

a loan should be permitted to take insurance in any company he chooses.

Mr. TURGEON: In reference to the authority of bank managers to take insurance, I was perhaps the author of that amendment to the Bank Act on behalf of the bank managers in rural districts who were not getting the salaries they should have from the banks. I remember that I was specially influenced by that consideration, and the Minister of Finance at the time, in accepting the amendment which I proposed, declared to this House that he would use all possible influence upon the banks to have them increase the salaries of their agents to a living wage to take away from them the business which, he admitted, was sometimes conducive to extortion. As I have seen no improvement on the part of the banks since that time, perhaps this might be the time to give effect to the advice of my hon. friend from Carleton (Mr. Carvell). It would be a most influential lever to raise the salaries of bank agents to a fair minimum, and would do away with a practice, which might amount to extortion in some cases.

Mr. DOHERTY: I am very much impressed with what has been said. It appears, at all events on its face, to be a matter that might very well call for legislative action; but such legislation, of course, would affect not merely the business of insurance, but the business of banking. I understand that the question was up in connection with the renewal of the Bank Act; that a proposal similar to the present one, looking to the prohibition of the combination of the business of banking with that of carrying on insurance, was made, and was dealt with and finally dealt with in the sense of rejection. That leaves the position as regards the banking business determined at that time, at all events. We are now dealing with legislation with regard to insurance, and so far as the present measure is concerned, with a measure simply supplementary to the general Insurance Act. That measure has been through the Banking and Commerce Committee, together with this Bill as supplementary to it, and before that committee in connection with that Bill, the insurance people connected with and interested in the insurance business, who, as well as the bankers, would be affected by a provision such as suggested, were heard, and I am informed—I was not present at the sittings of the committee—that this matter was not brought to the attention of the committee

[Mr. Glass.]

at all nor to the attention of those interested. Under those conditions, I suggest it would hardly be a proper thing, in a Bill of this kind, to insert, without notice to any body concerned, a provision of the character suggested, which must very materially affect the carrying on both of the banking business—with which we are not concerned directly in connection with this legislation—and of the insurance business, those engaged in which had opportunity to present themselves and to make any representations with regard to any provisions contained in the Bill. With regard to a provision of this kind they would not have the same opportunity as they have had with regard to the provisions of the Bill in general. While, as I have said, it seems to me upon its face that there is a great deal to be said in support of this proposition, I would hardly like, and I could hardly be expected at this moment and without further examination and consideration, to assent to a proposition of this kind. It would certainly be very proper, when we have any further revision of the Insurance Act generally, and when there would be proper occasion to deal with the Bank Act, that this suggestion should receive consideration, but I would hardly feel justified in dealing with it in connection with the present Bill.

I wish to insert a little amendment in the first subsection of the section. It is simply to make the addition of "persons," a change which has already been made to the general Insurance Act. This is simply to make the two measures correspond. I move:

That subsection 1, section 508 C—

which it is proposed to insert in the Criminal Code.

—be amended by inserting in line 14 of the present Bill, after the word "or" the words "of an association of persons."

This is merely to add to the exceptions contained in the Bill an exception for an association of persons formed for the purpose of inter-insurance.

Amendment agreed to, and section as amended agreed to.

The CHAIRMAN: Shall I report the Bill?

Mr. DOHERTY: I beg to move:

That the Bill be further amended by adding to section 1 the following provision, to be inserted in the Criminal Code as 508 D:

Any insurance company, or any officer, agent or representative thereof, who