

Hon. Sir RICHARD CARTWRIGHT—In many cases the insurance companies will not insure for the full value.

Hon. Mr. DAVIS—That is the trouble. You have to leave some discretion with the commissioner. He is a high salaried officer, and, as a rule, grain growers have confidence in him. I should rather trust the commissioner than the terminal elevator man.

Hon. Mr. WATSON—But the commissioner is not on the ground. He is in Winnipeg, and the terminal elevator is in Fort William.

Hon. Mr. DAVIS—But he receives reports.

Hon. Mr. WATSON—I understand the elevator companies do fully insure the grain; they have to do that or the banks would not handle the business.

Hon. Mr. YOUNG—It seems to me that the clause as it stands is unworkable, because if the commissioner approved to-day of the amount of insurance in a terminal elevator, to-morrow before word could be sent to him, the amount of grain in that elevator might have doubled, and it would be a case of continual approval. I think if you charged the terminal elevator man with the responsibility of keeping the grain fully insured, and if he insures in companies that are approved by the commissioner, that is as good a safeguard as you can get.

Hon. Mr. DAVIS—Supposing he has not insured, and there is a fire, and the people lose their grain, what about it?

Hon. Mr. YOUNG—Supposing the elevator man has insured and the commissioner has approved of it, and there is not enough to go around.

Hon. Mr. DAVIS—I would sooner take chances with the commissioner.

Hon. Mr. YOUNG—The commissioner's office is in Winnipeg and the public terminal elevator may be in Vancouver or Fort William.

Hon. Mr. DAVIS—Is there no person in Fort William with whom the commissioner is in touch?

Hon. Mr. GIBSON—It seems to me if the words 'Fully insure' were inserted, then the words 'up to the amount approved by the commissioner' are unnecessary, because you have put upon the warehouseman the obligation to have insurance on the amount in the elevator. The amount which would be sufficient to-day might be totally inadequate to-morrow. If the responsibility for the insurance is thrown upon the warehouseman, the moment he knows that a larger quantity of grain has been stored in the warehouse, he will make such representation to the insurance company, and shall be obliged by law to cover that extra quantity of grain upon receipt of it and the commissioner would not know anything about it. The only man who actually knows the amount of insurance required to cover the grain is the warehouseman, and I think he should be compelled by law to fully insure. Then the responsibility is entirely with the man who takes the grain, and not with the commissioner, who would not be on the spot, and would not know.

Hon. Mr. DAVIS—I was going to point out to the hon. gentleman from Beamsville that if the terminal elevators of the present time were in the hands of the Canadian Pacific Railway or the Canadian Northern Railway, or of persons we would have absolute confidence in, it would be a different proposition altogether; but these elevators have been leased to independent companies, some of them straw companies, no doubt about that, and does my hon. friend wish to leave the insurance of this vast amount of grain in the hands of people just by saying, 'You shall do so and so.' Supposing you say that the man who operates the terminal warehouse shall insure; and supposing he does not insure, and there is a fire, who is going to pay shippers for their grain? And if the commissioner is living in Brandon or Winnipeg, surely there must be telegraphic connection between the two places, so that he can find out what is going on from time to time.

Hon. Mr. CAMPBELL—Under the Bill as framed, the commissioner does not insure it.