

pointed at the rate of speed which the government have stipulated for this fast line.

Mr. ROBINSON (Elgin). I may say that a lady who is anxious to get to Europe without seasickness should take the ship at Montreal for the reason that she gets used to the swing of the boat before she gets out to sea, and then she will not get seasick. Every Canadian who wishes to avoid seasickness should take the steamer at Montreal or Quebec and not go to Halifax.

Hon. Mr. ROSS (Victoria, N.S.) You cannot go to Montreal in the winter time.

Mr. KEMP. I wish to ask the hon. member for St. Lawrence (Mr. Bickerdike) if the hulls of British steamships are insured in Canadian companies?

Mr. BICKERDIKE. No. There are no Canadian insurance companies large enough to do that business. It is done entirely at Lloyds in England.

Mr. KEMP. That is what I thought, and of course the hull is usually worth more than the cargo. I wish to ask the Postmaster General what steps were taken when the members of the government visited London last summer in regard to the rate of insurance on British ships coming to the St. Lawrence?

The POSTMASTER GENERAL. I attended before a committee of Lloyds, and I stated that the opinion prevailed in Canada that Lloyds was discriminating unfairly against the St. Lawrence water route. These gentlemen pointed out some reasons that seemed to warrant their action, attributing however to the St. Lawrence route disasters that were not fairly attributable to it. In fact I think that they even attributed to the St. Lawrence route disasters to vessels sailing from a Canadian port though these disasters happen on the coast of England or Scotland. However, they stated that they were anxious to remove any discrimination, and on behalf of the government I invited them to send representatives to Canada to study our route and to point out what action on our part would remove these difficulties. I stated on behalf of the government that we would pay all the expenses of that examination in order that we may know definitely if possible what their objections were, so that we might take steps to remove these objections. They have promised to send a committee here, but I am not aware that they have done so yet.

Mr. CLARKE. Was anything said at that conference about the fast Atlantic line?

The POSTMASTER GENERAL. That was not the subject we were discussing at Lloyds.

Mr. CLARKE. I thought it was anticipated that there would be a good deal of difficulty in getting insurance for these ships.

The POSTMASTER GENERAL. That was not the subject of discussion.

Mr. KEMP. The Postmaster General can hold out no hope from any expression of opinion on the part of the underwriters that there will be a reduction in the insurance rates in the immediate future.

The POSTMASTER GENERAL. I would not be warranted in speaking for them. They expressed the utmost friendliness towards Canadian trade and a desire to be fair. They explained however that Lloyds, as we all know, is not a corporation having a fixed rate of insurance, but that the rates are fixed by the opinion of the underwriters on each occasion. When a bottom is to be insured the broker goes to the room where the different underwriters have their desks and he presents a memorandum to the underwriters showing what amount of insurance is wanted on a certain ship, and he puts down the rate offered and all who are willing to underwrite at that rate do so. The broker, from the knowledge of the requirements of the individual underwriters, practically estimates what the rate will be and the figure is reached as the result of the prevailing opinion among the underwriters. The difficulty is of course to change the opinion of the underwriters. I found a very friendly feeling on the part of the committee towards Canada and a desire on their part to be satisfied that our route was not entitled to be black-listed as it has been. Perhaps some correspondence has taken place between the Minister of Marine and Fisheries at the time (Hon. Mr. Sutherland) and the underwriters. But the point I pressed upon them was, that they should themselves send representatives to learn for themselves that the reason for discrimination no longer existed or, if it did, then to have that reason made clear with a view to its removal.

Mr. KEMP. I would like now to inquire as to what the cost is of carrying the Canadian mails from here to New York, and transferring them across the Atlantic?

The POSTMASTER GENERAL. The rates are fixed by the International Postal Convention. I cannot say from memory what they are.

Mr. KENDALL. There is a phase of this question which I would like to accentuate. The insurance companies, I think, are not entirely to blame. The steamship companies are very largely to blame for many of the wrecks that occur. To show this, I may mention two incidents that came under my own observation. By accident I happened to be in the office of a large steamship company in London when I heard the captain of one of their vessels soundly censured by one of the directors for not having made better time on two of his recent trips. The captain pleaded that he had to run through a fog, and that if he had run faster, he would have been in danger of running into