

admired. We do not know how long England may continue to practice the principles of free trade. She, of course, is immensely wealthy; she can afford to do what she pleases.

There is a reference in the address to the Banking Act. If there is one item of legislation which should receive the most careful consideration of this House it is the Banking Act. We have suffered the last few years very seriously by an abuse of the powers vested in corporations by which the public, stockholders and depositors have lost large amounts of money and have been virtually robbed of what they had and almost turned penniless on the road. We aim at the passage of an Act that would secure ample protection to all parties entrusting their funds to the handling of any banking institution. I think in order to accomplish that, government inspection, as outlined by the hon. gentleman from West Toronto (Mr. Campbell), is an absolute necessity. The government should at least inspect all transactions of the head office, and not only that, the inspectors appointed by the board to inspect the branches should subscribe to a declaration before a commissioner, promising that they will faithfully, efficiently and to the best of their ability discharge their duties as inspectors, and will make a careful and proper return of the affairs of every branch as they find it, not only to the head office, but a copy of the report should be sent to the Finance Department and be placed on file here, and should be examined by the clerk of that department set aside for that purpose; if after a close inspection he found anything that savoured of wrongdoing or looseness or improper handling, that he should report to the head office at once and demand an adjustment. I am sure such a measure will receive the very best attention that we can give it.

Reference is made in the address to an increase of representation in this Chamber. That is a deviation from the rule by which senators have been appointed in the past. It would have been better if the government had left that matter over until such

time as increased representation is given to those western provinces in the other branch of parliament. We stand, in the meantime, badly in need of a master hand to take up our condition of representation with a view to amending the Confederation Act so as to reduce the number of members in both Houses. The people of Canada are over-governed, over-represented both here and in the other Chamber. If our population should grow, as some have predicted it may, to twenty millions in the next twenty years what will be the representation in this House? The unit is regulated by dividing sixty-five, the number of members Quebec is entitled to, into the population of that province, and the result is the unit for all the rest of the Dominion. Supposing the growth of population in Quebec should be such as to raise the unit to 40,000, that divided into twenty millions would give us a House of Commons with over 500 members. Where will you put them? There is no building in Ottawa large enough to hold them unless you get a skating rink or some immense hall, and there will be an increased number in this House. I should be delighted if Mr. Borden himself would take up this question and decide to have a recast and a reduction in the number of representatives. It costs the people of Canada to-day, for the members of both Houses and the Governor General, fifteen cents per head of the population or seventy-five cents per family. In the United States the unit of representation is about 150,000, and for every senator about a million, and it costs for the two Houses and the salary of the President, five cents per head. It costs Canada three times as much per capita for the allowance to senators and members of the House of Commons and the Governor General's salary that it costs the United States for the members for their two Houses and the President. In view of these facts the government, instead of increasing the representation in this House, should take steps to reduce the number of members. I should like to see the West get its full quota of representation, but accompanied by a general reduction in the number of representatives.

The next thing to which I wish to refer is the proposal to expend money for the

Hon. Mr McMULLEN.