

The next item is a very important one. It relates to the commission for making an investigation into the workings of Life Insurance Companies in Canada. There have been strong objections taken to the appointment of a Royal Commission by the government. Many of their own friends and supporters think that the question should have been left for parliament to deal with, and that it was arrogating to themselves a power which they should not have exercised under the circumstances. Now I differ from the gentlemen who take that view. Speaking for myself and for those with whom I am associated in Life Insurance business, I express my gratification at the conduct of the government in this matter, and for this reason;—after the exhibition of a parliamentary committee which we had two years ago, I came to the conclusion that if we want to get calmly and coolly at the bottom of the workings of Life Insurance Institutions in this country, we had better have a small commission of clever men with power to investigate to the fullest possible extent. I have seen it mentioned in one paper—I hope it is not correct—that the commissioners are to be confined in their investigations to the rules of a court. Now that will never accomplish the object which the dissatisfied, which the people of Canada have in view at the present moment.

Hon. Mr. CLORAN—It will accomplish nothing.

Hon. Sir MACKENZIE BOWELL—I have since seen other authoritative statements that this is not to be the case, we have a faint idea from experience of what the rules of a court are in reference to evidence. We know that in a parliamentary committee the principle laid down is that you can probe a question to the very bottom, and that you are not to be trammelled by the rules of a court as to the evidence to be produced. I should be glad to hear from the gentleman who is to reply to me that the commission is to have full powers. It has been argued—and there is a great deal of force in it—that the mere fact of appointing a commission inferentially indicates that something is wrong and therefore casts a reflection upon the honesty of the management of the different life companies in Canada. Those who have taken an interest in the question

Hon. Sir MACKENZIE BOWELL.

I think must come to the conclusion that the excitement throughout the country, created by the improper attacks—and I was going to say the improper motives of those who have raised this agitation—have created discontent and suspicion in the minds of the people on account of the exposures which took place in the United States, and hence it was necessary that a calm and judicious commission should be appointed to make the fullest investigation. So far as I know, the companies in this country court that investigation. That errors may have been committed by directors I do not think is at all improbable. We all commit errors in our own business, and we very often find out these errors afterwards and try to act differently in the future. That may be the case with some of the companies; but I venture this opinion, from some little study of the question, that it will be found that on the whole there has been none of that boodling which characterized the American companies. If there has been such, let the blame fall upon those who have committed it, and let them suffer the consequences. That is one portion at least of the government policy that I confess I approve of.

We are next told that the work in connection with the eastern division of the Grand Trunk Pacific is being proceeded with very satisfactorily and that it is hoped before long to have a report laid before parliament. I do not know how my hon. friend from Wellington (Hon. Mr. McMullen) has been able to undergo the strain which must have been upon his mind during the delay which has taken place in the last two or three years, for fear of that invasion which was to take place from the other side of the line in case we did not have this safe road over which to send westward, ammunition and guns. However, it is about three years since the Bill was passed and we have had no trouble yet. I think we are safe now. The Minister of Militia told the people a short time ago that we were under the protection of the Yankee Navy—that the Monroe doctrine was the safeguard of this country. As the gentleman to whom he addressed these remarks very aptly said, if that be the case, you had better contribute to the maintenance of the United States navy, because if they are protecting us we ought not to ask them to do it for nothing. I wonder if the Minister of