

and the ordinary business, discussion of the estimates and the consideration of public accounts will come then in January and February.

I was glad to hear my hon. friend state that he entirely approved of the policy adopted by the government in appointing a commission to inquire into the insurance question. The powers, if he will take the trouble to read them, given to the commission are of the most ample character. They are absolutely free even to employ actuaries. Of course they can call witnesses. They are not only representatives of the insurance companies, but all persons who have complaints, and they will sit at different places where it will be convenient for the people to be present and express their opinions in reference to the policies issued by any particular company. It will probably have the effect of making the companies more careful. I do not know that any more will come of it, because we all hope that the insurance companies can stand the inquiry. It may be that public attention being drawn to the cost of administration of insurance companies, that may be somewhat cut down. I know that the cost of administering British companies is very much less than the cost of administering Canadian companies. I do not see why there should be that very great difference. The cost of the British companies, according to the reports that I had occasion to see, were about nine, ten and eleven per cent of the receipts, but with the Canadian companies they run up from twenty to thirty per cent. The difference is rather excessive and it was in that direction that the frauds in the United States were committed, by the payment of huge salaries, and by, I was going to say—

Hon. Mr. FERGUSON—Political contributions.

Hon. Mr. SCOTT—Corrupting legislatures. But the parliament of Canada is away and beyond any charge of that kind. It would not be necessary to make any reference to that.

Hon. Sir MACKENZIE BOWELL—I think the point the hon. gentleman has raised is susceptible of explanation—that is the difference of cost between the man-

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agement of imperial life companies and Canadian companies.

Hon. Mr. SCOTT—I presume one explanation would be this; our companies do business on a very active scale. There is great rivalry between them. They are constantly soliciting business, and the expenditure may be justified. Certainly their growth is phenomenal, and that may explain it. It may redound to the advantage of the policy-holders. I am not sufficiently conversant with the subject to explain it.

Hon. Sir MACKENZIE BOWELL—Competition with United States companies has very much to do with it.

Hon. Mr. SCOTT—The clauses relating to international waterways is an important one. The subject is now in a very unsatisfactory condition. There are state rights and provincial rights and federal rights both in the United States and in Canada. The Judicial Committee of the Privy Council have not helped us in this matter. In dealing with the fisheries question, as hon. gentlemen know, without throwing very much light on it they beclouded it by deciding practically that the provinces owned the bed of the river half way across. But, of course, navigation belongs to the Dominion and is under federal control. I quite agree with my hon. friend that it is idle to contend that the inland waters to tide water are not under the control of the Dominion, although the provinces have been liberal in giving out rights. Possibly it may be, I will not say curtailed, because I do not know what view the commission is taking of it, but I presume that Canada will not be satisfied to give up the scenic effect of the falls unless we get our share of the valuable power that can be created without destroying the beauty of the falls. That is the whole story in a nutshell. If I am correctly informed, one or two companies incorporated in Ontario have already sold a large portion of their power to the United States. I speak, of course, subject to correction. Perhaps I ought not to have mentioned it, but I have seen it so stated, and I should like to have it either rebutted or confirmed. If it is so, then Canada is placed in a somewhat embarrassing position. It will scarcely suit the views of the people of Ontario, especially west of Hamil-