

'Royal' is the name of a very desirable insurance company, and people might be led into doing business with a company using that name under a misapprehension of the facts. There is a pretty long way between that name and such a name as the Great West. The Great West is a great inheritance of us all.

Mr. FIELDING. So is Royal.

Mr. LENNOX. Not in the same way. We do not propose to give a monopoly of the Great West to one set of people, not even to the Big Four; but when it comes to the question of a word that does not carry with it any property, it is somewhat different. I hope that whatever the minister may do in this particular instance, he has not made up his mind that in no instance will he restrain the use of the word Royal in connection with a life insurance company, and this is certainly in a sense a life insurance company.

Mr. J. A. CURRIE. I understand that some of the large English companies doing an insurance business in Canada get over the Act by having a Canadian company authorized, and underwriting its stock and its policies. I think the Liverpool, London & Globe, and one or two others, have charters of that description. The insurance agents who do business for the Royal Fire Insurance Company also do a casualty business.

Mr. FIELDING. No. The English company does not do an accident business.

Mr. J. A. CURRIE. The agents of the Royal do a casualty business for other companies; and the Royal of England is such a well known company that people taking casualty insurance from those agents assume that the Royal Canadian Company is a child of the English company and are therefore misled. If the promoter of this Bill will give this House the assurance that this company is a child of the Royal Insurance Company, I think we might pass it; but if he does not give us that assurance, I think we should not pass it.

Mr. FIELDING. The hon. member who has charge of the Bill does not appear to be in his place. Not only have I no assurance of the kind, but such information as I have leads me to believe that this is an independent company.

Mr. J. A. CURRIE. Then I would ask that progress be reported on this Bill until that assurance is given to us.

Mr. FIELDING. That matter was thoroughly considered in the committee. I do not say that is conclusive, but I doubt whether we can make much improvement in the Bill. This question is in line with other questions which have been discussed again and again. The committee thought

there was a distinction between the Royal Casualty Company and the Royal Fire Insurance Company, and that there could be no confusion. However, I have no desire to press the Bill in the absence of the promoter, and if any considerable number of members wish to consider it further, I have no objection to it standing over.

Progress reported.

#### CANADA NATIONAL FIRE INSURANCE COMPANY.

House in committee on Bill (No. 76) to incorporate the Imperial Fire Insurance Company.—Mr. A. Haggart.

Mr. FIELDING. Objection has been taken to the name and it is proposed to substitute Canada National, but this can only be done by the Speaker in the Chair.

Bill reported and read the third time.

Mr. A. HAGGART moved that the Bill be passed and the title changed to Canada National Fire Insurance Company.

Motion agreed to.

#### CONSIDERED IN COMMITTEE.

Bill (No. 56) respecting the Canada Life Assurance Company.—Mr. A. H. Clarke.

Bill (No. 51) to incorporate the Royal Casualty and Surety Company of Canada.—Mr. H. H. McLean.

Bill (No. 63) to incorporate the Royal Canadian Accident Insurance Company.—Mr. Ames.

Bill (No. 62) to incorporate the Prince Albert and Hudson Bay Railway Company.—Mr. Neely.

#### CONSIDERED IN COMMITTEE— THIRD READINGS.

Bill (No. 55) to incorporate the British Columbia Life Assurance Company.—Mr. Cowan.

Bill (No. 62) to incorporate the Prince Albert and Hudson Bay Railway Company.—Mr. Neely.

Bill (No. 40) to incorporate the Great West Permanent Loan Company.—Mr. A. Haggart.

Bill (No. 33) respecting the Niagara-Wel-land Power Company.—Mr. Guthrie.

#### PATENT OF THOMAS L. SMITH.

Bill (No. 71) respecting a Patent of Thomas L. Smith.—Mr. Bickerdike—considered in committee and reported.

On motion for third reading:

Hon. GEO. E. FOSTER (North Toronto). Has this Bill come under the notice of the Minister of Agriculture (Mr. Fisher) and has it had his assent?

Bill read the third time and passed.