

panies. They propose to increase their capital stock, and yet, in the face of that, they refuse to give the service they ought to give to the people and the interchange of business that they ought to give to the independent company. They make an improper alliance with the railways because of which no independent telephone company can have access to a railway station. Grievances of this kind in connection with all these great corporations are being presented by the people daily. And yet we are told that parliament is not disposed to take up any of these matters because the Minister of Finance happens to have met with an accident. We are not doing justice to those whom we represent when we abandon our functions and fail to deal with public grievances. We have the opportunity to take up these matters, but the idea is coolly announced that we are merely to have a few weeks discussion on trifling matters, that nothing is to be done, that we are to go away in the summer and to come back in the fall, and that then only the tariff is to be discussed. If that is the view the Liberal party take of the duty of parliament, I think they make a great mistake, and I believe the people will insist on parliament dealing with the actual grievances that exist.

We had a good deal of discussion this afternoon about the coercion of the west. I am still of the opinion that the Autonomy Bill passed last session was neither constitutional or in the interest of the country, and I hope and trust that Mr. Haultain, who has been so much discussed here this afternoon, will find a way in the legislature of the Northwest to have that question re-opened and that it will finally be taken to the Privy Council for adjudication and final settlement. I do not know whether there is any truth in the story that is going about, but I have heard it stated that the government intend at an early day, by petition or otherwise, to ask the imperial government to validate these Acts of last session. If that is so, I greatly regret it. I trust that nothing of this kind will be done, but that Mr. Haultain and those who agree with him will find him a way of getting the matter before the Privy Council. I believe that the Bill was unconstitutional, that its unconstitutionality was shown last session, and I hope a test of its validity will be made.

An hon. gentleman from the west speaking here this afternoon denounced the people of the east for interfering with the religion of the people of the west. I do not know to whom he refers, it was a double edged argument that he used. But I can say this, that the people of the east, if they interfered in any way with that question, did so in order to protect the rights of the new provinces in the west. They were not imposing anything upon them, they were trying to secure to them their rights; and those quotations that were read here this evening all go to show what Liberals them-

selves thought of these Autonomy Bills that went through last session. They were not in the interest of the west, they were not in the interest of the provinces of the east. A good old verse of the Bible says 'Who so breaketh through a hedge, a serpent shall bite him', and I believe that those who broke through the hedge of the constitution and coerced the people of the west, will yet encounter the bite of the serpent in that respect.

Now, Mr. Speaker, I want to come to what is perhaps the most important question of this session, that is the appointment of an insurance commission. The other day, for a moment, I expressed the opinion that I did not think the government did a wise thing when they appointed a royal commission to investigate complaints against the insurance companies, when parliament was about to meet within a very few days. The government now see the importance of that investigation. A while ago it was quite apparent that an effort was being made to avoid an investigation, a full investigation, into the conduct of Canadian insurance companies. We know that in the state of New York where these grievances were first exposed, a commission of the legislature investigated them, and we know that that investigation was thorough. We also know that in this country where we have had investigations by royal commissions, they have not been thorough, but on the contrary they were largely invented for whitewashing purposes.

Now, what happened in the state of New York in regard to these insurance companies. It was proved, first, that ninety per cent of all the insurance policies issued in the United States were of the kind known as profit sharing policies. The same thing obtains in this country. The finding of the New York commission was that the profit sharing policy, the policy which covers ninety per cent of those issued in that country, and also covers ninety per cent of those issued in this country, is a bad policy, is a policy that cannot be justified, and has given rise to all that extravagance and wastefulness which has taken place in the States, and which is taking place in Canada. These profit sharing policies are based on the idea that if you pay practically one-fifth more of premium into the insurance company, you will, according to the contract they make with you, share in certain profits that may accrue from that policy and investment of the premium. But it is a bargain which Mr. B. B. Osler once said in court in Ontario, one side has not to carry out. Whether those profits are paid, whether they are divided between the policyholder and the company, is absolutely within the rights and judgment of the company to decide. As a consequence, while ninety per cent of the policy holders have been paying for these profit sharing policies, and