

of the public charge. I know in the provinces it is a common thing to say: Oh well, we have imposed such and such a tax upon people in a certain line of business; therefore the public does not bear it, and it is no expenditure on the part of the government. The same thing is being said here. It is not healthy. We cannot expect any charge to be put upon any department of business without having that charge reflected in the cost of that business to the people. If you take insurance, while it is competitive in a sense, we all know the rates are absolutely fixed, and necessarily fixed, by agreement between the companies. Therefore, every penny that you add to the cost of administering the insurance system as a whole must be reflected in the rates charged the people for their insurance. It is not much use to talk about the high cost of living when by one little step after another we do everything in our power to enhance the cost of the different things that go to make up a living.

Mr. GARLAND (Bow River): Has the minister received any reports from the Inspector General of Banks this year?

Mr. ROBB: That does not come under this vote, but I may say that I have received a number of reports from him. I receive reports from him every week.

Mr. MANION: In further reference to Mr. Finlayson's salary, just to set the matter right I sent out to the library for the statutes, and I find that by chapter 29 of 7-8 Edward VII:

The Governor in Council may appoint an officer to be called the Superintendent of Insurance. . . . and such officer shall be paid such salary, not exceeding five thousand dollars per annum, as the Governor in Council, may, from time to time, fix and determine.

That is his original salary was not to exceed \$5,000. It does not say it has to be up to \$5,000, but it must not exceed that figure. So since 1908 this man's salary has doubled. I would be the last to protest against paying to a decent extent any civil servant, but we must not forget that when we are paying a civil servant a salary of \$10,000, that is as good as \$15,000 a year to a professional man. Take a doctor, or a lawyer, more particularly, because a lawyer has more expense. He would have to earn \$15,000, which is a pretty fair income in Canada for the ordinary lawyer or doctor, to make \$10,000 a year net. I only mention this in a general way so far as I am concerned, but I wish to associate myself with the others who have protested against any general increase of salaries at this time, when we should be endeavouring to cut them

[Mr. Baxter.]

down instead of increasing them. If in 1908 we could get a man for \$5,000 while the cost of living may have risen it has not increased to the extent of justifying the doubling of a man's salary.

Mr. GOOD: In regard to this particular officer, my own feeling is that Mr. Finlayson is entitled to as much salary as the other deputy ministers, but I do deplore very much the increases in the salaries of the deputy ministers that have taken place in the last three years. I do not see any justification for it. I have spoken on this matter in previous years. I think it has been a great mistake to have had such large and rapid increases in the salaries of deputy ministers.

Item agreed to.

To provide for the expenses of work in the interest of fire prevention to be carried on by the Department of Insurance, \$10,000.

Mr. BAXTER: I should like to know just what is being done in connection with this vote? In some of the provinces it has become the custom now to have a local officer appointed to investigate the causes of fire. It has been done in my own province, and I think the results are good. I should like to know in a general way just how this money is spent, through whom, and the general character of the expenditure?

Mr. ROBB: This vote is for fire prevention purposes. The amount is \$10,000 as compared with \$12,000 for 1924-25. The vote includes the salary of Mr. J. Grove Smith \$4,800 and of Miss B. N. Grafton senior clerk-stenographer, \$1,440. The expenditure for 1921-22 was \$10,680.51; for 1922-23 \$18,287.37; and for 1923-24, \$11,380.70. The expenses during the current fiscal year were: salaries \$6,164.67, travelling \$1,059.09, printing \$1,737.55, sundries \$463.67; total \$9,549.49.

Mr. BAXTER: I wonder if the minister realizes that, listening to him as well as I could, I have got the idea that this vote costs the country a little less than \$10,000 this year; that it consisted in salaries to Mr. A., Miss B. and some other people, and some travelling expenses. After that explanation I am left just as much in the dark as ever as to what those people do. I do not doubt that some people got salaries, but I want to know, if I can, and if the minister has the information, in what practical way these people are doing anything that results in any benefit to the country. I assume they are doing something, but I want to know what it is.