

*Insurance Bills*

So I think that in the circumstances we are taking the right course, if I may say so, with equal deference to my hon. friend. I would again say to him that there is no disposition to ask this committee to act with undue haste with respect to this matter. If it is thought wise that the bill should be held in committee for a further sitting, I am quite content.

Mr. COOTE: It was not with the idea of hearing witnesses before the committee that I suggested that this bill should go to the banking and commerce committee, but I feel that it could be considered to much better advantage there than by the committee of the whole house. So far as the point which the minister makes, that this bill has been considered by a committee of the Senate, is concerned, I have known bills to receive very careful consideration by a committee of this house and then go to the Senate and there be referred to the Senate's own committee, and very properly so. I repeat, I think this bill could be considered to much better advantage by the banking and commerce committee than by the committee of the whole house. The bill is very lengthy and there is a far better chance for the banking and commerce committee finding out what it really means.

Mr. EULER: I have a certain sympathy with what my hon. friend from Macleod says. I do not like to delay the work of the committee, but this bill is very voluminous and it is pretty difficult to understand the significance of the various clauses. For myself I think I would be content, and perhaps other members would be, if the minister would give us a fairly full explanation of any vital changes in the bill as compared with former legislation. Does this bill pretty well follow the old enactment? Would the minister point out wherein it differs radically from the former legislation?

Mr. RHODES: I shall be very glad indeed to do that as we proceed. I have a number of amendments to move to the bill, and I will explain each paragraph as we go along.

Mr. CAYLEY: The minister spoke of the extensive work that was done by a committee of the Senate. But there is no record of that committee's meetings; at least I have not seen any. I understand that the Senate committee went into the matter very thoroughly and sifted every phase, but I am at a loss still to know who was present at that committee. Were all the superintendents of the departments of insurance present, especially Ontario, and were all those who were raising protests represented, the mutual companies, life insurance companies and so forth?

[Mr. Rhodes.]

Mr. RHODES: As I said at the beginning, six provinces have always been quite content, I take it, to accept the jurisdiction of this parliament in the matter of insurance legislation. As a matter of fact, I may say for the province of Nova Scotia that for years there we have submitted ourselves gladly to the jurisdiction of the dominion in the matter of insurance because, first of all, as a province we divested ourselves of a tremendous responsibility which will be obvious to my hon. friend who has a wide knowledge of insurance matters, and in the second place we saved ourselves a great deal of expense and we were able to avail ourselves, to the benefit of the province, of the knowledge, wisdom, experience, and guidance of the dominion Department of Insurance. With respect to the three provinces which did not accept that position, they were all represented by eminent counsel before the Senate committee.

Mr. EULER: Which were the three?

Mr. RHODES: Ontario, Quebec and British Columbia. Mr. Bayly, the deputy attorney general of Ontario appeared for that province and also represented British Columbia. The province of Quebec was represented by Mr. Aime Geoffrion. All the insurance companies were fully represented.

Mr. EULER: Including the foreign companies?

Mr. RHODES: Yes.

Mr. SPENCER: This is the first time in eleven years that I have known the Commons so ready to give such a blanket acceptance to the work of the Senate. Possibly it is because lately there has been much more activity than usual in the Senate. I think that the Senate should feel very much flattered at the minister's thinking their work so perfect that we should be able to pass these bills here without a great deal of consideration. Certainly the explanatory notes are not sufficient to enable one to understand the significance of the bills, but if the minister is going to speak on each clause, we can give them consideration but certainly not the consideration that they would receive in the banking and commerce committee, and we cannot give them proper consideration if you, Mr. Chairman, simply read the marginal notes. The bill is new and lengthy and important, and certainly we should have some explanation from the minister. I feel with the hon. member for Macleod and the hon. member for North Waterloo that it is asking a great deal of this committee to give consideration of this bill when it is so lengthy and contains so much new material.