incorporation; but if they want to amalgamate with another bank all they have to do is to get behind closed doors and carry out the amalgamation, and while you may have had trust and confidence in the bank with which you have been doing business, you find conditions entirely changed after the amalgamation. I do not think that this parliament would be going too far if it said to the banks, 'If you want to amalgamate you must come to parliament where you got your charter in order to have it changed.'

I wish to say, in conclusion, that I regret exceedingly the occasion that made it possible for me to occupy this seat to-day. I now refer to the death of the late Mr. Bell, a personal friend of mine and a political ally. We were associated together in the other Chamber; we came to Ottawa about the same time, and it seemed to me we had the same future before us, and therefore it is with the deepest regret that I find myself occupying the seat of the late Mr. Bell.

Hon. Sir GEORGE ROSS-Through the courtesy of hon. gentlemen on this side of the House I am placed in the position of speaking on this speech of His Royal Highness at a much earlier stage in the debate than perhaps I otherwise would. In fact it is more than likely that were it not for the position I occupy I might not have spoken on the address at all. I have only to thank my associates on this side of the House for the honour they have done me, and to express the hope that I may discharge the duties with some satisfaction to my friends, and perhaps assist in some weak way in the deliberations of this Chamber. Inasmuch as at a later stage reference will be made to His Royal Highness and distinguished gentlemen who sat in the place I now occupy, I shall just pass over that circumstance and address myself to the question before the House.

We have listened to two addresses from members of the Senate on the motion which we will be asked to consider at a later stage. The mover of the address in a very instructive speech has discussed nearly every clause in the speech which was read from the Throne a few days ago. The

seconder has not gone over quite as much ground. Both hon, gentlemen have shown great familiarity with the business of this country and great interest in its prosperity. and if my judgment is accurate, a fair idea as to its wants. Not being personally acquainted with either gentleman I can only express the hope, which I think is well founded, that both of them will be very useful members of the Senate, and although on this side of the House we are not likely to agree with all they say, nor particularly likely to agree with some of the votes they may give, we still feel that the Senate will gain in intellectual force and in business efficiency from their presence here. With both gentlemen who have spoken I agree that His Royal Highness has shown, shall I say, unusual interest in the position which he now occupies as Governor General of Canada. It has been our good fortune ever since confederation-and I had the personal acquaintance of every Governor General of Canada save one-to associate with in their official capacity the representatives of His Majesty, not only in the addresses which they delivered to the House but in their movements throughout this country to make themselves acquainted with the Dominion over which they presided, and I think I may say truly, without any disparagement of any of those distinguished holders of that position, that His Royal Highness has begun earlier and worked harder during the twelve months he has represented His Majesty, in becoming acquainted with Canada than did any of his predecessors, and not only do I know that he has worked under personal difficulty which travellers have to encounter, but his movements have been received with the appreciation and applause of his subjects, and his addresses have been useful, instructive and helpful to all of us. We are glad to know that he has seen so much of us, that he has seen our principal cities and towns and our public men and that he is able to say as he does in this address that:

'It has been a source of the deepest satisfaction to me to see the almost universal prosperity which reigns throughout the Dominion, and to witness the energy and enterprise which are shown in developing the rich resources of the land.'