

THE COMMERCIAL

The recognized authority on all matters pertaining to trade and progress in West-Canada, including the part of the province west of Lake Superior, the Province of British Columbia and the Territories.

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The Commercial certainly enjoys a very much larger circulation among the business community of the vast region lying between Lake Superior and the Pacific coast than any other paper in Canada, and especially in the West. The Commercial also reaches the leading wholesale, commission, manufacturing and financial houses of Eastern Canada.

WINNIPEG, DECEMBER 7, 1901.

MAKE INSURANCE PAY.

The late advance in fire insurance rates has drawn considerable attention from business men to the question of fire insurance. The Commercial is naturally in strong sympathy with any movement looking to a reduction in the cost of fire insurance. In many cases present rates are so high that insurance becomes a severe tax upon the merchant. Under these circumstances there is sometimes a disposition to cut down the insurance carried to the smallest possible amount, thereby exposing the merchant to great risk.

Probably some business men who object to the insurance rates as being too high have not yet drawn much attention to the question of fire insurance in a general sense, as they might have done. It would appear to The Commercial that the best way to secure a reduction of insurance rates would be to make the business more profitable to the insurance companies. It is a well known fact that fire insurance has not been a profitable business of recent years. Business men must have insurance. The companies taking the risks will not carry on business long at a loss. There are two propositions which have to be faced. The question therefore should be: How can the business be made more profitable to the companies, so that insurance rates can be reduced.

We believe business men could give more attention to the matter from this point of view, to their own advantage. There are several ways in which business men could assist in rendering the fire insurance business more profitable. First, there is the question of guarding against fires. In many of the country towns menaces to the safety of property are allowed to exist. Business men could see that everything about their premises is made as safe as possible. While desiring this individually, they could collectively take action to remove dangerous features from the streets and yards of their town. They could also take an interest in the matter of securing fire apparatus. Many of the town possess little or nothing in the line of fire apparatus, and property is completely at the mercy of fire. Much could be done in this way toward reducing the number of fires and limiting the loss when fire does occur. Then we have the very important question of incendiary fires. This is really one of the great problems which should receive the careful attention of

business men. Business men are menaced on every hand by the danger of incendiary fires. In addition to the direct menace from incendiary fires, the cost of insurance is greatly increased by the losses from fires of this class. Undoubtedly many more fires are the work of the incendiary than are publicly known to be such.

One cause for the occurrence of incendiary fires is over-insurance. Acting on this theory, scientific methods should be done to prevent the placing of excessive insurance on property, thereby menacing other property in the vicinity. Insurance agents who knowingly or through carelessness take excessive risks on any property, should be subject to penalty. In many cases it is a very difficult matter for the insurance company to discover what would be a reasonable amount of insurance to accept on a property. In case of stocks of goods, where there is a continual change in value, the agent may frequently be deceived. In such cases, however, have come to light where over-insurance has been accepted knowingly or through carelessness. Such cases should not go un-punished.

A strict investigation into the cause of every fire would be another means of reducing the number of incendiary fires. This is a matter which business men should insist upon. By taking a general interest in the question of insurance, among these lines, business men might proceed in materially increasing profits of the fire insurance business, thereby securing insurance at a reduced cost.

COST OF LIVING.

The last issue of the Dominion Labor Gazette contains a table showing the cost of staple commodities (retail prices) at principal industrial centres throughout Canada. The staple commodities show a wide range in prices, at different points. For instance, the staff of life ranges in price all the way from 2-13 to 10c per bushel at principal industrial centres. The price of wheat at Winnipeg is 2 1/2c, though at only two points 3 cents is given. Only at one point in the Eastern provinces is the price quoted above 3 cents. This is 3-13c at Halifax. Coming to Manitoba, the home of wheat and flour, we find a price per pound quoted for bread at Winnipeg, which is higher than any point east of the lakes. Brandon, however, reverts the situation somewhat, the price there being given at the Ontario standard of 2 1/2c or 3-13 cents per unit. The price of wheat in British Columbia prices are naturally somewhat higher. The prices are: Vancouver, 3-13c; Victoria, 4c; Westminster, 5c; Nanaimo, 10c. If the average price of 2 1/2c in Ontario is a fair one, bakers at some points must have a big margin, even after allowing for the difference in cost of materials and wages.

The usual price for milk in Ontario and Quebec is given at 5c per quart. Maritime provinces, 6c. British Columbia, 10c, except 8c at Westminster. Winnipeg is 1c above the eastern standard, at 6c, but Brandon again comes in at the Ontario price. Winnipeg prices for potatoes are about on a par with the eastern average, but British Columbia points are about 25 per cent above the average in other provinces.

Beef varies widely in price, but this may be due to variation in cuts. The article does not say what cut or what kind of beef is meant in giving the prices.

Stove coal (presumably Pennsylvania) is quoted at \$6 to \$7 per ton

in the eastern provinces. Most points quote \$6.25 to \$6.50, compared with \$10.50 at Winnipeg. British Columbia coal prices range from \$4.75 at Nanaimo to \$6.50 at Victoria, but these prices are for soft coal, mined here in the province. Cordwood averages higher in the eastern provinces than in Manitoba, the average price being between \$5 and \$6 per cord for hardwood, sawmill say \$5 for hard-wood. The quality of the eastern hardwood, however, will more than make up the difference in price. In British Columbia fir cordwood is quoted at \$7.50 per cord.

