

THE COMMERCIAL

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D. W. BUCHANAN,
Publisher.

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, daily or weekly. The Commercial also reaches the leading wholesale, commission, manufacturing and financial houses of Eastern Canada.

WINNIPEG, JULY 15, 1899.

HAIL INSURANCE.

Another hail insurance measure, somewhat similar to the bill discussed at the last session of the legislature, has been before the provincial house. The bill provides that the government should undertake to establish a system of hail insurance, by levying a tax upon all assessable lands, said tax to be collected by the municipalities and forwarded to the municipal commissioner. The rate mentioned is one cent per acre, but if this amount is found insufficient, the levy may be increased to three cents per acre.

Little objection could be taken to a government system of hail insurance, provided it were carried out on an equitable basis, governed by sound business principle. It requires very little thought, however, to discern the objectionable features of the bill now before the Manitoba legislature. The principle involved in this bill is vicious and wicked in the extreme, and it is indeed surprising that so many members should rise to support such a crude and radically wrong measure. The bill does not go on the principle that those who receive the benefit should pay the tax. It is simply proposed to tax all land for the benefit of those who grow grain. How wrong this is can be shown in many ways. The owner of a poor farm, only a limited portion of which is valuable for cultivation, must pay the same tax as the owner of a farm every acre of which is first-class land. Again, the farmer who devotes his land mainly to stock raising or dairying would be taxed to protect the big

wheat farmers. One would think that such a measure as this, so utterly unreasonable in its provisions, would hardly receive consideration from an intelligent body of men, much less be so freely endorsed as this bill was by many members of the Manitoba legislature. Some members, however, even went beyond the provisions of the bill, and advised that the tax be made general on all property, urban as well as rural.

This bill, which represents the embodiment of vicious class legislation, will not be passed this year. On the request of the leader of the house, coupled with the promise that the government will try to devise some plan of hail insurance, the measure is to be allowed to stand over until another session.

In the debate one member characterized the bill as a mutual system of insurance. Of course it is nothing of the kind, the principle being quite different to that of mutual insurance, wherein all interested receive protection on an equitable basis, by consent of the assured.

It is difficult to understand this hobby in Manitoba for a compulsory system of hail insurance. The point to be remembered is, that hail insurance is not different in principle from any other kind of insurance. Farmers suffer loss from fire, as well as from hail. The annual loss from prairie fires alone is quite a serious matter, yet we have never heard of any proposal to levy a general tax for fire insurance purposes. If the principle of levying a tax be right, why not increase the tax and make it cover loss from fire, or frost damage for that matter? It would be quite within a legitimate sphere of action for the government to establish a system of hail insurance, or for that matter fire or life insurance. Life insurance, indeed, could be handled by the government to the great advantage of the community. The only thing is, to do the business on a business basis, so that those who wish to avail themselves of the protection afforded, should pay for it, in proportion to the amount of their risk. If the vicious principle embodied in this hail insurance bill were recognized and carried into effect, it might be applied in other ways also, and there would be no knowing where the matter would end.

WEEDS.

The weed inspector does not appear to be very much in evidence these days, in the Winnipeg district at least. A drive of a few miles along any highway leading out of the city will bring to view some excellent crops of weeds rapidly approaching maturity. Along the Portage road large fields of mustard in full bloom may be seen in

every direction, and no attempt apparently is being made to destroy this weed. The French or stink weed has already about matured its first crop. On one farm a man was observed plowing under a heavy crop of French weed, which would store the soil with sufficient seed of this abominable weed to produce heavy crops for years. In another case a field of this bad weed was being mowed, which will be all right if the crop is well raked up and burned. This however, is hardly likely to be done, as it seems to be customary to cut the weeds and leave them lying on the ground to shed their seeds. At least this is the plan which the writer has frequently observed followed in past years. So far as the Winnipeg district is concerned, at least, the regulations regarding the destruction of noxious weeds are simply a farce. Not a shadow of effort is made to enforce the law and any cutting of weeds that is done, is usually performed after the seeds are about matured or so nearly so that they will mature after cutting, thus making the attempts at their destruction simply a waste of labor.

Improvements in Crop Growing.

Before the select standing committee on agriculture and colonization of the Dominion house Prof. James W. Robertson, commissioner of agriculture and dairying, gave evidence recently which is of great interest to the farming community of Canada and which would specially repay careful perusal by those engaged in farming on the western prairies as the conditions governing successful agriculture here are not yet fully understood. In the course of his remarks Prof. Robertson drew attention to the importance of the agricultural industry in Canada and the large proportion of the population of the Dominion which is dependent upon it for a living. In this connection he said: "A very large proportion of our people depend for their living and for their success in life on agriculture. In the widest sense, national prosperity depends primarily on the production of wealth out of our natural resources. The great fisheries of this country yield annually \$23,000,000; the mines and mining, including coal, \$37,000,000; the forestry and lumber interests, including firewood, as near as they can be estimated, \$80,000,000; the farm crops not less than \$280,000,000 and all farm products, including crops, not less than \$600,000,000. Good times follow the fortunes of the farmers."

Prof. Robertson divides the difficulties which confront the farmers of Canada into five sorts, as follows:

1. Those that arise out of the growing of crops. (These are becoming greater every year from the partial exhaustion of the soil, from the increasing prevalence of weeds, and from the more vicious and general attacks of insect and fungus pests.)
2. Those that come from the necessity of meeting the demands of markets for better qualities in every-thing.
3. Those which grow out of the changed conditions of life, and which require the farmers to carry on more varied, mixed or diversified classes of