

Hon. Mr. DAVIS—But he sees that it is insured, and they have to put enough insurance on it to satisfy him, and he knows that the insurance is there.

Hon. Mr. CAMPBELL—If the word 'fully' is inserted, and if we strike out the words 'to an amount approved by the commissioner,' I think it will answer the purpose.

Hon. Mr. DAVIS—If you provide that the commissioner shall be notified every day of the amount of insurance necessary, and see that there is proper protection, I should be satisfied.

Hon. Mr. ELLIS—I think it would be better to leave the clause as it is. The question might continually arise as to whether it was fully insured, and it would lead to any amount of litigation. It is a great deal better to let some official authority approve of the amount.

Hon. Mr. DAVIS—The terminal elevator man get so much for storing and cleaning the grain, and it covers insurance and everything else, but we should have some government official to see that the grain is properly insured, and I think that we had better leave the clause as it is.

Hon. Mr. WATSON—If you are going to throw the responsibility on the commissioner as to the amount of insurance, it seems to me that if you went into court under such circumstances and sued the terminal elevator man for the loss of your wheat, he would plead that the commissioner had approved of the amount of insurance, although it might be only 50 cents on the dollar—half the price of the wheat. My idea is that we should remove all doubt as to the liability for the insurance on the grain. If the warehouse man were to determine the amount of insurance satisfactory to him, it might be only 75 cents on the dollar of the value of the wheat.

Hon. Mr. DAVIS—Supposing you should sue a terminal warehouseman who had not placed more than one-quarter of the amount of insurance on the grain that he should have done and he was not a man of means, how could you recover anything?

Hon. Mr. CAMPBELL.

Hon. Mr. WATSON—I would not have the commissioner put the man who owned the wheat out of court.

Hon. Mr. DAVIS—This clause is not putting him out of court. This matter was fully discussed and all parties interested in the west were heard. The grain growers also are satisfied with the clause, and I do not think we should touch it. There will be dissatisfaction if we alter it.

Hon. Mr. GIBSON—Supposing the value of the grain rose 10 to 15 cents a bushel after it had been placed in the elevator, should it not be incumbent upon the warehouse man to increase the amount of the insurance in proportion to the increased value of the grain?

Hon. Mr. DAVIS—That is his business.

Hon. Mr. PERLEY—He would have to increase the insurance, in order to keep it fully insured.

Hon. Mr. DAVIS—It would be very hard to decide whether it was fully insured, because the price of grain might change twice in a day, and the insurance would have to be changed continually. I think we had better leave it in the hands of the commissioner.

Hon. Sir RICHARD CARTWRIGHT—As I understood the situation, it was somewhat in this way: All parties who appeared before us admitted that there was a difficulty in obtaining absolutely full insurance. I think everybody is agreed on that. If we allow the commissioner to say to the warehouseman: 'You must keep on your warehouse an insurance practically equivalent to the amount of grain, but you can hold it at the average price;' I think we are going as far as we can well do.

Hon. Mr. YOUNG—The terminal elevator man would object to that and would say: 'When my elevator is half full of grain, I want only that amount of insurance, and when it is three-quarters full, I want the proportionate amount.'

Possibly the hon. Minister of Trade and Commerce is right as to the use of the word 'fully.' If you strike out the words: 'Approved of by the commissioner,' you