

I think the Postmaster General could give information on that point.

Mr. KEMP. Did he have interviews with the underwriters on that subject?

The MINISTER OF CUSTOMS. I think the hon. Postmaster General had.

The MINISTER OF TRADE AND COMMERCE. We have had many interviews with the underwriters, and the case is no doubt one that deserves all the attention the House can give to it because the rate of insurance is one of the great obstacles in the way of making the best use of the St. Lawrence route. They presented a statement to the effect that the number of disasters that had occurred in the St. Lawrence was so numerous that for several years their accounts showed a loss and not a gain. Of course, this was their statement, and I give it for what it was worth.

Hon. Mr. TARTE. Of course, if my right hon. friend remembers the fact, these underwriters—

The MINISTER OF TRADE AND COMMERCE. They charged us with a wreck that occurred on the Scotch coast in one case.

Hon. Mr. TARTE. And they took the last ten or twelve years without taking into account the improvements made within the last five years. I remember very well discussing it with them and showing them they were wrong, because they were simply charging against us all the accidents that had happened in the past. The St. Lawrence has been improved very much within the last four or five years, it is improving year after year and day after day. There is no ground for the extra charges that the Lloyds are exacting from us—and I cannot see for the life of me why they are allowed to do so. Of course, they are a very powerful company and I apprehend that our American friends, being a little bigger than we are, may have more influence with them in London than we have ourselves. But when we have done our duty, when we are on the right side, when all our improvements are completed, if they do not do the right thing—I may not have much to say in public affairs then, but I hope I would not hesitate to take the most energetic measures to see what we could do here to improve the conditions in regard to insurance.

Mr. WRIGHT. I would like to ask the hon. gentleman if it has not been reported to the House already that there was a reduction made in the rate on the Canadian Pacific Railway line of steamers?

Hon. Mr. TARTE. Yes.

Mr. WRIGHT. Then, the good work has commenced.

Hon. Mr. TARTE. Yes, because we have ourselves done the good work of improve-

ment. Things are not going badly, but it seems to me they should go better. I take every opportunity to impress upon the House the necessity of not delaying any longer the improvement of our waterways. It is obvious that they are the best means of trade that we have at our disposal. If that is so let us not lose time.

Mr. CLARKE. What has been the experience this season so far on the St. Lawrence route? How many marine casualties have taken place?

Hon. Mr. TARTE. There have been scarcely any accidents between Quebec and Montreal.

Mr. CLARKE. I am speaking of the river generally, not of that particular part of the river.

Hon. Mr. TARTE. There have not been any accidents of any magnitude. Lately there has been the loss of the 'Monterey' of the Canadian Pacific Railway Line and it was off the island of St. Pierre Miquelon, not in our territory at all.

Mr. BICKERDIKE. In answer to the hon. gentleman for Jacques Cartier (Mr. Monk) in regard to the insurance rates, I would say that I do not think the underwriters are charging at all an exorbitant rate from this country. You can get your cheese insured at 20 cents per \$100 all the way from Toronto to the interior of England with ten days on the wharf at either end. Surely that is not an exorbitant rate. The rates have gone down during the last two years 50 per cent, and this reduction is largely due to the improvements made in the St. Lawrence route. In regard to the establishment of a company on this side, I may say that there are two, or three companies which have exclusively Canadian shareholders. We have the Royal Marine Insurance Company, recently established at Montreal, the British American and the Western nearly all with exclusively Canadian shareholders. To-day the rates are down to twenty cents per \$100 for the best steamers, such as those of the Allan Line, including ten days on the wharf on each side. Will any hon. member of this House undertake to say that that is the reason why the business is not going by way of the St. Lawrence route? The Canadian Pacific Railway got a reduction of 25 per cent in the spring of 1903. Last season we had seven or eight wrecks in the St. Lawrence or in the gulf. The government instituted very searching inquiries as to the causes and in every case the accident was due to no want of improvement in the St. Lawrence route but to the inefficiency of the officers.

Mr. CLARKE. Of what officers?

Mr. BICKERDIKE. In some cases of the captain, in some cases of the mate, and in other cases of the pilot, but I do not think there is a single case where the cause has