

## DEEPENING THE CANALS

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not likely take a hand in the work without such concessions as would practically amount to ownership of the canals, and Canada could not permit of any foreign control of her public works. The improbability of an international arrangement for the enlargement of the St. Lawrence canals may be surmised from the present situation at Sault Ste Marie. The United States owns a fine canal at that point, and the requirements of commerce do not call for another canal, but nevertheless Canada is investing millions in a parallel canal at the Sault, so as to be independent of her neighbor, something which past experience has taught us is quite a necessity. If the two countries cannot get along without parallel canals at the Sault, there is little prospect of an international agreement to cover the entire St. Lawrence system. However, it will do no harm to discuss the matter, in an international convention, as proposed by the Toronto people.

## INVESTIGATING FIRES

The Commercial has more than once pointed out the need of machinery for the speedy and thorough investigation into the cause of fires. The commission appointed to investigate into the recent fire in the premises of the Bishop Furniture company, Winnipeg, reported to the fire committee of the city council on Tuesday last. The report opened as follows:—

"The law is too imperfect to admit of a searching investigation. No provision is made for summoning witnesses, or compelling answers. The act does not provide necessary machinery for systematic prosecution, nor does it indicate what action shall be taken by the fire, water and light committee on receipt of report of fire commission. We would therefore recommend that the committee on legislation of the city council apply to the legislature for such additions to the law as will cover objections herein named."

It does really seem strange that such a situation should exist as is described by the commission in the paragraph above. It only serves to show the great laxity in the matter of investigating fires, and just so long as this apathy continues, mysterious fires will be of frequent occurrence. In many cases there is no other way of disposing of a stock of goods more profitably than to "sell out" to the insurance companies. The temptation to rascality of this nature is really very great. Besides, insurance companies are beginning to be looked upon by people of elastic consciences, much the same as scheming politicians regard the government. It is all right, many people seem to think, to make money illegitimately out of the government—that is, defraud the nation. So also the trader of dishonest tendency thinks in regard to the insurance companies.

Most business men know what a "pic-nic," to use a slang phrase, it is to have a fire sale on hand. People can hardly be kept away by force from crowding to a fire sale. We have an instance of this in Winnipeg at present. The rush at a fire sale now going on in the city is so great that at times eager purchasers have been unable to get into the building. Not only the store itself, but

the street in the vicinity, was blocked with parties eager to buy the damaged goods. People will crowd to a fire sale and pay almost full value for damaged goods. In fact it has been shown that people will buy readily and pay more for goods supposed to have been damaged by fire, than they would pay for the same article before the supposed damage occurred.

There is a great opportunity for fraud in obtaining excessive amounts from the insurance companies, in case of damage to stocks by fire, especially in view of the laxity of many insurance men in taking risks. But even when only a fair amount is received from the insurance upon a damaged stock, a big profit can be made in selling off the damaged goods. When times are hard, trade slow and cash scarce, there is nothing like a fire sale to rake in the shekels.

This shows the great temptation to break the monotony of dull times in the way indicated, and there are men in business quite dishonest enough to take this plan of improving their circumstances, especially when the fear of detection is so slight, as the rule has been to pass over such occurrences without any investigation whatever. The Commercial has frequently urged that every fire should be rigidly investigated and a verdict given as to the cause, or probable cause. If this were done, there would be many fewer fires. It is therefore to be hoped that the machinery asked for, in the report of the Bishop fire commission, will be supplied as early as possible.

In the case of the Bishop fire referred to above, the commission state that there is no evidence to show that the fire was caused by spontaneous combustion. The theory that it was caused by the electric wires is also not considered probable from the evidence. The insurance was \$8,000, while the appraised value of the stock before the fire was only \$6,213. Another circumstance which is regarded as peculiar by the commission is the statement that the basement door was found open by the firemen on their arrival at the burning building. The commission wound up their report as follows:—

"We are not able from the evidence to inform your committee of the cause of this fire, but the facts brought out in the evidence respecting the basement door, excessive insurance, and other circumstances connected with the business of the company, are worthy of more searching investigation than we are able, under the statute governing us, to give."

## EDITORIAL NOTES.

THE range of wheat at Chicago during May was 16 cents per bushel lower than during any recent year. The range in May this year was from 52½ to 60½ per bushel. Last year it was from 68½ to 76½; in May, 1892, it was from 80 to 85½ per bushel; in May, 1891, the range was from 93½ to \$1.08; in May, 1890, from 89½ to \$1.00, and in May, 1889 from 77½ to 95½ cents per bushel. These prices are for cash No. 2 spring, in each year.

It is gratifying to note that the Canadian banks have had a prosperous year. The Bank of Montreal, the great financial institution of the continent, at the recent annual meeting

showed earnings for the year ended April 30 of \$1,313,289. This is sufficient to pay 10 per cent. in dividends and add a sum to rest account. Considering the depression in other countries, the showing is a remarkable one, and will increase the confidence in our financial institutions.

THE federal government of this country will be amply justified in granting substantial aid to the people of British Columbia, who have suffered such a tremendous calamity in the inundation of the Fraser river valley. Never before has Canada suffered so severely from the elements. The extent of the calamity is perfectly appalling. It is beyond conception. It is a national calamity, and the nation must come to the rescue. The people of the whole dominion will uphold the government in coming quickly and liberally to the rescue. The government is called paternal, and this should not be a sinecure. Let the people of the east show the people of the far west that we are a united people, ready to defend and sustain each other in time of danger or calamity by rendering succor to those in distress. Here is an opportunity to show patriotism and love of country, quite as great as could be shown by taking up arms in defence of our homes. What is to be done should be done quickly.

## City Ownership of Gas, Water-Works, Etc.

At the present time, when the subject of improved water-works is agitating the people of Winnipeg, it may be interesting to know how they do things in the other cities. Kuhlow's journal, of Berlin, furnishes the testimony that "of the 44 largest towns in Germany 29 own their own gas works. The largest of these, measured by the amount of gas produced, are the three for the city of Berlin. In Leipsic the gas works return an annual sum of over 1,000,000 marks (\$250,000), while in Breslau the net profit is 416,385 marks (\$100,000). Berlin is especially remarkable for the extent of its municipal industries and the financial result it achieves. As early as 1847 the city began to establish its own gas works, and for a time used all the surplus proceeds for their extension. In 1868, when the municipal funds showed a deficit of about 3,000,000 marks, the surplus income of the gas works was paid into the treasury. The practice has since been continued, and the sum thus paid over rose from 863,235 marks in 1868 to 2,392,694 in 1874 and 5,320,540 in 1891-92. In 1873 the municipality took the water works formerly belonging to an English company. Since that time it has greatly improved the supply, and has introduced greater economy by the system of payment, according to the amount used, rather than in proportion to the rental of the property. In 1891-92 the water works showed a surplus of 1,895,056 marks available for general municipal purposes. A like advantageous result of municipal management appears in the financial returns of the various markets. On the other hand, the drainage works required a subsidy from the municipal revenue of 2,712,969 marks. Berlin has also established a public disinfectant house and public baths, but has refused to establish shelters for travelers or a municipal labor registry on the ground that this would be to trench on the ground already occupied by private associations. Tramways and electric lighting are carried on by private companies under a concession from the municipality, but this concession lapses at the end of a given period, and the city reserves to itself the right of assuming control whenever it shall see fit to do so."