

The methods of insurance heretofore in force necessitated much clerical work, not only as to policies, but as to adjustments of losses and payment of claims. This work will now be concentrated and consolidated, and be entirely within the control of the Canadian National Railway Company, with consequent lessening of work.

However, any question of staff increase or reduction is a matter resting entirely with the Management.

This Bill applies also to the Government Merchant Marine.

Hon. Mr. FOWLER: I think we ought to have more information in regard to this matter; we ought to have the annual cost of insurance to the present time.

Hon. Mr. DANDURAND: I furnished that information to the Senate some days ago in answer to a question put by the honourable gentleman from De Lanaudière (Hon. Mr. Casgrain).

Hon. Mr. FOWLER: Briefly, how much of a saving is to be effected?

Hon. Mr. DANDURAND: I do not know that the question has been put as to what amount would be laid aside each year to create an insurance fund.

Hon. Mr. FOWLER: Is it the intention to create an insurance fund?

Hon. Mr. DANDURAND: I take that for granted, inasmuch as the Canadian National Railways, or the management, will henceforth carry their own insurance. Any well-established organization can only do so by laying aside each year a certain amount.

Hon. Mr. FOWLER: I am glad that my honourable friend put in the words, "well-established organization," because we will have to have more evidence before we are convinced that it is a well-established organization.

Hon. Mr. DANDURAND: My honourable friend must not forget that there has been an overwhelming expression of public opinion that the Railway Management can only hope to make a success of its administration if it is given a free hand. We must not interfere too much, or we will be told that we have not been giving them a fair chance—a sporting chance, as the new Chairman of the Board has put it. I hope that within not many years they will have demonstrated the effect of their management. I may say that one of the high officials of the administration, in answer to my anxious inquiry: "How many years will you need to demonstrate that national or public ownership can pull it out of the mire?" answered, "Three years."

Hon. Mr. FOWLER: I think we will be very lucky if we get that information in

Hon. Mr. DANDURAND.

three years, judging from the length of time it has taken me to get some very slight information in regard to motor cars and private cars.

Hon. Mr. DANDURAND: It is not the same department.

Hon. Mr. FOWLER: If this institution is as well established as my honourable friend would intimate, surely they could have supplied that information before this.

Hon. Mr. DANDURAND: The part of the information relating to railways was before us months ago.

Hon. Mr. FOWLER: Then the Militia Department was in default.

Hon. Mr. DANDURAND: I was informed that there was only one defaulting department.

Hon. Mr. FOWLER: Which one was that?

Hon. Mr. DANDURAND: The Public Works Department.

Hon. Mr. FOWLER: When my honourable friend says that we should give them a free hand, I agree with him—with certain reservations. Judging from the proposition of theirs to purchase a ticket office that is absolutely not needed in the city of Toronto at a cost of \$1,000,000 for the site, and probably \$1,500,000 for the building, I think we had better modify the idea of giving them a free hand, and had better limit it, in view of the fact that the city of Montreal has a railway station which is a disgrace.

The Hon. the CHAIRMAN: I call the honourable gentleman's attention to the fact that clause 1 is under discussion.

Hon. Mr. FOWLER: I am replying to the honourable leader of the Government. He said we should give these people a free hand: that was in connection with this Bill; surely I have a right to speak with regard to that. I say that when the city of Montreal is without a proper railway station, and that when people have to disembark in rain or storm at the city of St. John, it does not look as though we should give a free hand to this well-established organization which we now have.

Section 1 was agreed to.

Section 2 the schedule, the preamble and the title were agreed to.

The Bill was reported without amendment.

THIRD READING

On motion of Hon. Mr. Dandurand, the Bill was read the third time, and passed.