found out to their sorrow. By the refusal of merchants to take butter in exchange for their goods, the trade would be thrown into the hands of produce dealers who would buy it according to quality for what it was worth, and the result would be to place the butter trade of the country on a better footing than it ever can attain under the present system. By paying cash for butter according to quality the production of choice butter would be encouraged, and the country would be the gainer thereby. THE COMMERCIAL has more than once stated ere this that the best way to solve the butter question would be for merchants to give up taking the article in trade, and allow produce dealers to purchase it for cash for what it was worth.

[NOTE.—The article above was written on the strength of an item which appeared in the Morden Monitor. We learn from a Morden merchant that the report in the Monitor is misleading. What the Morden merchants have refused to do is to accept butter in payment of book accounts. They still take butter in trade at its cash market value when packed in new tubs, and they have also refused to supply customers with tubs free, as has been the custom in some parts of Manitoba heretofore. The Morden merchants in making this move are simply carrying out the resolution unanimously adopted at the merchants' convention held in Winnipeg last winter. The Morden merchant referred to above, says there is no bad feeling between the farmers and merchants upon the butter question.]

THE BEHRING SEA TROUBLE.

That there has been something of a back-down on the part of the United States Government from the absurd position taken on the Behring Sea difficulty, seems to be generally understood. Though there is a good deal of official secrecy as to the actual state of affairs, enough has leaked out one way and another to convince the public that such is the case. It is stated on apparently good authority, that the British Government determined that further seizures of British vessels in Behring Sea would not be tolerated, and notified the Washington authorities to this end. This report coming from London is apparently borne out by certain naval movements, such as the strengthening of the British fleet in the North Pacific and other American waters. At the same time reports come from Washington that the authorities there have flunked on the Behring Sea question. The Detroit Free Press, for instance, sarcastically remarks that Sir Julian Pauncefote, British Minister at Washington, is not now negotiating with Mr. Blaine upon this question, because "he doesn't have to," intimating thereby that the Government had backed down from its pretensions as to jurisdiction in Behring Sea. It seems to be generally conceded that Canadian sealers will not be molested this season. This would go to show that if the British Government had used a little firmness on the start and undertaken to protect British ships in pursuing a lawful avocation in Behring Sea, the question would have been satisfactorily settled long ago.