Hon. Mr. Webster: Perhaps it would be better for Mr. Harling to finish up the ocean end of the transportation, then come to the railways, then deal with the terminal charges, the method by which the cargo is solicited, and then get back to the farmers, if you will. I think if Mr. Harling could trace the whole thing right back we could have a continuity of opinion here that would be very valuable, perhaps, without branching off into all the side issues.

Hon. Mr. Tessier: I want to know if any effort has been made to come to terms with those insurance companies, to get more justice.

Hon. Mr. Nicholls: I think the idea of Senator Webster is that we should each make a note of points that occur to us, but not interrup Mr. Harling, then we can take up those notes afterwards.

Hon. Mr. Bennett: As I understand Mr. Harling, he says that in 1896 there was a class of vessels carrying about 8,000-tons that were loaded to fully 50 per cent with wheat; am I right in that?

Mr. HARLING: Yes.

Hon. Mr. WEBSTER: Or more than that.

Hon. Mr. BENNETT: 50 per cent or more?

Mr. HARLING: Yes.

Hon. Mr. Bennett: Is that state of affairs applicable to-day?

Mr. Harling: Just about the same; the export conditions; that is, the quantity of cargo that we have available is increased in some commodities, and others have been reduced, but taking it generally the proportions are about the same. The modern cargo steamer to-day—not the passenger boat—would take probably 50 per cent of grain, and the balance would be a mixed general cargo. If a general cargo was not available, then she would take more grain.

Hon. Mr. Bennett: The other day we got from the Department of Trade and Commerce some figures on the exports from Montreal, which showed that in the year from September 1, 1919, to August 31, 1920, the exports from Montreal, in bushels of grain of all kinds, was 41,639,934 bushels; now, was the trade in 1896 as large in grain of all kinds?

Mr. Harling: Not as large as it is to-day. The export grain at that time probably amount to around 30,000,000, as a maximum, whereas to-day it is up to about 50,000,000.

Hon. Mr. Bennett: The figures here given by the Montreal Board of Trade place it higher at 56,434,959?

Mr. HARLING: That is the total for the season.

Hon. Mr. Bennett: Was that export of grain in 1896 all to England, or to a number of different ports—European ports?

Mr. HARLING: Mostly to England; very little to European ports at that time.

Hon. Mr. Bennett: I may say, gentlemen, that this report from Montreal shows that there is a great variety going to different places. I would figure out how much went to Britain and how much to other parts.

Mr. Harling: It may be helpful if I tell you the method of handling this grain business. The grain business is what we call an open market commodity. On general cargoes there is what is called a fixed or a tariff rate which fluctuates; it is not as permanent as a real tariff, but it is more or less permanent. For instance take provisions; you will quote the rate for a month on them, and you might put the rate