

# The Commercial

WINNIPEG, SEPTEMBER 16, 1895.

## THE MENACE OF FIRE INSURANCE.

Most startling announcements have come from Montreal recently as to the wholesale arrests of business men for burning their promises to secure the insurance. The first report said that eight business men had been arrested on the charge of arson. A later report states that fifteen more arrests had been made in Montreal and vicinity, on the same charge. It is further asserted that the insurance companies have a very strong case against the accused men.

This bears out the remarks made by The Commercial on several occasions during the last few years, to the effect that the cause of a great many fires is the desire to secure the insurance upon the stock or promises. We have long been convinced that the number of fires which have been caused by a desire to "sell out" to the insurance companies, is vastly greater than any one can possibly surmise. In fact it has come to this pass, that fire insurance has got to be a great menace to business men. The very existence of the system of fire insurance as a protection against loss from fire, is one of the greatest causes of fires, and therefore the system is to this extent a menace to the possessors of property perishable from fire, in towns and cities.

This is a sad reflection upon the morality of the day. But what are we going to do about it, is the question. If fire insurance did not exist, there would be much less loss from fires for two reasons. Besides the willful destruction of property to secure the insurance, which would be stopped, there would be a general disposition to guard more against fires. At the same time no sane person would declare in favor of the abolition of the entire system of fire insurance. Greater restrictions, however, might be placed upon the companies, to prevent them from taking excessive risks. It should be made a grave offense for a company to commit an act of over-insurance. Undoubtedly a great deal of carelessness is shown by the companies in taking risks. The valuation of property as represented by the parties seeking insurance, is too freely accepted by the companies in many cases. In the case of stocks of goods, where the value of the stock fluctuates greatly, it is of course a comparatively easy matter for a merchant to secure in many cases an amount of insurance in excess of the low-water value of his stock. Then comes the temptation, not infrequently acted upon, to realize from the insurance companies upon the stock.

The Commercial has several times advocated that a systematic and thorough official investigation should be made into the case of every fire. While such an investigation would not perhaps be the means of eliciting much information in regard to most fires, it would

deter many nervous ones from attempting to sell out to the companies. The very knowledge that an official investigation would be made, would undoubtedly have some influence in this direction.

It is to be hoped the companies at Montreal will be enabled to secure conviction in every instance, provided of course that the men are guilty, as the effect of the convictions would have a salutary influence in the immediate future upon any persons who may have contemplated committing similar crimes.

## VALUE OF PRAIRIE HAY

Eastern people who are used to feeding timothy or clover hay entirely, do not at first think much of our western prairie hay. We frequently hear adverse opinions expressed by new comers, as to the quality of our prairie hay. There was some talk at one time this year of shipping Manitoba prairie hay to Ontario, on account of the drouth in the early part of the season in that province. Prices, however, did not advance sufficiently in the east to make it possible to ship Manitoba hay to Ontario points. If any of our hay had been shipped east, however, as The Commercial pointed out at the time, shippers would have to count on its selling at \$1 to \$2 per ton under even the second grade of timothy hay, on account of the supposed superior quality of the cultivated variety.

In view of this prejudice against prairie hay, if prejudice it be, it is pleasing to read something in favor of the natural product of the boundless prairies. A recent issue of the Haymaker, a journal published at Kansas City, contains an article which sets forth the virtues of prairie hay, as compared with timothy. The writer declares that prairie hay is a specific for heaves in horses. He says that the freedom from heaves so conspicuous among western horses, is due to the prairie hay. The article refers to a person who moved from the eastern states a number of years ago and located in Wisconsin. He brought an outfit of horses with him, with which he started a livery stable in Wisconsin. At that time cultivated grasses were practically unknown in Wisconsin. The result was that the horses were soon cured of any tendency to heaves, owing to the change in the hay. Since then things have changed in Wisconsin. The prairie hay has disappeared from use and the prairies have been plowed and seeded to timothy, with the result that the horses there are now as badly affected with heaves as they are in the east. In the southwestern states where prairie hay is still the staple commodity, heaves, it is claimed, are unknown among the horses. In Kansas, it is claimed that the prairie hay is not being supplanted by the cultivated article, and the Haymaker is authority for the statement that there are 4,857,720 acres of prairie under fence for hay.

It is refreshing to The Commercial to observe this defence of our native prairie hay. There seems to be reason for the claim that the prairie article is beneficial to horses

affected with heaves. Its freedom from the dust which is so bad in timothy hay should certainly be beneficial for heavy horses. At the same time we think it is desirable that Manitoba farmers should devote more or less attention to the cultivation of hay crops, if for no other object than the great assistance of grass crops in keeping down weeds.

## IMPORTS OF AGRICULTURAL IMPLEMENTS.

The Winnipeg Tribune has been looking into the question of the sale of imported agricultural implements in Manitoba. It finds that goods of this class to the value of \$279,938 have been imported at Winnipeg alone for the first eight months of the present year, upon which about \$50,000 duty has been collected. The list includes binder twine. The most important item is binders, which amount in value to \$103,143, in all 979 binders having been brought in up to the end of August this year, and this practically ends the season's trade, the duty on the same amounting to over \$20,000. Of binder twine the returns show that 2,109,590 pounds were imported at Winnipeg, of a value of \$105,487, the duty amounting to about \$12,200. Of mowers, 744 were brought in, valued at \$25,619, and the duty collected was \$4,122. Seed drills and plows also show up to quite an amount, imports of drills amounting in value to over \$10,000, and plows to about \$19,000. Not many threshers were brought in, but the season had only started for this class of machines at the time the report was closed. The figures are certainly very much larger than we had supposed them to be, especially when we consider that they do not include all the imported implements brought into Manitoba, as they only cover goods entered at Winnipeg, though the great bulk of such imports are no doubt entered here. It is therefore evident that the farmers of Manitoba are annually paying out a large sum in duty upon implements brought from the United States. That they (the farmers) pay the duty is quite evident to anyone who will take the trouble to look into the matter of prices, for they will soon learn that the amount of the duty, or at least a large portion of it is added to the selling price of the goods here. The imports of binders and mowers is certainly larger than we had expected, though it has been reported from time to time that the sale of these imported machines was quite large this year. These machines cost considerably higher than the home-made machines, the imported binders costing as much as \$18 or \$20 more than the Canadian machines, on account of the duty, though we have known of instances where standard binders have sold at only about \$10 over similar home machines. Still the farmers, for some reason or other, appear in many cases to be willing to pay this increased cost to get a machine made in the United States. Why is this the case is an interesting question? The home manu-