

NORTHWEST OBSERVATIONS.

OPINIONS OF AN ONTARIO MILLER.

A MONTH ago when we hinted that the crops in Manitoba and its neighbors, Dakota and Minnesota, were undoubtedly short, many pointed to the immense deliveries which we are free to confess seemed like a refutation of the statements made. But subsequent events have more than proved the truth of our diagnosis and there is now no doubt but there will be quite a lot of "hustling" to get wheat during the early months of the incoming year. The reports of one of our most prominent banks, which does business throughout Manitoba, go to show that instead of being below we were rather above the mark, and its manager declares the wheat crop will not average twelve bushels to the acre. This is indeed a tremendous descent from the marvellous predictions of certain gentlemen who rarely see a field of wheat, although we are bound to admit that they know one when they see it. It would be quite interesting to know if the "recouping" policy of these gentlemen had anything to do with their reports.

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Some one wants to know: "Will a small mill pay in Manitoba?" Well, they should pay, but they do not, and it was not until after a good deal of patient enquiry and putting of things together that your correspondent was enabled to get at the reason. The mills are well paid for grinding, for they charge fifteen cents per bushel for grinding, and I am told give from thirty-four to thirty-five pounds of flour, but the trouble is that there is not enough of it to do, as 300 barrels per day will supply every soul in Manitoba and the Northwest Territories with flour and leaves a little surplus for export; and there are very few places where the population is so dense that they would keep a twenty-five barrel mill going for a considerable portion of the year if limited to the local trade. The attempts at exporting flour by the small mills have, as a rule, proved utter failures, as they have not hitherto succeeded in competing against the large one with anything like success. Flour is very high in price to the consumer for the same or an inferior article which is sold in the outlying towns of Manitoba for \$6 per barrel, is sold in Toronto—92c. freight—at \$4 wholesale.

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Not by any means the least interesting thing to be seen in Manitoba this season were the large areas of White Fyfe wheat. It was not without considerable doubt as to the result that a determination was aimed at to watch the outcome. One peculiarity of this wheat seems to be its wonderful faculty for keeping itself pure, and of all the samples examined, and they were not few, there was very much less of admixture than in any other variety. The milling results, as near as we could get them, were still more favorably disappointing for we have indeed been surprised at the glutinous qualities which good milling has revealed in this wheat. This is perhaps a considerable confession for one prejudiced in favor of Red Fyfe to make and while we would not for a minute say anything that would look like going back on our opinions common honesty impels us to say what we find on this subject. In very bold contrast to the comparative success of this almost new variety (in Manitoba) is the utter failure, both in yield and milling qualities, of the Ladoga wheat. At many of the points visited the farmers unhesitatingly pronounced this variety a failure and many said things so unkind about those who introduced it that this journal would not like to publish them. Another variety has recently been introduced by some enterprising genius. It is a hybrid, and is so named, but as near as we could guess was a cross between the Ontario grown Colorado and Ladoga. At any rate it seemed to have inherited all the bad qualities of both.

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There is no one thing which bids fair to be more disastrous to the future of the grain trade in Manitoba than the practice of mixing the seed, whether by design or by carelessness. That this evil has grown to such an extent as to merit outspoken treatment at the hands of those interested in that country is, or ought to be, conceded by all, and it is to the everlasting credit of the farmer members of the Board of Standard fixers that they had the

courage to express themselves manfully on this question. It is next to impossible this season to get anything like a pure sample of any variety of wheat in all Manitoba, if we except White Fyfe; and much that is sold as Red Fyfe has only enough of that valuable class in it to show that at some time more or less remote a little had got mixed into the seed sown. The writer was shown a sample of as nearly pure Red-fern as the grower could produce representing in the neighborhood of 10,000 bushels which he marketed last year, and the skilled (?) buyer and the more skilful inspector both declared it to be No. 1 hard. Now it might be said the writer and not the inspector was wrong if we had not the grower and his seed behind us, but in this case there was not the slightest doubt as the writer himself visited the farm and saw the grain on the field. The main cause of the trouble is that as a rule the farmers do not know, or do not care to find out, whether their seed is pure or not, and in some cases they deliver for Fyfe wheat what they know to be a mixture of all kinds. The local buyers as a rule are as ignorant and as careless on this point as they can be, and the grain goes to the eastern or European markets and then comes a row. The buyers on the world's market do not care where the grain comes from so that it is of a certain quality, but they know their business and know it thoroughly, and moreover there is no means of forcing them to buy inferior grades at all, much less compelling them to pay the highest price for a very moderate product. This being the case it is not to be wondered at that the good name which Manitoba formerly had as gradually sunk until, thanks to the efforts of an interested few who attempted to trade on the old representation and the contributory negligence of the farmers it has now little or no reputation to lose. It is perhaps not known generally that the foreign buyers will not now accept as a general rule the grading of Manitoba wheat and that the larger dealers there must have "Fyfe samples." That the farmers of Manitoba and the Northwest Territories cannot grow Red Fyfe is false, as has been proven by the past, and it will be a great misfortune if the opinion of a lot of "afternoon farmers" shall prevail. OBSERVER.

HANDLING GRAIN.

