

The Hon. the SPEAKER: I have been informed by the Clerk of the House that the Bill has been distributed in both languages.

Hon. Mr. CLORAN: I have no doubt about that; but we have had no time to read it. I am not stating that the Bill was not distributed, but I say we have not had it in our hands long enough, as the honourable leader of the Government says, to digest it. My proposition is a fair one. I ask the honourable leader of the Government, who I know is a fair-minded man, to defer the second reading. He now asks us to pass judgment, or to listen to a speech, on a Bill which we have had no time to read or digest.

Hon. Sir JAMES LOUGHEED: As I have explained to my honourable friend, it is not my purpose to ask the House to take any action upon the Bill to-day.

Hon. Mr. CLORAN: I am receiving the Bill now.

Hon. Sir JAMES LOUGHEED: It may possibly assist my honourable friend if I make some explanations upon the second reading of the Bill.

Hon. Mr. POWER: Hear, hear.

Hon. Mr. CLORAN: I have no objection to that.

Hon. Sir JAMES LOUGHEED: Then my honourable friend will be able to spend a quiet and reflective day to-morrow in perusing the Bill.

Hon. Mr. CLORAN: I will take it to church with me.

Hon. Sir JAMES LOUGHEED: And on Monday he will be au fait with its principles, its policy and all its particulars.

Hon. Mr. CLORAN: I will bring it to church with me to-morrow. That will be a good place to read it.

Hon. Mr. LAVERGNE: No, it is not. The honourable leader proposes to give the explanation to-day and to have the discussion on Monday? Is that his intention?

Hon. Sir JAMES LOUGHEED: Yes. With the permission of the House, I would ask that the Bill be allowed to stand for a few minutes, and in the meantime we will dispose of the other items on the Order Paper.

Hon. Mr. LAVERGNE: I was asking the honourable leader of the Government if he would defer it until Monday.

Hon. Sir JAMES LOUGHEED: No action will be taken on the Bill to-day. It is needless to say that we shall be very glad to have views expressed by any honourable gentleman who wishes to speak upon it to-day. It may be a relief to many to get off their minds any particular feelings which they may have, either in favour of or against the Bill.

Hon. Mr. LAVERGNE: Without having read it, I think it is a very bad Bill. Anyhow, we must read it carefully.

Hon. Sir JAMES LOUGHEED: My honourable friend entirely misunderstands the Bill if he has come to that conclusion.

The motion for the second reading of the Bill stands.

CRIMINAL CODE AMENDMENT. (INSURANCE) BILL.

CONSIDERED IN COMMITTEE— THIRD READING.

On motion of Hon. Sir James Lougheed, the Senate went into Committee on Bill 54, an Act to amend the Criminal Code (respecting Insurance). Hon. Mr. Thompson in the Chair.

Hon. Sir JAMES LOUGHEED: I may say that this Bill has been held over pending the consideration of the Insurance Bill which we have just passed. It is the complement of that Bill; in fact, it is a transfer to the Criminal Code of the sections formerly contained in the Insurance Act.

Hon. Mr. BOSTOCK: Why is it necessary to proceed in that way?

Hon. Sir JAMES LOUGHEED: On account of the action of the Privy Council. Instead of placing the penal sections in the Insurance Act, we can only exercise our jurisdiction by incorporating them in the Criminal Code.

On section 508 D—offences:

Hon. Mr. BOSTOCK: I am unable to see why this provision is necessary. As I understand this clause, it is intended to prevent an agent making a reduction in the first year's premium to the insured. Has any abuse in this regard come to the attention of the Government?

Hon. Sir JAMES LOUGHEED: It practically means that a rebate is made. In modern business, particularly on the part of large corporations, nothing has been more vicious than the allowance of rebates. By this practice agents attempt to outdo one