faces against this business. They, of all others, are interested in putting down unsound practices; and they have it in their power to do it by ruling out paper based on these advances.

We have another suggestion to make in view of the revision of our Insolvent Law. What harm would be done were an insolvent's wife prohibited from making a claim under his estate? We put the question in this shape for the consideration of our friends. We know well that such a clause, had it been in operation for some time back, would have *prevented* a good deal of harm. Rarely is there a case of insolvency without some claim of this kind being put forward. These claims in some rare cases may have a just foundation, but experience has shown that suspicion attaches to them as a rule. Such claims have often been the means of defrauding creditors, and offer the readiest means of doing so. Even where a wife has had the command of money, and has lent it in a *bona fide* manner to her husband, we doubt much whether she ought to stand in the way of ordinary creditors getting paid. When a man owes his wife he practically owes himself. And what is a dividend to his wife but a dividend retained for his own benefit? If the dividend be large it may save him the necessity of labor for a considerable time. It may, in fact, put him in a better position than many of his creditors enjoy, whom he has failed to pay their just due. A dividend of this kind is very much like a forced contribution from the insolvent's creditors to enable him either to live in idleness or to start with new capital at their expense.

If it be urged that injustice would be done in some cases by the operation of such a clause, we must reply that under such a clause a wife would not lend her own money to her husband. But such *bona fide* cases are very rare. For one such there are twenty of an opposite description. And in any case it is very questionable whether it is desirable for a wife to be her husband's creditor, for her money, if she has command of it, has almost invariably been bequeathed to her for the benefit of children, and ought to be invested.

PORT OF MONTREAL—COMPLAINTS OF SHIP-MASTERS.

It appears by a number of extracts before us from letters written by shipowners and masters to the Port-warden of Montreal that much dissatisfaction exists among these classes with the regulations of that port respecting sea-going vessels. This is unfortunate. Anything which tends to embarrass the commerce carried on with this our first commercial city is a matter of not merely local concern. Montreal is a competitor for the immense trade of the Western United States, both inwards and outwards, with New York and Boston; to secure a still larger share of this trade is of the first importance to Montreal and to the shipping interests of the whole Dominion. It is easy to see that any needless restrictions upon the management of vessels and their cargoes would tend directly to make captains and owners prefer the American cities named, other things being equal.

It is chiefly with reference to the regulations as to the loading of vessels that complaints are made. These regulations were made much more stringent by Act of the last Parliament, the immediate occasion for the passage of which was the occurrence of several serious accidents to Montreal laden vessels from over-loading or from improper stowage. To prevent these accidents it is endeavored, 1st, to limit the quantity of cargo taken on; and 2nd, to define the manner of stowage on board. On the first point the difference between a cargo of wheat taken from Montreal and one from a Mediterranean port is stated by some vessel-owners at 1500 quarters; that is, a vessel which is accustomed to carry 7500 quarters from a Black Sea port would not be allowed to take on board more than 6000 quarters at Montreal. This is regarded as a very serious matter by owners and masters, and is generally protested against. One firm writes: "This difference is very "serious, and must tell heavily against "your port. We will send nothing else "there this year, and are not singular, we "assure you, in this decision." This is a fair sample of a good many letters. The reason assigned for the restriction requiring this difference in cargo is that steam vessels after taking on their load at Montreal coal at Pictou or Sydney for the Atlantic voyage, requiring an additional weight of 250 to 270 tons, while from a Black Sea port 50 to 70 tons of coal will suffice for the run to Constantinople. In this way a difference of 200 tons is accounted for, and the further fact is cited in justification of the Montreal regulations that a vessel trading with the Mediteranean is always within easy reach of some port, either as a harbor of refuge, or as a coaling station. On the second point, viz., the manner of stowage, it is provided by Lloyd's rules, to which the Port-warden of Montreal has to look for guidance in all matters not otherwise expressly provided for, that "no vessel over 400 tons register can be loaded entirely with grain in bulk, and all vessels over that tonnage may take two-thirds in bulk and one-third in bags." But loading in bags is expensive and tedious; so much so that until the passage of the late Act captains sometimes paid the fine of $110 for disregarding the Port-warden's instruction as to loading, and took on their cargo in bulk and in whatever quantity they pleased. In addition to the requirement as to bags it is the rule that "all loose or "bulk grain must be taken in bins pre-"pared for that purpose, to be lined with "thoroughly seasoned boards and grain-"tight." This is a good deal complained of, on the ground of cost. It appears that last season the cost of bags and labor in bagging and the lining on 38 steamers' cargoes leaving Montreal was about six pence sterling per quarter.

It is clearly a defect in the law that there is no such officer as a port-warden at the coaling ports of Sydney and Pictou. No matter what restrictions may be imposed at Montreal for the purpose of preventing loss of life and property by shipwreck from overloading, they may be nullified by taking on a quantity of coal which has practically no limit except the will of the master. With the present high price of coal in Great Britain there is a great temptation to incur the danger arising from this source.

The whole question is one requiring careful consideration. There is great danger that too restrictive regulations will, on the one hand, inflict needless injury upon our rapidly growing commerce by driving it to competing ports. Judging by the numerous complaints it would not be unreasonable to draw the inference either that the law is too stringent or that it is enforced with too much rigor or too little judgment. Even though abuses exist which it is desirable to check, the practice of other ports must have much to do with the adoption or rejection of measures for remedying those abuses. In other words, what it might be desirable to do at Montreal from precautionary motives in order to give greater assurance of safety to ocean-going vessels, it might not be altogether expedient to do if it did not happen to be also done at New York and Boston. On the other hand, the necessity of placing the questions to which we have referred under legal restrictions in order to save shipmasters and sailors from the danger consequent upon their own folly or the greed of the shipowner, is no longer a debateable proposition. We should prefer to see the law err on the side of laxity rather than stringency, leaving commerce as far as possible untrammelled, and trusting in a great measure to the experience and judgment of the masters and owners.