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ruin such as it might in the case of an individual, therefore the Govern-
ment considered, Is it profitable to pay insurance companies premiums
and have them dispute our claims when presented, or run our own risks?
Several large mercantile companies do not insure for the same reasons :
their risks are spread over a large territory, not involving any great loss
at one time, and therefore they can afford to take the risk of insuring
their own buildings. Now, if we had renewed our policies, I would have
had to ask the House for an estimate of \$32,000, and, supposing we had
received \$14,000 for the fire at the Agricultural College, we would still
have had to pay \$18,000 as the cost of carrying on our insurance for the
next two years. Then we have the experience and practice in the United
States in regard to insurance. Some two years ago in connection with
this question I found that the majority of the States in the Union did not
insure. I will mention some in our immediate neighbourhood—Michigan,
Maine, Illinois, Indiana, New York, Ohio—these States do not insure :
they run their own risks, and I think our experience of seventeen years
has justified the Province in taking the same position.

I now come, Mr. Speaker, to the estimated expenditure for the present
year. The Estimates are in the hands of hon. gentlemen. I will run
over the amounts, with some little comments in connection with them.

For Civil Government our estimate for this year is \$212,145, an increase
of \$13,300 apparently over last year, but hon. gentlemen will see that an
item of \$9,476 is transferred from Agriculture to Civil Government, com-
prising the salaries and expenses of the staff of the Minister of Agriculture,
formerly called the Bureau of Industries. He is now a Minister under
Civil Government, and we thought it but right that that should be trans-
ferred. This amount is therefore not an increase.

Then for Legislation we ask \$120,050, against an expenditure in 1888
of \$127,030. We are making a saving in connection with the item of
Sessional Writers, which we hope to be able to carry out this year. Then
for Printing and Binding, we spent last year \$26,364, and we are asking
this year only \$25,000. Then for printing Bills—as I said before this is a
matter beyond our control, unless we should pass a law that hon. members
should only be allowed to introduce one Bill to amend the law relating to
one subject in one session.