

My hon. friend the leader of the opposition, addressed some observations to the House with regard to the insurance investigation proposed to be entered upon by the present government. I entirely agree with my hon. friend that an independent commission is a better method of investigation than a parliamentary committee would be, providing the commissioners are instructed not to adhere to strict rules of evidence and are given the most ample scope, and that they are able and independent men. Provided all this has been attained, I am free to admit that a better investigation can be had, because the different parts of the country may be visited and thus better results obtained than by a parliamentary investigation. The experience of this House two years ago in connection with a select committee which inquired into the management of one company was not satisfactory to any of us. This investigation must be of a very technical and expert nature, and on that account I think it was better on the whole that it should be dealt with in the way proposed. While saying that much, however, I must say I am doubtful about the personnel of the commission. I have not the pleasure of knowing any of the gentlemen, except that I have a slight acquaintance with the chairman, Judge MacTavish. What I do know of him is most satisfactory. I have met him on different occasions and have also heard favourable opinions expressed of him, and have no doubt he is an excellent man; but at the same time I entirely dissent from the action of the government in appointing a judge on the commission. It is a vicious practice, and one that should be abandoned. We talk of beneficiaries of the government; but when action of this kind is taken the judges become in reality beneficiaries of a government. When you give a judge a clear-cut salary and provide for him by statute, he should be required to perform strictly judicial duties only. When he is called from the bench and paid for other services, his attention is distracted from his judicial duties. I have condemned the same thing in this House on many occasions, and I cannot pass over the present appointment without uttering the same condemnation. I must say that I have heard the most satisfactory

things said about Mr. Langmuir, another member of this commission; but there is this difference in regard to his case. It is alleged—I have no personal knowledge of the fact—that the Trust Company of which he is manager has a board of directors, most of whom are at the same time directors of insurance companies, so that really he will be investigating the transactions of men who are to a great extent his masters. If that is the case a very great mistake has been made, and the country will not, I believe, place the confidence in the work of the commission which they otherwise would have done. However, if the commission is perfectly untrammelled and all its proceedings are regular and the investigation proves thorough this may be condoned; but I am convinced that an actuary should have been a member of this commission.

The third gentleman named is a chartered accountant, but a chartered accountant is of no practical use in investigating the affairs of insurance companies. The most important phases of the insurance question call for men of very high mathematical training, who have passed examination as actuaries; and I think great pains should have been taken to get an actuary. The answer to that may be that a man could not have been obtained in Canada who is not connected with the companies. The same objection would come up as is coming against Mr. Langmuir, but they would perhaps be more directly influenced than Mr. Langmuir would be. But even if it had been necessary to go out of this country and bring an English actuary here, a man whose qualifications would be beyond all doubt, and who would be entirely free from any entanglements with insurance companies, I think a better result would have been obtained. However, it is still open to the government to employ an actuary, an expert to assist the counsel in the investigation, and if a full and complete investigation is made, and people are satisfied, these objections will all be brushed to one side. I am here to say that, holding policies as I do in different insurance companies myself, and members of my family being interested also, and watching very closely their affairs, I have very great confidence that no grave scandals will be disclosed in the investigation. But even if that