PRESIDENT'S MESSAGE.

President Roosevelt opened the fifty-seventh congress of the United States on Tuesday. The president spoke strongly against Anarchists, and urged that the strongest measures should be adopted to keep the foreign article out of the country, and suppress the home commodity.

His remarks regarding trusts were of a conservative nature. He expressed the opinion, however, that the government should have the right to inspect and examine the working of the great social reciprocity.

The tariff and reciprocity were discussed at length. He spoke of the tariff policy as a fixed principle, and depreciated a general tariff revision at this time. "Protection, wherever it is needed," he said, "must be maintained." Where the tariff was no longer needed, it might be utilized "as giving us something to offer in exchange for what we ask." This last sentence referred to reciprocity arrangements with other countries. The idea conveyed is, that the tariff might be reduced on certain commodities on a basis of a reciprocity arrangement with other countries, but tariff reductions must not be made to the injury of any home industry.

The Isthmian canal was referred to as a work of great national importance and the announcement is made that a treaty has been arranged with Great Britain which, when it is ratified, will give recognition every right that it has ever asked.

The Monroe doctrine is re-affirmed and a plea is made for a strong navy as a guarantee of the upholding of the doctrine.

THE LIQUOR ACT.

The full text of the judgment of the Privy Council in the matter of the Liquor Act of the Manitoba legislature, has been received. It leaves little to be added to what has already been said on the question. The judgment is clear and concise. It simply declares that the Manitoba legislature has power to pass the Act. There are no points left undecided or further questions to be considered. The Act is sustained as a whole and there is apparently nothing left to quibble over in this matter. The Liquor Act is now the law of Manitoba. It can only be altered, amended or repealed by act of the legislature. The Act may be brought into force at any time by proclamation of the Lieutenant-Governor-in-Council, but it is not at all likely that anything will be done until the legislature meets and considers the matter.

It is reported that Sir Christopher Furness, the great British shipbuilder, who visited Canada recently, will establish an immense shipbuilding plant at Sault Ste. Marie, Ont. This report should receive confirmation before being accepted. It is known that Sir Christopher held conferences with Mr. Cleghorn, who is at the head of the great industrial works at the Sault.

The Grain Movement.

For the first three months of the present crop year (September, October and November) a total of 22,132 cars of wheat, shipped through the hands of the grain inspection department. This is equal to about 1,500,000 bushels, or about 15 per cent of the total of Winnipeg and east thereof. This shows a very heavy movement of the new crop as of last November.

Of oats about 575,000 bushels have been inspected. Of barley 100,000 bushels, and of flax about 87,000 bushels, of the new crop, to the end of November.

The following table shows the number of carlots of grain inspected for the first three months of the present crop year (September, October and November), with the grading of the same, compared with the like period of the two previous years.

WHEAT.	1901.	1900.	1899.
One hard	5,217	652	12,007
One northern	1,163	757	23,450
Two northern	7,697	1,023	385
Three northern	474	86	127
Feed	—	—	16
Rejected "one"	1,353	613	373
Rejected "two"	17	17	17
No grade	1,529	2,419	142
Not inspected	—	—	8
Rejected	—	4	10
Totals	22,132	5,980	15,708

OATS.	1901.	1900.	1899.
One white	—	7	58
Two white	—	—	38
Two mixed	102	3	46
Three mixed	379	4	10
No grade	15	30	17
Rejected	22	1	—
Totals	732	95	227

BARLEY.	1901.	1900.	1899.
Three extra	—	—	—
No. Three	15	—	18
Feed	—	—	6
Rejected	11	6	5
No grade	4	—	1
Rejected	—	—	—
Totals	41	6	24

FLAX SEED.	1900.	1899.
No. one	5	1
No. two	1	37
Rejected	30	19
No grade	1	2
Totals	41	64

Grand Totals—23,078 6,115 16,983

A Handsome Publication.

A handsome book, descriptive of the great hardware establishment of the Marshall-Wells Hardware Co. of Duluth, has been received by The Commercial. This is a very fine publication, all beautifully executed, showing different departments and features in connection with this business. The main building has a frontage of 290 feet, a depth of 220 feet, seven stories and basement, giving a floor area of nine acres. Two lines of railway track run through the building, and there is also direct steamboat connection with the warehouse from the slip in the rear, where there is a depth of 18 feet of water. Besides the main building there are several separate buildings, such as the oil house, iron and pipe warehouse, and a building over the bank will convey some idea of the business of the Marshall-Wells Hardware Co. In the general offices, for instance, over 100 employees are busy, while 60 travelling salesmen represent the house on the road.

A map of the book is a map showing the territory covered by the company. This takes in all the vast region from a deep-water port, northward and westward and southwestward to the Pacific ocean, including a territory embracing the entire Northwest Territories, and British Columbia. This area is included, Manitoba, Northwestern Ontario, the Canadian Territories, and British Columbia. Trade in this area is supplied mainly direct from the branch house established in Winnipeg two or three years ago, which is conducted under the management of W. G. McFarlane.

A Polyglot Advertisement.

The advertisement of Thos. Cleghorn, appearing in this issue of The Commercial, is made up of copies of advertisements for the same business in various city papers. Besides the papers printed in English, there are copies in French, German, Italian, Swedish, German and French, all published in Winnipeg. This makes what is probably the first polyglot advertisement, appearing as it does in The Commercial in five languages.