

of keeping up the insurance placed on the terminal warehouseman who is there and knows from day to day the amount and value of the grain in the elevator.

Hon. Mr. DAVIS—But the terminal elevator man, if he did not consider it necessary to put enough insurance on, is not always a responsible man. He has millions of dollars worth of grain pass through his elevator, and the public must be protected. What have we the warehouse commissioner for, if we do not put some responsibility on him?

Hon. Sir RICHARD CARTWRIGHT—The commissioner would decide what insurance should be put on the grain, and he would be guided by the circumstances of the case.

Hon. Mr. DAVIS—I think the clause is all right as it is.

Hon. Mr. POWER—If the view of the hon. senator from Killarney is correct, the better way would be to strike out the words: 'And to an amount approved of by the commissioner.' In the case of insurance generally the owner himself insures. He fixes the amount but he cannot recover for more than the amount of the loss.

Hon. Mr. YOUNG—Not in terminal elevators. They are all now insuring grain within their buildings, and it is of great consequence that they should be charged with the responsibility. Take a terminal elevator company that has two or three buildings. When a shipper ships grain he does not know in what building it will be stored; the grain may be put in any one of the three elevators, so that the terminal elevator man is in a better position to keep the grain fully insured; he is right on the spot and knows what is going on.

Hon. Mr. PERLEY—Does this apply to terminal elevators only?

Hon. Mr. YOUNG—Yes.

Hon. Mr. GIBSON—This clause gives the commissioner power to favour any insurance company he chooses. Why should the commissioner decide what company would be satisfactory to him for the insurance of the grain? It simply gives him a power of discrimination which I do not think will be

Hon. Mr. YOUNG.

fair to other companies who would be willing to insure the grain.

Hon. Sir RICHARD CARTWRIGHT—All I can say is that this matter was very thoroughly threshed out between all the parties interested, grain growers, bankers, grain agents, and everybody represented, and they took no particular objection to the commissioner having the power to veto different companies. Some companies are not quite so good as others where a large amount of property is concerned.

Hon. Mr. GIBSON—I think the words 'to the amount approved by the commissioner,' are all right, because that official knows exactly the quantity of grain that is in the elevator, and the amount that would be necessary to insure the grain for; but surely it is going a little bit too far to place in the hands of the commissioner the decision as to which insurance company these people should insure in.

Hon. Mr. DAVIS—I do not think it makes much difference, because they find it difficult enough to get companies to insure the grain. I do not think the commissioner could reject a single company, because they require to insure in them all.

Hon. Mr. WATSON—I move that we insert the word 'fully' after the word 'shall' and that we strike out the word 'and to the amount approved by the commissioner.' This clause means that they shall insure for the full amount.

Hon. Sir RICHARD CARTWRIGHT—I should somewhat doubt—and I would direct my hon. friend's attention to this—whether it would not be wiser to leave this power to the commissioner, because the tendency in some of these terminal elevators is not to insure sufficiently.

Hon. Mr. DAVIS—Hear, hear.

Hon. Sir RICHARD CARTWRIGHT—I am also told that there is considerable difficulty in getting the requisite amount of insurance.

Hon. Mr. DAVIS—Better leave it alone.

Hon. Mr. WATSON—We might add that they shall fully insure against fire.

Hon. Mr. PERLEY—That would be better.