THE following letter has been received by the Montreal Corn Exchange from Mr. George Olds, traffic manager of the C.P.R., concerning the handling of grain for export:

"The question of grading Canadian grain intended for exportation via New York and Boston having apparently been satisfactorily settled at the meeting held in New York, and the practical closing of navigation being near at hand, it seems necessary for us to announce to the trade what arrangements it is proposed to make for the forwarding and handling of grain. As you are aware, three grades of Manitoba wheat has been agreed upon as the number of grades which the New York terminal lines will take care of, and Boston no doubt will take care of a like number of grades of this grain. So far as Manitoba wheat is concerned, for the present all that which may be intended for export via New York will pass from our line via Prescott, Ont. That for export via Boston will necessarily pass in the vicinity of Montreal, but as the inspection of Manitoba wheat is to be made at Winnipeg, and as inspectors' certificates are to accompany each consignment, it will not be necessary for the inspection of grain at the frontier to interfere in any way with this grain. With regard to grain from points in Ontario, that which may leave our line at Prescott for New York can be inspected at Prescott, where an inspector should be located. That for export via Boston will be accumulated into train loads at our Outremont yards here, and that is the place where the inspector would be located. Arrangements will no doubt be made for the necessary accommodation of the inspectors at Outremont yard. The appointment of a competent inspector to your attention is the appointment of a competent inspector to take care of the interests of the grain shippers. We shall necessarily have to refuse to forward grain to the ports of New York or Boston until it has been inspected, and instructions will be given to our several general freight agents to prohibit the forwarding of grain to Boston or New York intended for export unless it is consigned to the care of some one at either of those ports who will have the authority, if necessary, to order the disposal of the grain in case terminal line agents should from any cause be unable to bulk any particular consignment. I think this precaution is necessary, and as much in the interests of the owner of the grain as of the railway companies. I wish to call particular attention to the danger of shippers of grain sending consignments of grain simply to the order of some Canadian board or individual having no business location at the ports of export. This feature caused great confusion last year, and largely resulted in all the loss and detention to our cars which occurred."

Owing to the new regulations brought in force by the United States trunk railway lines, all grain for export must be inspected either at point of shipment or at the frontier. Any grain that fails to grade No. 2 or better will be stopped and sent back to the nearest Canadian point, where it will be stored for account of the owner.

BY THE WAY.

TO pay for an article or service only to discover, at the time agreed, that "the goods," to use a store phrase, "can not be delivered," is one of the disappointments of life that few persons take kindly to. This is about the way, however, with marine insurance, as millers and grain men have, not unfrequently, discovered to their sorrow and loss. A cargo of flour or wheat is loaded for export, and that no unnecessary risks may be taken, the shipment is insured, the premium paid, the policy received and fyled away. Ye miller sleeps easy though his argosies are abroad. An accident occurs, as accidents will occur with those who go down in deep waters, and the goods insured are lost or seriously damaged. A fresh experience is then obtained, for it is learned that the insurance policy and the bill of lading have been so framed that the exceptions in these documents have become the rule and the loop holes are so many that it is a strange thing if the vessel owner experiences any difficulty in crawling out into dry land, leaving the poor victim, who holds the paid-for-policy, which was to protect his shipment from loss, down in the depths of a very unpleasant experience.

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For years business men on both sides of the Atlantic have been fighting this injustice, and the matter came up for discussion at the sessions of the Congress of the Chamber of Commerce, at London, Eng., in June last. It now begins to look, as a result of these years of agitation, as though some success would be achieved. A new bill of lading has been adopted by British merchants which in a large measure protects the shipper against the abuses of the old bill of lading, which has been so doctored, as every fresh experience had been obtained by vessel owners, so as to leave practically no protection to the shipper. Vessel owners, it is true, are refusing to accept the new bill of lading, or when doing so, they exact a higher rate of freight. But this is a difficulty that is regulated to some extent by the law of supply and demand, and if exporters take a firm stand in the matter the time will come when they will receive a share of justice.

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Redress need not be sought alone in the new bill of lading. A new marine insurance policy has been prepared by the well-known English Lloyd's which largely of itself, and especially when taken in conjunction with the new bill of lading, very fully covers the omissions of the usual marine insurance policy. We give here some of the main clauses of Lloyd's policy and if readers will carefully compare it with marine policies in their possession they will readily appreciate its strong points:—

This policy to pay all claims whatsoever arising from all causes if amounting to \$50 (or £25) on each declaration. Including all risks whatsoever from time of leaving mulls in the interior of America per any conveyance by land or by water, until safely delivered at warehouse or to the consignee, and including all risks from warehouses or temporary inland and wharf waiting shipment on docks and warehouse and on quay.

Including all risk of craft to and from the vessel or vessels. Interest in each craft or lighter to be deemed a separate insurance; also risks as per the exceptions and conditions in bill of lading, including Negligence Clause, and all other risks until delivered to the consignee.

Including all risks of transshipment from any of the quay or wharves at port of destination to the final landing place, and all other risks until delivered at consignee's warehouse or godown, or warehouse where the merchandise is intended to be stored or delivered. All risks insured by the policy to reach while the goods are on the wharf previous to their being transhipped to their final landing place.

To pay average on each separate package or on the whole. In event of deviation or change of voyage, held covered at a premium to be hereafter arranged.

It is hereby agreed that the assured shall not be prejudiced by the insertion in the bill of lading of the following clauses: The act of God, perils of the sea, fire, barratry of the master and crew, enemies, pirates, and thieves, arrests and restraints of princes, rulers and peoples, strikes, riots, strikes, and other accidents of navigation excepted, even when, or as soon as, the negligence, default or error in judgment of the pilot, master, mariner or other seamen.

Ship not answerable for losses through explosion, bursting of boilers, breakage of shafts, or any latent defect in machinery or hull not resulting from want of due diligence by the owners of the ship, or any of them, or by the ship's husband or manager.

The question may be asked: Do not business men know the conditions of a policy before they agree to place insurance under it? Well, know many do not. They are insuring for protection, or insurance would be no use, and they take it for granted that an insurance policy is an insurance policy. Only when a loss occurs do they learn its true meaning. Two or three cases of the kind have come under our notice during the present year where well-known members of the Dominion Millers' Association were the losers. We will, likely, in a future number of the MILLER, give some particulars of these and will be glad to hear from others who have had their experience of marine insurance.