

heavy increase in marine insurance rates charged on the St. Lawrence route, although, so far as vessels from Montreal are concerned, such increase is very unfair, for, owing to the excellent Port Warden inspection at this port, no such damage has, within recent years, occurred to any vessel clearing from Montreal.

4. That the Council heartily agrees with your view that the establishment of an inspection of deck loads, to which all vessels sailing from Canadian ports shall be subject, is most urgently needed, and the Council prays that you endeavour to secure the same as soon as practicable, the more especially that the establishment of such inspection is regarded by the Council as one of the first steps that should be taken by the Dominion Government towards inducing the marine insurance companies to insure hulls using the St. Lawrence route at more equitable rates than now prevail.

5. That, with respect to the details of the height of deck loads to be permitted, the Council, after consultation with experts here, is of opinion that it would not be wise to grant permission to load indiscriminately deck loads to a height of six feet during the winter or restricted period for deck loads, but it strongly advocates that vessels with bulwarks shall be allowed to carry a deck load level with the top of the bulwarks, and that vessels with shelter decks and covered-in spaces shall, provided they have sufficient stability and free-board, be allowed to carry such shelter deck and covered-in spaces full, instead of to a height of three feet only, as permitted under the present law.

I have the honour to be, Sir,

Your obedient servant,

GEO. HADRILL, *Secretary.*

MARINE INSURANCE RATES DISCRIMINATE AGAINST THE ST. LAWRENCE ROUTE.

It becoming evident early in the year that the very great increase in marine insurance rates to St. Lawrence ports, as compared with ports on the Atlantic Coast, was discriminating severely against the shipping trade of Montreal, the Council gave very earnest consideration to the question, and, after asking the Marine Underwriters' Association for the statistics of losses on the St. Lawrence route for the past five years, and what that Association considered necessary to ensure a reduction in rates, without, up to 10th October, bringing forth a reply, your Council decided on that date to petition the Government as follows:—

*To His Excellency the Right Honourable the Earl of Minto, G.C.M.G.,
Governor-General of the Dominion of Canada, in Council:—*

THE PETITION OF THE COUNCIL OF THE MONTREAL BOARD OF TRADE
HUMBLY SHEWETH:—

That because the rates of marine insurance on cargoes and hulls using the St. Lawrence route are seriously discriminative against that route, the shipping trade thereof has during the past two years been largely diverted to United States ports, and thus the