part, forced to depend for their daily bread upon the charity of the community in which they live; and it is not, I am sure, necessary for me to point out to this House what such a failure means to many women and young girls throughout this land who through such failures in the past have been driven in some cases to the grave in sorrow and in shame. It is not, I am sure, necessary to remind this House of the effect of such failures upon the little children, many of whom at the time of such failures were toddling as their mother's knees, and who without a moment's warning have been driven from home and comfort, where they have been served with every need, and practically thrown into the gutter, dependent for a livelihood on the cold charity of the world, growing up in an atmosphere of vice and immorality, and many of them probably winding up within the four walls of those institutions so eloquently described by the hon. the member for Kingston a few days ago. I ask the hon. members of this House, who are responsible for the dying sorrows of these old men? Who are responsible for the shame of these women? Who, I ask, are responsible for the spiritual murder of these little children? In my opinion, Mr. Speaker, every hon. member of this House who fails to do his utmost to reorganize or amend the banking laws of this country, so as to render such calamities utterly impossible, is guilty of spiritual murder. It should be impossible for any chartered bank of Canada to go to the wall on account of misappropriation of funds. There should be some system of government inspection of banks that would render these failures absolutely impossible, and I leave it to the financiers of this House to discover the remedy.

In conclusion, I wish to refer to the naval question. A few months ago the Liberal press in my portion of the country was endeavouring to lead the people to believe that the naval question would wreck the Conservative Government, and that the Liberal party were only waiting for an opportunity to attack us. I have not noticed any great desire on the part of the hon, gentlemen opposite to clash with

us on this question.

I think, Mr. Speaker, that I occupy a rather unique position in this House, as far as naval propositions are concerned, in view of the fact that I have the honour to represent a riding that for thirty-seven years never sent a Conservative representative to this House. I further think that I have to a certain extent the right to say that I represent the old time Liberal party, in view of the fact that I have the honour

William Lyon Mackenzie, Sir William Mulock, and Sir Allan B. Aylesworth. I furthermore have the honour of living in that particular portion of the riding that is looked upon in that part of the province as the birth-place and the cradle of reform. also have the honour of living practically within a stone's throw of the place where the Matthewes, the Lloyds, and the Lounts, and the Mackenzies were, I am informed, accustomed to meet for the purpose of formulating what hon, gentlemen opposite claim to be the principles of responsible

government.

Many words have been said on this question already, but very little of a definite nature has been said. If I do not represent Liberal thought in my riding, I practically take my political life in my hands. But I do not care one iota whether I do or not, I am going to tell this House and this country where I stand on the naval question. My position is simply this—that if the right hon. gentleman (Mr. Borden) who leads this Government comes down to this House and tells us that there is immediate necessity for Canada to do something to help Great Britain's navy, I for one will stand behind him and hold up both hands for the giving of every dollar that the Canadian people can give. It was said the other day—I think by the hon. member for Kingston (Mr. Nickle)—that some critics of this policy had stated that we owed nothing to Great Britain. I do not know whether that is correct or not. I can hardly believe that there is any citizen of the Dominion who would make such a statement, but if there be I can quickly tell what I think of him. I blush with shame in unison with the Canadian mother of the individual who, when he attains years of discretion-or rather indiscretion—can so far forget what he owes to the land of his birth and to the privileges and liberties he and his fathers before him enjoyed under the British flag and who would try to introduce any policy in this country to stir up racial and religious discord. I will not juggle words on this naval question, I will stand behind any proposition that has for its object to make certain of Great Britain's supremacy upon the sea. Let me tell hon. gentlemen opposite that the policy they carried out last session-my first opportunity of listening to them—was not, in my opinion, calculated to promote peace and harmony among the different races and creeds that make up the population of this Dominion. It is not by stirring up discord between East and West, by en-deavouring to draw a line of cleavage be-tween the two parts of the country or between Catholics and Protestants, that Canada is to be brought to occupy the place of coming from a riding that has given to she ought to occupy among the nations the public life of this country men like of the earth. In my opinion the question