"Article 11. Each new member when first starting business shall, within sixty days after his admission into the association, carry a stock of undertakers' supplies: such as caskets, coffins, robes, linings, hardware, &c., worth not less than \$500 clear of all encumbrances. He shall also be required to build or purchase a hearse within six months after his admission. Any new members not complying with the article shall be dropped from membership."

"Before a man can go into the undertaking business he has to get the approval of three out of four carrying on the business in his locality." You can easily understand that it is a pretty hard thing for him to get that. They do not want competition. Combines in any case do not want competition. If he does get their approval, he has certain other things to do. He must have \$500 worth of furnishing, but he must not lend a scarf even to a friend. If a poor neighbor would be buried he has to charge him for everything, or else he is expelled from the association or fined. You may say, why could he not go into the business independent of the combine? Because the manufacturers and jobbers in undertakers' supplies are all in the combination. Then you ask why does he not import? There is the rub. That is where it hits me. I will not say anything more about that. I will now read Article 26 of the constitution of this combinine:

"Article 26. Any manufacturing establishment of caskets, coffins, and undertakers' supplies, or jobber of same, of every name and nature, who shall, after due notice, sell, or offer to sell, any of their goods to a suspended or expelled member of this association, who has violated the by-laws, shall receive the merited rebuke from the members of this association by withdrawing their patronage."

It shows that that is a pretty close corporation. Many of us do not expect to remain much longer in this world, and when We pass away our widows will probably not have more money than they will find necessary, yet here these combines raise the prices beyond what are fair, and declare that there shall be no competition in If there was nothing else to be said against these combines that would be sufficient to justify me in supporting such a Bill as this. If these words had been of no importance, we would not have found people travelling hundreds of miles from their homes to have them struck out of the Bill. The House of Commons without a dissenting voice passed this Bill, because it has been found almost impossible to secure conviction if these words are retained. It is true that no one has gone to court to test it—why? Because they

would be entering into litigation with people who would take the money out of the public to pay the expenses. Now there are the fire insurance companies; we know that there is a combination among them. Others may know more about the subject than I do, but I am aware that the rates of insurance have been raised through the combination of the companies, and those who have to pay those rates complain that it is against the public interest. I therefore move that the said report be not now concurred in, but that the Bill and the report thereon of the Select Committee on Banking and Commerce be now committed to a Committee of the Whole House.

Hon. Mr. SMITH-I seldom trouble this House, and I would not do so now if it were not for the statements which have been made, no doubt with the hope that they will go unchallenged. I therefore wish to say a few words on this subject. The promoters of this Combines Bill, in my opinion, are more anxious to appear before the public than to benefit the people. I deny that there is any hardship resulting from combines in this country, and I repeat that the only object of those who are pressing this measure is to make an impression on the electors, before whom they must soon appear in their constituencies. I should like to say a few words first on the sugar question. For many years I have taken an interest in that subject, and I have dealt considerably in When the refineries were about sugars. to be started in Canada I thought they would be a boon to the consumers of sugar throughout the Dominion, and I have every reason to still entertain that opinion. know that the refineries have been of great value to the consuming population and have saved them a very large amount of money from year to year. The refiners are held up as men who combined to enrich themselves at the expense of the pub-Has that been the case in Halifax? In that city millions of dollars have been spent in attempts to establish refineries. For a considerable time they never paid a dollar on the money invested. The largest refinery had to be stopped. The stockholders lost all their money and the refinery passed into other hands. Since then it has yielded a very slight profit to those who are engaged in the industry.

Hon. Mr. POWER-About 50 per cent.