

against poverty and poverty against wealth; it means that you simply undermine all free institutions, that you take away that love for order and that love for law which are absolutely essential to true justice and to true freedom in the Dominion of Canada. These are the things, and I speak sincerely, Sir, that we have to bring home to the people of this country and to bear upon our own minds, and if we do that I am satisfied that in the future things will be conducted in a proper way by both political parties and that henceforth political scandal may be a thing of the past. These are my views upon that question and I think it is the duty of every man here to so lend his mind to the consideration of any measure that is introduced into this House in the way of electoral reform, that the election laws may be put in the best possible condition. To my mind there is a doubt as to whether or not reform of that sort is a matter of legislation or of education. You may legislate in various ways and in reference to various things and yet these laws may be broken every day and no punishment be meted out to those who break them, and it does appear to me that this and other great questions are in fact matters of education absolutely, and I believe that by example, by showing what those do who are in authority, such legislation will be more effective in the way of education than anything else that this House can possibly bring down.

Since the last session of this House an investigation has been held into the question of insurance. Various matters have been brought before the commission appointed for that purpose and have been threshed out. The more one thinks of it the more one is satisfied that insurance companies are perhaps more than any other monetary concerns that do business, absolutely in the shape of trust companies to the people. There are not a great many men or women who take out insurance as a matter of business, in the way of an investment in the proper or technical sense of the word. An insurance policy is taken out wholly and solely that the families of those taking out the policy may be protected in the event of death or if an endowment policy that the insurer may himself be protected when getting on in years and not as well able to engage in active life as before. Therefore I say that in the highest sense of the word an insurance company is as a trust company of the people's money; it is more than that, it is a company which is an absolute trust company especially for widows and orphans and those who are left behind and therefore it is that the greatest amount of care should be exercised in the investments which are made by these insurance companies and that the very greatest possible care should be exercised in the inspection of such companies. I think that at this session some measure should be brought in to this House,

whereby it can be enacted that every insurance company doing business in the Dominion of Canada shall be so inspected that the government will know exactly its income and its outgo, and the exact state of its investments. To do that in the case of chartered banks, with their many branches, would be an impossibility but with an insurance company having one central head office, the difficulties in the way of such an inspection could be very easily overcome and the insurance inspector or inspectors should be clothed with such powers and such rights that every transaction of an insurance company might be made the subject of an investigation if thought desirable and if necessary the results of such investigation should be laid before this House.

We heard from the chair yesterday that the seat for London was vacant. No one who knows Hon. Mr. Hyman to be the honest, manly and straightforward man he is, could possibly think that he would have done right either by himself or by those who honour him had he pursued any other course than that which he has taken. I think it redounds to his credit that he has followed this course. For, I wish to point out to this House, no necessity rested upon him of taking such action at this time. If an election petition had been lodged, the first thing to be proved in order to vacate the seat would be bribery or corruption on the part of the candidate or his agents. That has not been proven. Only one side of the case has been gone into, but as for proving that any bribery by the candidate or his accredited agents existed, that has not been done. Therefore, I say, the course which Hon. Mr. Hyman has taken was the manly, creditable course for him to pursue, and one which proves Mr. Hyman to be just the man that this House, certainly this side of the House, always knew him to be.

I cannot resume my seat without congratulating the Prime Minister (Sir Wilfrid Laurier) upon the sixty-fifth birthday which he has so recently passed. When a man has sat in this House continuously for a period of thirty-three years under the eye of the public all that time, and to-day stands before the people of the Dominion of Canada with a clean and unsullied record, that fact is something for him and his friends to be proud of. The Prime Minister has brought honour and credit to Canada; and my own wish, and the wish of the members on this side of the House at least, is that he may be spared long to go on with the programme he has so successfully and magnificently carried out for the last ten years. If he does that, as I am satisfied he will, his record will be a brighter page in the history of Canada than any that has yet been written.

Sir, I beg leave to move than an humble address be presented to His Excellency in reply to the speech from the Throne.