

the transactions of a business, small or large, so as to be able to prove his (the trader's) financial position at any time." Underwriters have a very deep interest in this question. The conclusion reached by a well-known official assignee and an experienced fire-insurance adjuster, both of whom had found their labors increased by the want of proper book-keeping among traders, is this: that "the lack of ready proof of facts in the recording of transactions by the store-keeper is the predominant cause of the many disputes which occur between assurers and assured as to the actual loss suffered by the latter in case of fire."

We are unable to hold with those who propose the imposition of legal penalties upon traders who do not keep books. It would be more to the purpose to impose fines on foolish wholesale dealers who trust their goods on credit in the hands of such unsafe traders as keep no books. If our importers and manufacturers had the pluck to refuse credit to all who did not keep proper accounts—and who refused or neglected to insure—we should hear of fewer assignments, fewer compromises, fewer lawsuits even.

"SMOKED" WHEAT.

In the column of our issue of the 19th instant, entitled "The Situation," we remarked upon a novel effect of prairie fires, in giving an acrid taste to wheat, our authority being a press telegram from Winnipeg. Mr. J. A. Carman, publisher, of that city, writes us from Brandon, on November 24th: "Having made enquiry about the story of the injured wheat, I find the facts as follows, from the buyer's statement, and ask your insertion of them:

"Mr. R. F. Edgar, grain buyer, of Brandon, states that early in November he bought this lot of wheat referred to, at Griswold, Manitoba, from Mr. Chas. Ingram, two cars being delivered and graded 'No. 1 Hard.' The remainder, fifty-one sacks, was piled up in field, and upon Mr. Ingram firing the threshed straw close by, the wheat was smoked. Mr. Edgar noticed the odor, but thought no harm, and proceeded to load thirty-five sacks of it in a car of barley and sixteen sacks in a car of wheat for the Ogilvie Milling Co., Winnipeg. Upon the Winnipeg grain inspector reporting the latter car as graded 'rejected,' it struck Mr. Edgar what was the cause. He wired Winnipeg to remove the sixteen sacks, and grade balance, the result being that the latter graded 'No 1 Hard.'"

There was no intention to mislead, Mr. Carman adds, and there is no fear of wheat being smoked either in the straw or in bulk if even a reasonable distance from fire, for in this instance the fire almost touched the grain.

—The number of vessels entering the harbor of Montreal was this season much larger than last. The number in 1885 (steam and sail) amounted to 629 vessels, of 683,834 tons. This year, 703 vessels have entered, of 809,699 tons. Of these, 532 were steamships, with a total tonnage of 736,648 tons.

RAILWAY COMMISSIONS.

While a royal commission in Canada is enquiring into the desirability of establishing a railway commission it may be of use to see how such tribunals are regarded in the United States after a pretty full experience of them by several States. The National Grange has recently discussed the subject, in a report of the committee on transportation and commercial relations. Under a recent decision of the Supreme Court of the United States, the separate States have no power to regulate interstate commerce; and that duty, if it is to be performed at all, must be performed by Congress. At the time when the responsibility of legislation on this subject is fixed on Congress, a disposition had begun to be shown by both houses to deal with the question. During the last session two bills for this purpose, were introduced, one originating in the Senate and the other in the House of Representatives: they are respectively known as the Cullum bill and the Reagan bill. The Cullum bill proposed to create a commission of nine to enforce its provisions; the Reagan bill left all complainants to a remedy in the courts.

The Grangers object strongly to the appointment of a railway commission, and express a decided preference for a reference to the courts in settlement of all disputes between the public and railway companies. "In striking contrast," says the report, "with the remedy suggested by [means of] a commission, is that surer and safer resort is to be found in the courts. Where else in our political system can fairer treatment and more even handed justice be obtained." And the report adds: "It is because of the soundness of the United States Supreme Court upon these questions, as shown in the case of Munn vs. Illinois and kindred cases, that the railroads object to such a tribunal. They want a body that will intervene to protect them from the penalties that should attend their failure to fulfil their obligations, and do not want a body which would hold them to a strict accountability. For this reason, they are willing to create unnecessary offices and to put the carrying trade of the country at the mercy of nine men." The railway interest is represented as asking for a commission. Such an attitude as this report exhibits could scarcely have been looked for from the Grangers, and before railway commissions were tried, they would probably have laded the beautiful simplicity with which, to some minds, all untried things appear to be endowed.

The Grangers do not insist on the establishment of any particular rate, and they do not ask the railway companies to do a losing business; but they insist strongly on what they call the "short haul principle": that no greater rate shall be charged, on the same class of freight, on short than on long distances. It was to settle this point that the Supreme Court was appealed to in the case in which it was recently decided that the regulation of inter State traffic falls within the powers of Congress, and is denied to the separate States. The specific allegation was that, on the same day, the railway company charged two different

persons different rates, on the same class of freight. It is natural that the intermediate States should insist on consecrating the Grangers "short haul principle." If ever the time should come when a majority of Grangers will live west of the centre of the Union, they would probably take a different view of the situation. The short haul principle is intelligible, and it is for those who object to it to make out a case. The Reagan bill sought to give it the force of law. Many State legislatures have adopted it; and it has been incorporated in the constitutions of no less than five States. But the authority of the State legislature stops at the boundary lines of the State. Individuals interested in violating this rule of equal rates for the same class of goods will argue against it, as we have recently seen in the evidence taken before the Royal Commission in Canada; but the weight of public opinion in the States is overwhelmingly in favor of the rule of equal rates for equal services. No doubt it is difficult to apply this rule to unusually long distances; but, we repeat, it is for those who object to make out a case. No doubt there is something to be said for the opposition view, in exceptional cases; but the general rule it would be difficult or impossible successfully to impeach.

SCHEDULE RATED RISKS.

(COMMUNICATED.)

For a considerable time a system of schedule rating certain classes of special hazards has prevailed among fire underwriters in the United States. By this means risks are rated on their merits. The requirements of a Standard Risk are defined. Those of cabinet factories, furniture factories, planing mills, sash and door factories and certain other wood-working risks are defined as follows:

(BY WATER OR STEAM POWER.)

STANDARD FACTORY to be occupied by one tenant, and to be brick or stone, not over three stories high above basement, with slate, metal, gravel or shingles in mortar roof. Hoists or elevators outside or provided with self-closing hatches; stairways outside; floors and roof not ceiled; heated by steam, and the steam-pipes kept clear of wood and hung on metal brackets, and where they pass through floors or partitions, surrounded with a metal plate or flange; lighted by gas or approved system of electric lighting.

Boiler house to be brick or stone with first-class roof, and cut off from factory by entire fire wall, and having no communication therewith except by closely fitting shaft, belt or pipe; brick smoke-stack; having protection of municipal water works; having special fire pump or hydrant located outside of main building, and, unless worked by water-power, sufficient steam to be maintained at all times to operate same, with sufficient hose to reach any part of the factory; cask of water mixed with salt and six buckets on each flat; stand-pipe with hose attachments on each flat; watchman and watchclock at all times when factory is not in operation; oily waste to be kept in metal-lined boxes; factory to be cleaned up every day before closing, and all oily waste and refuse burned or removed from factory.

SPECIAL REQUIREMENTS.—No drying of lumber by artificial heat in the factory or in any building communicating therewith, except in standard dry house or standard dry room, which shall be constructed as follows:—brick sides, roof brick or iron, floor brick or cement, double fire-proof doors, pipes so placed that stock cannot rest on them, and so as to be easily cleaned; factory to be supplied with blowers having metal conduit pipes; painting, oiling, filling, and varnishing to be done out-