

been brought home to any defect in the St. Lawrence channel. These facts have been brought home to the Department of Marine and Fisheries by Commander Spain who has had charge of several investigations and by Commander Salmon who also inquired into some of the cases and in every instance they brought home the fact that the accident was not due to any defect in the channel, but was due to inefficiency on the part of the officers.

Mr. BORDEN (Halifax). How do the rates of our own underwriters compare with the rates charged by Lloyds? I suppose we have Canadian underwriters who take risks on the St. Lawrence route. Are they practically the same?

Mr. BICKERDIKE. They are practically the same.

Hon. Mr. TARTE. How do these rates compare with the American rates?

Mr. BICKERDIKE. The American rates are about 20 per cent less than ours.

Mr. MONK. That is what I was referring to. My hon. friend (Mr. Bickerdike) is at the head of an insurance company himself, and my experience of insurers is that they have always found the rate of insurance extremely moderate and reasonable, while the larger class of the insured have always found these rates very exorbitant and high. I will not discuss the question of rates because I am not familiar enough with the question of insurance to do so, but the point is that our rates are very much higher than the American rates. That is the question which I want to bring to the notice of the committee.

Mr. BICKERDIKE. It must naturally always be so because there are several hundred miles of river forming a part of our route which is always more dangerous.

Mr. COCHRANE. I thought the hon. gentleman said there was no trouble in the river at all, but that these accidents were due to the carelessness of the officials.

Mr. BICKERDIKE. Exactly.

Mr. MONK. That is the question and without suggesting for a moment the creation of a commission which is rather à la mode for this government, it seems to me that if we had a man specially qualified for the purpose of acting for the government, taking up that question and representing to the insurance companies the value of the improvements we are making to the St. Lawrence route every year, steps would probably be taken before long to bring the insurance rates down to such a figure as would enable us to contest successfully with American ships.

Hon. Mr. ROSS (Victoria, N.S.). The subject under discussion has extended over a very wide range. In the first place, I hope there is no hon. member on either side of this

Mr. BICKERDIKE.

House who would discountenance the \$150,000 vote, because by the grant alone can we ensure communication. If we depend upon trade vessels they can come and go just as they please to suit their own convenience. The hon. member for Montreal, St. Mary's, (Hon. Mr. Tarte), to use his own expression is always fresh when speaking about the St. Lawrence route and the improvement at the port of Montreal. The port of Montreal has an advantage this year because of the abolition of the canal tolls, and that has increased its trade. I hope that later on not only Montreal, but other ports in this Dominion will become free ports, and that I believe will result in a large volume of trade coming to them. The question of the cleanliness of the streets of the city of Montreal is somewhat outside of this discussion and I shall not refer to it. There is one thing we must not forget, and that is that the port of Halifax is 250 miles nearer Great Britain than any other port in the Dominion.

Mr. KEMP. What about Sydney?

Hon. Mr. ROSS (Victoria, N.S.) Yes, but you cannot use Sydney all the year round. I am a Sydney man because I was born on the Island of Cape Breton and everything connected with that island is dear to my heart. I would hold up both hands for Sydney if you could use it all the year round. The port of Halifax does not require to be deepened. It has every facility at the present time except that perhaps you would want more docks for steamship accommodation. The merchants of Halifax are sometimes sneered at because it is said they are not up to the times, but the fact is that there are seven or eight wharfs in Halifax to which the largest steamers can come and these wharfs were built by the merchants of Halifax with their own money and without any outside assistance. I was pleased to find that one gentleman from Ontario takes an interest in the port of Halifax. I wish to say a word in favour of the views of the hon. member for East York (Mr. Maclean). As every one knows I am an old man, but perhaps I am a little in advance of the government in my ideas as to what a fast line should be.

Mr. CLARKE. That's easy.

Hon. Mr. ROSS (Victoria, N.S.) If we have a fast line from Canada the passengers will go by that fast line when we can prove that we can shorten the ocean voyage two days to Great Britain as compared with New York. The United States is a large country and the passengers will come to the place from which you can make the shortest ocean trip. If a gentleman with his family wants to go to Europe he wishes to avoid seasickness as much as possible, and he will go to the port from which the quickest ocean voyage is made. I am not disappointed that we have not a fast line just now for the reason that I am disap-