

are glad to learn that their efforts have been so successful.

I will not dwell upon the imperial conference that lately took place in London, nor mention any of the great imperial questions that were brought under consideration. I will only say that no living imperial statesman has done more than the right hon. the leader of this House to bind the British possessions in all parts of the globe more closely to those golden islands in the Northern Sea. In conclusion, I desire to extend my hearty congratulations to the right hon. Premier on his just having passed his 66th birthday, in the full vigour of his mental and physical powers: for I know that such congratulations will awaken a sympathetic chord in every heart and hearthstone throughout this broad land. His advancing years but bring to him increasing honours, and more widely extended fame. His greatest service to Canada has been in securing unity and progress at home, and respect abroad. His country's welfare has ever been the guiding star of his every end and aim, and hence to him the road to fame and to honour has not been so difficult to travel. I beg to move, Sir, that an humble address be presented to His Excellency the Governor General in reply to the speech from the Throne.

Mr. ADELARD LANCTOT (Richelieu), (Translation). Mr. Speaker, although I felt greatly honoured when requested to second the address in answer to the speech from the Throne, I did not lose sight of the ungratefulness and difficulties of the task. He who deals with a subject of his own choice, who himself settles on a plan for his speech, who draws from his own mind those arguments which are to convince his hearers, is really doing original work wherein his reasoning and imaginative powers have their full sway. But the seconder of an address in answer to the speech from the Throne is restricted to a few formal and precise statements, which he must be very discreet and prudent in commenting upon and concerning which he may at most attempt a few variations as evidence of his skill. It so happens, however, that I am not a skilled orator and that I feel utterly unequal to the task which has been assigned to me. Indeed, were it not customary, under such circumstances, to go over the statements contained in the speech from the Throne, I would, in seconding the motion of the hon. member for Peterborough (Mr. Hall), be content with proclaiming myself a faithful follower of the party in power; a follower sufficiently well satisfied with the past record of the government to confidently endorse their future conduct.

But, Sir, you expect something more from me. You expect that I shall make some brief comment regarding the various matters which His Excellency has thought fit to bring forward. Some of these relate

to measures which the government propose to introduce; others merely recall past deeds which we are requested to approve. Thus the speech from the Throne calls our attention to matters of yesterday as well as to matters of to-morrow.

What is the programme for to-morrow? It will be mainly an Act concerning insurance companies, an Act for extending the powers of the board of Railway Commissioners, an Act regarding parliamentary elections.

The legislation proposed in the speech from the Throne was demanded by public opinion, and the government should be congratulated for having introduced it. It is the part of true statesmanship to legislate in accordance with the just wishes of the people. Only headstrong reformers would think of enforcing on the people laws which do not answer a clearly expressed need. Never has the government been more worthy than it is to-day of being called liberal, the government of the people by the people, since it has undoubtedly voiced the general opinion when inviting us to vote such measures as are to take up our time at the opening of this session.

The Bill concerning insurance companies will have for its object to give policy-holders safeguards greater than those provided by the present Act. If there is one thing more than another which has a bearing on the security and well-being of families, it certainly is the insurance question. Indeed, insurance companies may be termed the provident citizen's permanent savings bank. There it is that the man who looks less to his personal comfort than to the future well-being of his family, deposits the most sacred part of his earnings or revenues. I say the most sacred part, because in most cases, it is the result of sacrifice of personal comfort on the part of the head of the family, for the benefit of others who will enjoy it only after his death.

Is there, Mr. Speaker, anything more worthy of admiration than the feeling which prompts the workingman to lay something aside for the benefit of his family, who will thus continue to enjoy his help, even when he is no longer there to work for them. The workingman, the mechanic, considers himself in duty bound to join some mutual benefit association, and he does so without the slightest suspicion. These associations, most of which originated in the neighbouring republic, have extended their philanthropic work into our country. Not only have these branch associations been tolerated, but they have enjoyed the protection of our laws. The Canadian citizen who trusts the government, trusts as well these institutions which the government protects. That confidence should be maintained and the savings of policy-holders given all necessary safeguards. As a matter of fact, such savings are no longer the property