

THE INSOLVENCY ACT IN MANITOBA.

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assignment, but they could not be forced to assign in certain circumstances, as is provided in the case of traders. The proposed act has been amended in committee by the removal of this distinction, and now farmers and traders will stand on the same footing, if no further change is made. Under the act as amended, a farmer can be forced by his creditors to assign the same as a trader.

We have stated that as a general principle no serious objection could be made to the placing of farmers upon the same footing as merchants, in the matter of assignments. In Manitoba, however, a somewhat peculiar situation prevails. Considerable legislation of a class nature has found its way into the provincial laws, as for instance the act regarding exemptions as amended at the last session of the legislature. This act provides for the exemption of such an extended list of farm chattels, that it actually covers more goods than is possessed by perhaps the average farmer. Now, if the Manitoba farmer can make an assignment under the Dominion act, and still hold his exemptions under the local law, he will be placed in a peculiar condition of independence of his creditors. Under such conditions, so far as the act applies to the Manitoba farmer, it might well be termed an act to enable him to defraud his creditors. Of course there are certain provisions as to obtaining a discharge, etc., which act as a safe guard, but while placed in this position of independence, a clearance would be a matter of indifference to most farmers. In the provinces where class legislation of the nature referred to does not prevail, the application of the law to all citizens seems only reasonable. If there is any advantage to be gained by the debtor from the insolvency act, the farmer has as much right to that advantage as the trader. It seems, however, that some special features should be made to apply to a situation such as is presented in Manitoba, under the provincial exemption law, with a view to reducing the anomalous condition which would prevail by a combination of the Dominion and local laws.

Retail merchants throughout Manitoba should take cognizance of the present situation. As the law now stands, there is practically no provision for securing compulsory payment of unsecured obligations. The passage of the proposed Dominion insolvency law would further increase the difficulty of securing payment of small obligations from farmers, though it may be stated that it is not likely the insolvency act will be passed this year. But even as matters now stand, the country merchant has nothing to rely upon but the honesty of the farmer customer, and experience has shown that this is a poor dependence, even when intentions are good. While we believe the farmers as a general rule are honest, and intend to pay their debts, this good intention does not secure the desired result. There are always too many other things which take precedence over good intentions in the matter of paying debts, if it can be found convenient to defer payment, the good intention of course still holding good for some future time.

After the close of the last session of the Manitoba legislature. The Commercial gave a review of the laws passed concerning the relationship of debtor and creditor. The Winnipeg jobbers' union has more recently briefly called the attention of merchants to these new laws, through the medium of a printed circular. Merchants throughout the country would do well to look closely into this matter, and govern themselves accordingly. There is every reason under the present circumstances to restrict credit business to minimum dimensions, except where absolute security is given, as it is evident that in most cases there is no means of forcing the payment of unsecured claims.

EDITORIAL NOTES.

It was rumored again this week that A. W. Ross could be appointed Lieut. Governor of Manitoba. It is earnestly to be hoped that the rumor is false, and that Manitoba will be spared this great humiliation. Even if Ross has the nerve to take the position, it is hoped the government will not have the effrontery to make the appointment.

At Ottawa on Monday Mr. Stairs moved a resolution proposing a rigid inspection of all teas imported into Canada, because of adulteration now practiced by the Chinese. He argued that the government should protect the public health. Hon. Mr. Wallace said that the government was attending to the matter, and that the provisions of the new tariff act would accomplish all that Mr. Stairs aimed at.

The highest price obtained for No. 2 spring wheat at Chicago during April was 65½ cents per bushel, on the 4th of the month. From that day it declined until 57 cents was touched on April 24, and the month closed at 57½ to 58½ cents. Compared with previous years, the range during April of the present year is as follows:—

Range for April of 1894.....	57 to 65½ cents.
“ “ 1893.....	70 to 88 “
“ “ 1892.....	76½ to 86 “
“ “ 1891.....	\$1.02 to 1.16.
“ “ 1890.....	77½ to 92½c.
“ “ 1889.....	86c to \$1.01.

ALDERMAN HUTCHINGS, of Winnipeg, has figured out a scheme to handle the much talked of scavenging work of the city, by which he claims a great saving can be made. His proposition is that the city should build a tramway to Bird's Hill, about eight miles distant, and have the city garbage hauled out to that quarter. The special object of running to Bird's Hill is that the city owns a gravel pit there, and the cars would bring back gravel on the return trip, in connection with the scheme for gravelling our muddy streets. The cars could be run over the street railways, thus forming a convenient plan of distribution throughout the city, saving the expense of the long haul with teams. He also proposes that the city should establish a cemetery at Bird's Hill, which could be reached by the tram car, as a mode of conveying funerals. A farther feature is to have a park also at Bird's Hill. From this combination he figures that the city would derive a revenue which would more than cover the cost of the scavenging work. The cost of tramway,

cemetery, park, etc., he places at \$40,000. The annual revenue, allowing for the cost of hauling garbage, etc., would be \$46,000, and cost of maintenance \$6,230 per year, showing a surplus over cost of maintenance of \$39,770 per annum. Besides, the city would have the property as an asset. Though all may not agree as to the financial basis of Mr. Hutchings' scheme, he is certainly deserving of credit for his efforts in behalf of the city.

Those interested in the dairy industry will be pleased to note that increased attention is being given to this matter in Manitoba this season. A number of new butter and cheese factories are being established throughout the country. It was also announced through The Commercial and other journals last week that the Dominion government and the Canadian Pacific railway company would assist in developing this industry in the West. The Canadian Pacific railway has agreed, it is said, to build creameries at convenient intervals along their railway. These factories will be rented to the farmers at a rate of not more than 5 per cent. on the amount invested in them. The department of agriculture through Commissioner Robertson will co-operate and supervise the manufacture of butter. This plan should prove of great value in furthering the industry. There are many points where such industries could be established, if there were some one to take the initiative and supply the capital to begin with. This is what is proposed under the plan mentioned. Farmers have been holding meetings at a number of points to discuss dairying matters; but with limited capital and lack of practical knowledge as to how to proceed, they have not been able to make much headway. The two things required are capital and experience in the industry. The latter is the more difficult question, for there are points where the money to establish factories would be subscribed, if experienced parties could be secured to undertake the work of carrying on the factories. There is no interest of greater importance to an agricultural community than dairying. It is a safeguard against hard times and depression, and when everything else fails, the dairy interest may be counted upon to maintain a community in comparative independence. It gives stability and uniformity to the situation, and smoothes down the frequent ups and downs which will always be felt in an exclusively grain growing district.

DURING Mr. Van Horne's recent visit to Winnipeg, among other matters, the board of trade and grain exchange deputation which waited on him, urged a reduction in the storage rate charged on grain stored in the Canadian Pacific Railway Company's elevators at Fort William. Fort William is the winter storage point for Manitoba grain. The rate for storage is as follows: elevating, including twenty days' storage, 1½ cents per bushel. Storage for each succeeding fifteen days, or part thereof, ½ cent per bushel. Grain stored for the winter, after November 15, is charged at the regular rates, until the charge against it accrues to 1 cent per bushel, after which there is no further charge up to June 1. After the latter date the