

companies in Canada so that the statement that has been freely made here to-day that there is not much wrong with the Canadian insurance companies is hardly borne out by the facts, but on the contrary we have the evidence of Sir Louis Davies, we have the admissions made by those who are in control of these insurance companies that things are taking place which ought not to take place and that it is the duty of parliament to see that the law is changed forthwith and that better protection is provided for the public.

Another thing that came out in connection with insurance in the United States and is coming out here now in this country is that the inspector of insurance appointed by the state to overlook these companies, and we have them, failed to do his duty.

Can we say that the inspector of insurance in this country has done anything better than they did in connection with the American companies. For, if the inspector of insurance in this country had done his full duty he would never have allowed any company in Canada to have invested in bonds which carried with them silent assets. It was only because of the action of one policy holder in Toronto that it was brought out that Canadian insurance companies were putting the money of the policy holders into these questionable securities. A great many things to cause alarm to policyholders have taken place in Canada, and these things are of a character which ought to compel this house to immediately take up this question and to remove all these grievances in connection with insurance.

I want now to speak on the question of the increased indemnity which has caused a good deal of discussion in the country. I have no hesitation in saying that the people of Canada condemn that measure in all its aspects as it was passed here last session. The promise was made in North York, if I am to believe the Toronto 'Globe', that some kind of an amendment would be made this session. The 'Globe' said.

We are glad to receive from Mr. Aylesworth the emphatic assurance given to the electors of North York, that it will be his duty next session to see that the question is reconsidered and that the weight of his powerful advocacy will be against these features of the legislation condemned by public opinion.

After the challenge that was thrown out here this afternoon, standing in my place I say, that the public opinion of this country has condemned all those measures in regard to indemnity to senators and members of the House of Commons and pensions and everything else that were passed here last session. I have watched very carefully the trend of public opinion in regard to it. Any number of meetings have been held all over this country, and everywhere the people have condemned this increased indemnity. I stand here and make the con-

fession that I am as much responsible as any one else for the passage of that Bill last session. It is true that I did not vote against it. I must accept my full responsibility for my conduct in connection with it. But I have come to see that a great many people in this country condemned these measures of last session first and foremost because the people think that that increased indemnity to members of parliament was given as a reward by the Liberal party to its followers for imposing coercion on the people of the west. That is the view held largely in the province of Ontario to-day. But there is another reason why the people condemn it. It certainly was open to condemnation also because it was rushed through the House at the tail end of the session, and it was so rushed through because of some secret conference that took place between certain representatives on both sides of the House. And the way was greased for that measure which has been so generally condemned, by the signing I am told of a secret round-robin. The public opinion of Canada condemns that salary grab not only because it was rushed through at the tail end of the session, but because it was the result of a conference of members on both sides of the House and because it was supported by a secret round-robin. Now, I was no party either to that arrangement or to that round-robin, but I must accept my full responsibility for that measure. I trust, however, that the Bill introduced this afternoon by the Minister of Justice to amend the Act relating to the Senate and House of Commons is intended to carry out the pledge that the Postmaster General gave to the people of North York, and which the Toronto 'Globe' took to mean that the objectionable features of that legislation would be repealed this session. I will tell hon. gentlemen another reason why the people condemn that measure. They condemn it because the men who appeared before the people in the election of November, 1904, were willing to accept the honour of being members of this House at the then existing indemnity. Not one candidate who appeared before the electors stated that the indemnity was insufficient and as the people say: They were all glad to take the job at \$1,500 a year. And the very first session after that election we get up in this House and we propose to increase our indemnity by \$1,000 a session. That is what the people of Canada condemn. This same question of indemnity was up the other day in the British parliament and a great many thought the time had come when the members of the British parliament should be paid some remuneration. But in every one of the speeches made on that occasion there was the remarkable characteristic that they all referred to what the indemnity ought to be in the next succeeding parliament. All the members of the British