

Canada in this stage of the nation's history, and especially as a recognition of the importance of that great constituency of West Assiniboia, which I have the honour to represent.

There are, Mr. Speaker, a great number of paragraphs in this speech from the Throne, but it is my purpose to speak to only a very few of them, and, that the time of this House may not be unnecessarily taken up, I shall without delay address myself to those two or three announcements in the speech which it is my purpose to refer to. I purpose, in the first place, making some remarks on the subject of life insurance, a subject which is attracting a great deal of attention throughout Canada at the present day, and a subject which will, no doubt, attract a great deal of the attention of this parliament during the present session. I submit, Sir, that the whole theory of life insurance is good. The philosophy of men endeavouring to make provision for their widows and orphans is doubtless sound. But the danger is that in the stampede for business and in the mad rush for personal gain, certain persons may forget the primary end of life insurance, and may make their own personal ends primary to that which in itself should be primary. The danger is that they may be tempted to make the end which should be secondary the primary purpose of their exploitation of the life insurance business. There is nothing surer than that we cannot have life insurance unless we are willing to pay for it, but I submit it is one of the first duties of this parliament to see that when men do pay for life insurance they shall get genuine life insurance. It is incumbent on this Canadian parliament charged with the duty of safeguarding the best interests of the Canadian people, to see that the widow is not left destitute and that the orphan is not robbed of the rightful provision which may have been made by a prudent father. I doubt if there is any subject which this parliament can take up for consideration which is the foundation stone of a greater number of Canadian homes and hearts than is this very subject of life insurance. I believe it is at the bottom of the confidence and assurance, not of thousands, not of tens of thousands but of hundreds of thousands of Canadian homes at this present hour. And Sir, I trust that this Royal Commission which has been appointed by the government will address itself to the duties which are placed before it, conscious of the enormous responsibilities which rest upon it, desirous of using every power which is placed in its hands to the end that that commission may attain the object which this government had in view in appointing it. Some of the life insurance companies have been good enough, Mr. Speaker, to come forward and voluntarily offer their assistance to this commission. For my humble part I view their readiness as

If a judge were upon the bench and if some person were to be tried by him—and life insurance in Canada is now on its trial—if some person were to be tried, or if some corporation were to have its system investigated and that corporation should suggest to those appointed to investigate, what part of its career should be open for investigation, I should think that would be a most anomalous condition and open to grave suspicions. I trust that this life insurance commission will be guided entirely by its own motives, entirely by its own judgment. For my part, I think no more of the life insurance system in Canada from the fact that certain life insurance kings have come forward and stated their desire to help this Royal Commission on insurance. There have been suspicions aroused in this country because of the sad exposures which have been made of the insurance business in the state of New York. I believe it is wholesome that such exposures have been made, for if there be any fraud in New York or if there be any fraud in Canada the sooner we know it the better. And I am not so sure that there may not be fraud in Canada. If the opportunity has presented itself to insurance men in Canada just as it presented itself to insurance men in New York, I would be very slow to expect that all the insurance men in Canada are so honest and so high in their idea of honour and principle that they would let escape the chance to make themselves personally rich. I trust the members of this insurance commission will address themselves to their task, not with the desire to make good fellows of themselves with the life insurance men, but rather for the purpose of finding fraud, rather expecting fraud, and if you look for fraud it is only in that way you will find fraud if fraud there is. It is impossible at this juncture to say what legislation may eventually be presented to the House on this matter. I doubt if such legislation has yet been decided upon by this government; in fact the very importance of the commission consists in this, that the report which they shall make will form the basis and give the data upon which legislation will be presented to this House in due course of time.

There is another paragraph in the speech from the Throne which I as the representative of a western constituency am especially desirous of referring to. His Excellency has, I think, most naturally expressed the pleasure he had when visiting our western provinces in September last; I say most naturally, because surely when we recall the fact that from the year 1867 down to the first of September, 1905, the great purpose of confederation was awaiting its consummation, and that only on the first of September last that consummation was attained; it surely, Mr. Speaker, was most natural that His Excellency should find great pleasure in being present at the birth of the new provinces. The weather, Sir, was beautiful