icebergs. I heard that director tell the captain that if he was not prepared to make better time, the directors would find a man who would do so. On another occasion I sailed from Halifax to London. We had fog a large part of the way. I did not hear the conversation myself, but I learned in London that the captain of the steamship was told, as the other had been, that if he was not prepared to make good time, he would be dismissed. I returned on the same boat. When we reached the banks it was at night and we were in a fog. The captain was asked to slow down. He promised to do so, but he continued to run the boat at the same rate as before. At six o'clock in the morning the fog arose, and we saw an iceberg close on our bows. I am not going to make this statement on my own authority, but on the authority of a sea captain who is very well known in the maritime provinces. Referring to the accidents that occurred in the St. Lawrence last season, this captain—who has had a large experience in the gulf, and has never. I believe, had an accident-said that neither of these accidents would have happened if the captains had not been too anxious to shorten the time between the points. He further said that no matter what appliances might be placed in the dangerous parts of the gulf, in the shape of lighthouses and fogwhistles, unless the sea captains were ordered by the steamship owners not to hug the chief dangerous points too closely, no pre-cautions we might take would prevent disasters in the gulf of the St. Lawrence.

Hon. Mr. TARTE. All of us who have travelled by the American and Canadian routes in the fall season know very well that there is as much fog on the banks by the American route as there is by the Canadian route. I have made several trips by both routes, and I can state that there is as much fog on the routes from Boston, New York and Philadelphia as there is on the route from Quebec. So that the fog cannot be fairly given by Lloyds as a reason for the high insurance rates. I am very much afraid that the genuine reason for Lloyds action is the large volume of trade between the American ports and England; they have too much influence for us. Now, we are passing through days of government ownership. Governments are becoming more and more inclined to assume heavy respon-It seems to me that when the sibilities trade of the country and its good reputation are at stake, the government might take some little risk; and if Lloyds, who have been invited by my hon. friend to come and see our improvements, and who have not responded to our invitation, and may not respond—if they do not come to terms, the government might to a certain extent become our own insurers. It is a feasible thing. Lloyds must understand that we are somewhat of a nation now. rather aimed at is to get men who will bring When we talk of fifty millions, and one our steamers safely across. The steamship

hundred millions, we show that we have courage; and if my hon, friend and former colleague would speak loudly enough on that insurance question, it seems to me that Lloyds would come down. The St. Lawrence has been improved, and we are continuing to improve it every day; and yet the more we improve it the less it seems Lloyds recognize the improvement. When the Canadian Pacific Railway Company became the owner of their line, the reason that was given, I think, for lowering the rates was that that company were sure to secure the services of the best officers. My hon. friend the member for St. Lawrence (Mr. Bickerdike) was right when he said that the accidents that were investigated last season were all found to be due either to incapacity or bad conduct on the part of the officers. I am very much afraid that some of the companies are trying to secure cheap men. You cannot have good men in these days of prosperity without paying for them.

Mr. BROCK. I think the object we all have in view would be very much advanced if we were a little more moderate in our desires for a fast service. The service which the government seem to have been striving for is a twenty-knot or twenty-two-knot service. I think we would be much more likely to arrive at a satisfactory conclusion of this matter if the government would be satisfied with an eighteen-knot service. This is a service which could be rendered by a good many lines which would be shut out if we insisted on the faster rate. It is said that passengers will go a long distance by land in order to take a short trip by ocean. That was the case many years ago when we had a poor class of vessels on the Atlantic. the present time, with the comforts provided on first-class steamers, there is not such a desire to cross the Atlantic in a short time. And here the subject of insurance comes in. You can get one of our first-class steamers insured to-day from Liverpool to Montreal at a great deal lower rate than you can a steamer which is forced to cross the Atlantic at the rate of twenty-two knots an hour. When crossing from the other side, as soon as we are at all near the banks of Newfoundland or the shores of Canada we run the risk, at certain seasons, of being detained by fog during two or three days. A twenty-two knot steamer cannot go faster through a fog than an eighteen-knot steamer, and it costs a great deal more to keep her going. The expense of running a twenty-two knot steamer per day is enormous compared to that of running a sixteen or eighteen knot vessel. I quite agree with the hon, member for St. Mary's division (Hon. Mr. Tarte) that in the attempt to run our steamers as cheaply as possible across the Atlantic, one of the means adopted is to get cheap men. To this no doubt is due some of the accidents. What should be