door wide and let these societies come in and do business when and where they will, whatever results may ensue.

The MINISTER OF TRADE AND COMMERCE (Sir Richard Cartwright). I want to say a word or two in regard to the point taken by the hon. member for Brant (Mr. Heyd). I was not present during the discussion of this particular Bill in the Banking and Commerce Committee, but I was present at the discussion of the Bill of the Ancient Order of Foresters. After very considerable debate it was agreed by the commitee that the provision to exact $50,000 of deposit might be waived in the case of that society, but at the same time as it had been clearly and distinctly stated by the actuaries of the department that the terms on which they were proposing to issue insurance were such that they could by no possibility secure the payment of the insurance for the sum proposed, unless in the event of a very large number of lives lapsing, it was decided that they should be called upon, if required by the actuaries of the department, to raise their rates to such a point as would afford reasonable security to the parties insured. That proposition, after a good deal of debate, was accepted, as the hon. gentleman has stated, by the Ancient Order of Foresters. Now, as I understand it, all the Finance Minister asks is that these two Bills apparently for precisely the same object and purpose, shall be placed on the same footing. I cannot admit it is of the slightest importance in dealing with this matter that bad Bills have under former Administrations or in former sessions of Parliament been permitted to pass this House. The duty of the House in this matter is plain and simple. It is to provide, so far as it can, that every society which receives the sanction of a Dominion charter shall be capable of fulfilling the promises which it holds out to the insurers. That is an exceedingly rational and reasonable position to take. I have not heard any hon. member deny the truth of the calculation submitted by the Department of Insurance, though it went the length of stating that the rates demanded by this particular society could not, in the nature of things, afford a sufficient and satisfactory guarantee. We are doing no injury to these gentlemen by asking them to conform to the obligations placed on the Ancient Order of Forsters, on the contrary. My hon. friend contends that we are endeavouring to do the greatest possible service to every man who is a member of this society. There is no use disregarding this simple fact, that it is entirely impossible, unless a sufficient rate is levied, to give adequate security to the members of the society. I am perfectly aware that these societies have most excellent objects, and they can afford to do insurance at considerably cheaper rates than old line companies because they are not put to anything like the same expense in seeuding business. We do not propose, nor does the Finance Minister ask the House, to insist on the rates paid to the old line companies. All he dieires is that such rates shall be required from this society as shall make the insurance safe. The House will do well to remember that there is no sort of doubt that any society which obtains a charter from this House will be believed by the great body of people, in spite of any clause inserted in the Act or any addition made to the policy, to be specially under Government inspection, and it is in part for the purpose of securing this advantage that these companies come before this Parliament. This society can go on operating in Ontario, and when my hon. friend the Finance Minister has time to introduce a general Bill applicable to these societies, we will be able to give them incorporation under a general Dominion charter. But, in the meantime, I put these two points to hon. members on both sides of the House, because this is in no respect a party question; we have within the past few days inserted certain clauses in the Bill respecting the Ancient Order of Foresters, and the House having done that within the past week or ten days, is it prepared to go back on its own record and pass another Bill containing different clauses and powers placing this particular society on a totally different footing? It seems to me that would be a very injudicious and indiscreet mode of legislating, and the House must pay some regard to the declaration of my hon. friend that the actuaries of the department, having carefully examined into the matter, declare that the rates now exacted by the society are not sufficient to guarantee safety to the insured. The House will take a serious responsibility on itself, in my judgment, if they persist after that declaration, in refusing to so amend the Bill as to put it on all fours with the Bill of the Ancient Order of Foresters, which this House has passed.

Mr. TAYLOR. Because one act of injustice has already been done that is no reason why the House should do a second injustice. The hon. gentleman (Sir Richard Cartwright) and others who have spoken in opposition to this Bill speak of it as an insurance company, but we do not view it in that light. It is a mutual benefit society. I belong to numbers of such societies, and we pay a certain sum per year, and they are good while they last. The hon. Minister of Finance said that two or three of these companies have already met with disaster. Be it so; no person lost anything. My hon. friend (Mr. Fielding) may insure his house in a fire company, he pays his insurance by the year, and at the end of the year if his house does not burn he is glad of it, but his money has gone all the same. We go into these mutual benefit societies, we have the association of the society, we pay a certain sum monthly and if during the year we happen to drop off our fa[illegible]ily re-