

section should pay the premiums, and the premiums should be in proportion to the amount of insurance in each individual case. This should be the fundamental basis of any hail insurance law. It would simply be outrageous to provide for a general tax on the basis proposed in the bills introduced in the legislature. Under these proposed acts, the farmers who had the smallest amount of property to protect, and who were the least able to pay, would be taxed out of all proportion, to protect their well-to-do neighbors who were cultivating large areas of land.

If a compulsory system of hail insurance is considered necessary, the tax should be made only on the area actually cultivated, and not upon the entire land area. This would be as near to a fair distribution of the tax as could be arrived at, in proportion to the amount of property each individual would have at risk. This would avoid the charge of sectionalism, which on the other hand could be made, to the effect that the farmers of the live stock and dairy districts of the north were taxed to provide hail insurance for the large grain farmers of the south-west. It would also give room to avoid the charge of discrimination against the small farmers and in favor of those who cropped large areas.

### CORN AND WHEAT FLOUR.

The Minneapolis Northwestern Miller has started a crusade against the growing custom of mixing corn flour with wheat flour. The higher range of wheat prices this year, and the low price of corn, has been a great temptation to millers in the United States to mix corn in with their wheat. A great deal of mixing of this nature is said to have been done lately, and large quantities of corn have found their way to market as wheat flour. The Miller explains that it is not the mixing of corn flour with wheat flour that is objectionable. What the Miller is after is the custom of marketing such mixtures as all wheat flour. In this connection our Minneapolis contemporary says:

"It is hardly necessary for the Northwestern Miller to state that it is not fighting against corn flour in itself, nor does it find fault with the practice of mixing corn flour with wheat flour. So far as we know, there is nothing deleterious in the blended product. It is not poisonous; it may be even nutritious, and an improvement over plain wheat flour. Many people may prefer it, and many mills, by force of circumstances, find the mixing desirable, if not absolutely necessary. This is all right, and perfectly legitimate."

Evidently it will require legislation to stop the custom of selling such mixtures as wheat flour, as it has become far more widespread than many people imagine. The mixing cannot of course be prevented by law, but the law can provide that mixed corn and wheat flours should be sold only for what they really are.

It may be news to some in Manitoba that corn has been used largely of late for mixing with wheat flour, though The Commercial has mentioned the fact once or twice of late. This is another argument against the continuance of high prices for wheat. If wheat were to advance to say about \$1 per bushel

at Chicago, with corn at present low value, it is probable that the consumption of corn for mixing would be so great as to materially reduce the consumption of wheat. It is said that where corn flour has been used as an admixture with wheat flour, it is preferred by many people to the pure article.

### SAVING UP MONEY.

If the savings of the people may be taken as indicating the condition of the country, last year cannot be considered as a very bad one in Canada. We have heard a good deal about hard times during the past year, but notwithstanding this, the Canadian people managed to increase their cash surplus on hand by about \$10,000,000. This certainly does not look like a very bad year.

The total deposits, including those in savings and loan companies, at the end of last year were \$288,000,000, this being an increase of about \$10,000,000, as stated.

This vast sum represents the surplus cash savings of our people, and it is certainly a very respectable sum, in proportion to population, for the people of this country.

### DEPARTMENTAL STORES.

In some of the states of the republic, various measures have been proposed for the curtailment of the operations of departmental stores. One plan proposed is to establish a system of progressive taxation, providing for a tax upon each separate branch of trade, gradually increasing the tax in proportion to the number of departments carried. In New York state a bill has been introduced making it unlawful for any person to advertise for sale, or to sell any article at less than its cost price, or at a price so low as to injure the business of another merchant.

While departmental stores may not be considered the best thing for a community, they cannot be checked by any legislation which would not be extremely arbitrary and unreasonable.

### MANITOBA FISH EXPORTS.

Last summer about 2,000,000 pounds of Lake Winnipeg fresh fish were shipped east and south. In former years all the fish were frozen and held for winter shipment, but two years ago the experiment of summer fishing was tried and it assumed considerable proportions last summer. It is very satisfactory that these shipments were made last summer, as the winter market has been the most unfavorable one in the history of the trade. Owing to the mild weather East, fishing has been going on in the lakes there most of the winter, consequently the eastern markets were kept supplied with their own fresh caught fish, and the demand was proportionately reduced for Manitoba frozen fish. A good many pounds of Manitoba fish were consequently sold at a loss.

On account of the shipments last summer, the quantity held in the Manitoba freezers for winter shipment was not so large as usual, stocks at Selkirk having been about 660,000 pounds less last fall than the previous year.

The Commercial recently copied a letter from an eastern paper, in which a complaint

was made of the government restriction of the fishing industry in the Manitoba lakes. At present, however, it would appear that as many fish are caught as can be profitably marketed, and it would not be an advantage to extend the trade in excess of the quantity which can be profitably sold.

### PREFERENTIAL CLAIMS.

A bill has been introduced in the Manitoba legislature, which proposes to give farm servants a lien upon the grain produced on a farm, said lien to continue in force until the grain is marketed. The two most important clauses of the bill read as follows:

2. Every farm servant shall have a lien upon the grain harvested on the farm where his labor is performed, for his wages, for a period not exceeding three months.

3. The said lien shall have priority over an execution or other process, rent, liens, charges, encumbrances, conveyances and claims whatsoever except the holder's liens and chattel mortgage securing the payment of seed grain.

It will soon be time to call a halt to this disposition to establish preferred claims. Since the exemption laws were introduced, a number of preferred claims have been established by various acts of the legislature. At this rate it will soon be in order to get up an agitation in favor of the abolition of law establishing liens and preferences. The principle of establishing a preference in favor of the wage-earner is not objectionable in itself, but there has been too much of this class of legislation of late years.

Under clause two of this bill, there must be room for the introduction of fraudulent claims, on the part of relatives or other persons.

### INSULTING WITNESSES.

The Winnipeg Free Press had a very timely article the other day upon the subject of the treatment of witnesses by opposing counsel. This is a matter which certainly deserves attention. The latitude allowed counsel appears to be altogether too great. It is a custom with some lawyers to make nasty insinuations against the character of witnesses, in order to weaken their evidence, or perhaps confuse the witness. A witness who goes into court should receive full protection from slander of this nature, and a counsel should not be allowed to say or do anything which would reflect upon the character of a witness, which it would not be appropriate to say under other circumstances. Under the present conditions, a witness principal, even in a trivial civil case, is liable to have to put up with nasty insinuations or even direct charges against his character, from opposing counsel, though there may not be a shadow of proof to substantiate any of these charges or insinuations. This is very unpleasant for those who are obliged to submit to it, and it should not be permitted in our courts.

The sixty thousand dollar building projected for the Manitoba University has been approved by the university council. The provincial government will extend financial assistance and take a lien on the land grant.