

The Commercial

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COLLECTING SMALL DEBTS

The necessity for some improvement in the law respecting the collection of small debts, has been brought very forcibly to the attention of the Manitoba legislature this session. Several deputations have been before members of the government or committees of the legislature, with the object of pressing this matter upon the attention of our legislators. The two resolutions passed by the Business Men's convention, one dealing with the collection of small debts, and the other referring to the exemption laws, have been brought to the attention of the government by a deputation from the Winnipeg board of trade. These resolutions were published in *The Commercial* last week.

Besides the resolutions of the Business Men's convention, the Winnipeg Caterers' association had a deputation before the law amendments' committee, to ask for improvements in the law regarding the obtaining of judgments, and in regard to garnishment. The Winnipeg Retailers' association also took up the same matters with the legislators, and asked that the cost of issue of garnishes and summons be so reduced as not to exceed \$1.50, and that the amount of exemption from garnishment be reduced to \$25.

Mr. Teichman, of the Retailers' association, made the statement before the law amendments' committee, that the association had lately appointed a committee to watch those attending the first concert of Madame Albani, and there it was discovered that while the creditors were generally satisfied with \$1 seats, the debtors, on the contrary, were occupying the high priced chairs. This discloses a state of affairs that is not at all new to business men in this city. There are hundreds of people from whom nothing can be collected, who always have money to spend for theatres, balls, and general amusements. For some years the tendency in Manitoba, and the Territories also, has been to change the law in the direction of affording increased protection to dead beats and persons unwilling to pay their debts. We have been increasing exemptions and making it more difficult for creditors to obtain their rights. It is now high time that some change was made, first, in the direction of reducing costs of legal action, secondly, in rendering the law more effective in reaching the debtor who will not pay, and thirdly in reducing exemptions. Business men do not ask for the entire removal of the exemptions, but it is reasonable to expect that hereafter the tendency should be in the direction of the removal of exemptions.

One effect of the exemption law has been to create a demand for special privileges to certain persons. Hence we have such laws as the threshers' lien law, etc., giving preferential claims to certain persons. The general effect of special class legislation of this nature is bad. Such laws are in the main ob-

noxious, though possible exception should be made in the case of wage-earners.

Through all these exemptions and special privileges, the country merchants, who supplies the farmer with such necessities of life as food and clothing, is the least protected of all. If any class should be specially privileged in the matter of collections, it is the country merchant, but in our vicious system of exemptions and special privileges, the country merchant, who often carries the farmers through trying circumstances, is left with the least protection of the law.

ORGANIZATION OF BUSINESS ASSOCIATIONS.

The first resolution passed at the Business Men's convention, held recently at Winnipeg, was one in favor of the organization of business associations of some kind in towns and villages throughout the country. It is very important that business men should have some means of communicating with each other, so that the consensus of opinion among business men upon any important matter which came up, could be obtained. If some sort of a business association were established in the towns and villages throughout the country, it would be a comparatively easy matter to obtain the opinions of the business men upon any question. It is often desirable that concerted action should be taken by the business men throughout the country, but without organization, it is almost impossible to obtain this end. The Winnipeg board of trade has at times been anxious to secure the opinions of the business men or secure their assistance in furthering some desirable object, but it has not been practical to carry out such desires on account of the fact that at a great many points the business men were not organized. Farmers, mechanics, and others have their organizations and why should not the business men organize associations of some kind. Following is the resolution passed at the convention, upon this subject:

Moved by W. G. McLaren, seconded by J. W. Whitman, and resolved, "Whereas, it would be of great advantage to the business men of Western Canada if some means existed that would enable those in one town or village to meet together for the consideration of matters of common interest and to communicate with those in other towns and villages, and whereas, boards of trade may be incorporated only in places having a population of 2,500, making it impossible to establish such boards in small places; and whereas, this convention considers that some form of trade councils, with a simple form of constitution and by-laws, might be inaugurated and made workable; be it resolved, that this convention appoint a committee to be named by the chairman to draft such form of constitution and by-laws as may be deemed necessary; and further, that members of this convention agree to take steps to give a fair trial to the attempt to establish such trade councils in the towns and villages where they reside."

As a result of the action of the convention, a move has already been made at some points to carry out this programme. Emerson is

the first place to organize. The business men can call their associations by any name that they like, such as boards of trade, business associations, etc. There is nothing to prevent the use of the words "board of trade" in the smaller towns. It is only the incorporation of the association under the act which cannot be obtained in a town of less than 2,500 population. But it is not at all necessary to have an incorporated board of trade, to have an active association of business men. It is only necessary that the business men should organize an association, and keep up the organization. There will be plenty of subjects of local interest to keep such associations busy, and occasionally subjects of general interest will come up upon which it may be desirable that the different associations should take united action. A committee, composed of members of the Winnipeg board of trade, was appointed at the convention to draw up constitution and by-laws, suitable for the government of business associations in the smaller towns, copies of which will be obtainable on application to the secretary of the Winnipeg board, as soon as they are ready for distribution. It is to be hoped an organization will be effected in every town in the province and territories.

HAIL INSURANCE AGAIN.

Referring again to the question of hail insurance, *The Commercial* wishes to explain that it is not opposed to a provincial government system of hail insurance, provided that it is carried out on a business basis. The proposals so far made in the legislature however, are altogether wrong in principle, and it is to be hoped the government will do its duty by opposing any such measures.

We have been for years advocating mixed farming in this country, but here is a proposal to discriminate directly against mixed farming. The proposal to raise a fund for hail insurance purposes, by levying a general land tax, simply means that the farmer who devotes his land largely to dairying or stock-raising, would be taxed to provide hail insurance for the large grain grower.

The principle of such a law, it must be evident to any one, is most objectionable. It is discriminating and vicious. Why should the new settler, who has been able to bring but a small portion of his farm under cultivation, be taxed to protect the large wheat grower? Why should the struggling farmer, who has started with very limited means, and who has been able to accumulate sufficient plant to work only twenty-five or fifty acres, be taxed to protect the well-to-do farmer who can cultivate 200 or 300 acres. The whole thing is wrong in principle, and it would certainly appear to be the duty of the government to oppose the proposed measures.

If the government decides to take up the question of hail insurance, *The Commercial* will not oppose any measure founded on ordinary business principles. Hail insurance, as we have said before, is only one form of insurance, not differing in its essential business principle from life insurance or fire insurance. Only those who receive the pro-