in the past in a business that is likely to prove unprofitable to the people who have identified themselves with these societies, and we are trying to provide a remedy, is it a desirable thing to go back to a condition of affairs that we now condemn? Would it not be far better for members of the House to be governed by the opinion of the actuaries of the department in this particular case rather than oppose the provision to establish insurance in connection with these benevolent societies on a surer financial basis, and insist that all companies securing Dominion charters must come up to that standard? It is very easy to say that the Government intend to bring in a general Bill to regulate these benevolent institutions. When the Government realizes that over half a million members are interested in these societies, that it is not very easy to bring in a Bill without giving great offence, they will hesitate about bringing a measure which would have the effect of increasing existing rates. The Government have already adopted these measures in the case of the Ancient Order of Foresters, and they have established a precedent in that case; and it would be wise to insist that after this time all societies obtaining Dominion charters, shall at least submit to the rates laid down for the Ancient Order of Foresters to make them absolutely safe. Those who contend that the Government are properly insisting on raising the rates so as to make the institution safe, will be met with the reply that other societies are doing business at half the rates, and therefore those societies will secure all the new members while they do not get any. We cannot help this, and are we going to throw any obstacles in the way of these societies being brought up to the basis which the actuaries of the department consider safe, and at the same time allow other societies to do business at half rates? I regard all these benevolent societies, unless they change their methods, as absolutely unsafe, and it is necessary they should be placed under Government control. I look with dread on the fact that after having established a precedent, the next application should result in the House falling back on the old methods adopted and returning to the old rates, a course of action which is bound to lead to disaster. Many of the societies have failed because they have been doing insurance by taking five cents where they promised to pay ten cents, and it is impossible to manage business successfully on such a basis. Hampered as these institutions are by brotherly love and friendly feeling, probably the medical examination is not so rigorous as that of other life insurance societies, and it is only by imposing reasonable rates that the insurance can hope to be paid when death overtakes one of the members. I take it that immediate claims will certainly be paid, but that within a very few years such institutions must come to an end, and I hope the House will put its foot down so as to prevent incorporation of societies by the Dominion to provide life insurance, unless they possess financial backing which will enable them to carry out and fulfil their obligations. It may be said that the action suggested will prove a great hardship to this institution now under consideration. It will not be a hardsihp. On the contrary, it will be a benefit, for they can no longer induce, I will not use the word entrap, people to join the society to obtain a thousand dollars when they can practically only calculate on paying five hundred. The institution can still go on and do business under its provincial charter as in days gone by, but it will not have the stamp and imprimatur of the Dominion Government. These societies will not be able to say, as no doubt has been done in days gone by, that they have a license from the Dominion, and that means something to the minds of ordinary men. To those familiar with legislative matters, it does not convey very much, for such men know how little it means by a Dominion charter, but by obtaining such charter people are led to believe that their interests are absolutely secure, that the Government are looking over these organizations and are watching the provisions made to carry out the company's obligations, when nothing can be further from the law. What we desire above everything else is to protect our families, and if we remove all the safeguards we are unable to do so. I trust, therefore, the House will stand by the actuaries of the department, and unless the hon. gentleman consents to adopt the amendments, which were practically enforced on the Order of Foresters, and probably not unwillingly on their part, the Bill should be permitted to stand over till another year; and if the Government bring in a general Act, which they claim they will be prepared to do, and which probably they wish to do without recognizing the difficulty and hostility it will meet with and the serious consequences that will result from an interference with the business of 500,000 or 600,000 ratepayers, then this Bill may be proceeded with. In the meantime these companies, which are endeavouring to secure business at one-half rates as compared with those of other companies, are bound to come to grief. I understand that already some of these institutions are taking steps to increase their annual assessment so as to make them more safe than they are now, but until they come up to the standard fixed by the Government with respect to the Ancient Order of Foresters, and which was forced on that order a few days ago, this result will not be obtained. We have established the precedent that all the institutions should come up to the standard. If we depart from it now, we may as well open the