

in operation, we find that the municipalities where it is in force have lost revenue to the extent of \$135,000, which, deducting the \$50,000 profit, leaves a net loss to the municipalities of \$84,755. The Government, on the other hand, paid directly in cash, \$24,596; we have lost in revenue \$124,000, or the Province's loss in connection with it has been \$148,596, against the municipalities' loss of \$84,755. Now, I would ask our temperance friends whether they do not think that these figures I have given, make out a strong case, shewing that the Dominion Government should be asked to amend the Order in Council and place the fines to the credit of the fund? Then, after that, let the responsibility be divided between the Province and municipalities to provide the difference.

There is another item in connection with Miscellaneous which I think it necessary to refer to. It will be noticed that in the item for "Insurance of Public Buildings," there is nothing carried out in the column for 1888. There are, no doubt, different opinions on this question, as to the policy of the Government insuring its buildings, scattered as they are over all parts of the Province, and the Province taking due care, by the appointment of watchmen and otherwise, to see to their safety. Some contend that it would be better for the Government to insure for themselves, and others that it would be safer to insure as individuals and companies do. It is a question of the balance of advantages. The experience of a large number of years is necessary to afford an accurate estimate in looking at what our revenue and our losses aggregate respectively, in considering this question of insurance or non-insurance; but when such question comes to an even balance, and there is thrown into the scale a new element, that of uncertainty as to recovery when a fire takes place; when the insurance companies refuse to pay the loss, the equilibrium is destroyed, and the balance lies in the direction of the Government carrying their own risks. Now, that is the position of this question at the present time. A fire occurred at London Asylum during this last fall. A portion of the main building described in the plan as "kitchen and laundry department," was destroyed by fire. It was supposed by the Government that that portion of the building had been covered by insurance from fire for the last fifteen years, ever since the Province began to insure, but when the valuation was made and the claims presented to the companies, all the companies, with the exception of two, disputed their liability, claiming that this portion of the building was not properly described as part of the main building, and