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ONTARIO LEGISLATURE.

Various Amendments Made to the Insurance Bill.

A DEHORNING COMMISSION.

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SUBSIDY WANTED FOR A RAILWAY FROM BRACEBRIDGE TO TRADING LAKE—

NOTICES OF MOTION.

TORONTO, March 15, 1892.

In the Legislative Assembly to-day the Speaker presented a report from Chief Justice Hagarty and Justice Maclean, two of the commissioners of estate bills, upon the bill to authorise the incorporated Synod of the Diocese of Toronto to sell certain lands for cemetery purposes. They found that by different acts of the Legislature the incorporated synod holds the land in question upon trust for the benefit of the rector of St. James' Church, Toronto, and of the incumbents of the other churches of the Church of England in Toronto and the Township of York and their successors; that the synod has power to sell the lands and invest the proceeds in certain specified securities and to pay the income to the extent of \$5,000 a year to the rector of St. James' and his successors, and to distribute the residue among the other incumbents and their successors; that the rector of St. James' and the incumbents of the other churches are therefore virtually tenants for life of the lands in question, and their successors in all time to come are entitled in remainder; that 39 Vic. defines the securities in which alone the synod is authorised to invest, and the present bill ought not to pass into law without the consent of or notice to the rector of St. James' and the other incumbents; that the Legislature must consider whether it is for the interest of the successors of the present incumbents in all time to come, and for the safety and permanency of the endowment fund to authorise investment in whole or in part of the proceeds of sale in the shares of a company not yet in existence; that the bill is objectionable in point of law, the preamble reciting that the synod is the owner of the land, without at all mentioning the trusts to which both the land and the proceeds of sale are subject.

INTRODUCTION OF BILLS.

The following bills were introduced and read a first time:—

Mr. Hardy—To consolidate and amend the mining law.

Mr. Kirkwood—An act to amend the Assessment Act.

Mr. McColl—An act to amend the Registry Act.

THIRD READINGS.

The following bills were read a third time:—Respecting the Village of Niagara Falls, Mr. Harcourt; to amend the Act to incorporate the Mercantile Fire Insurance Company, Mr. Snider; respecting the Kingston Light, Heat & Power Company, Mr. Smith (Frontenac); to confirm By-law No. 288 of the Township of Elma, Mr. Magwood.

THE INSURANCE BILL.

The House then went into committee on Mr. Gibson's bill "Respecting Insurance

Corporations." Mr. Gibson stated that there were some clauses of the bill which had not been fully considered as yet, and, if the House so desired, he was willing to allow the measure to stand. Some of the less important clauses, however, were taken up. A proviso was inserted that in the case of a friendly society incorporated elsewhere than in Ontario, the central or controlling body in this Province may, at the discretion of the registrar, be entered as the society.

Mr. E. F. Clarke suggested that it would hardly be necessary to have printed on all the documents of friendly societies the word "assessment," as there were many notices sent out where the word would not be essential.

Mr. Gibson replied that it was very necessary to have the word "assessment" on all documents relating to the contract, so that those contracting would know exactly the liability they were incurring. One of the clauses, however, provided that a stamp might be used so that documents already printed might not be wasted.

Mr. Barr (Dufferin) thought it might be a hardship to exclude societies that came into existence since two years ago. Even in the future there might be societies that from their objects would be worthy of recognition.

Mr. Gibson said that none of these societies had been incorporated since the passage of the act two years ago, so that there could not be any hardship as suggested. Provision had been made, however, for some cases where, in ignorance of the legislation of 1890, some friendly societies were incorporated for the providing of schemes of relief. Any society that was debarred under this legislation could secure registration by amending their rules so as to comply with the rules laid down. This legislation was not designed to injure friendly societies, but rather to aid and protect those doing a legitimate business.

At Mr. Gibson's request a proviso was inserted to the effect that where a trades union does not enter into any contract with its members to provide regular insurance it may be exempt at the discretion of the registrar from the provisions of the bill.

There was two or three special cases not provided for by the bill, Mr. Gibson stated, and it would be a hardship to exclude these. One he might mention was the Manchester Unity, which, although not incorporated in the ordinary sense, was managed by a board of trustees and was for all practical purposes an incorporated organisation. He therefore proposed the addition of a clause that where any society was duly registered under the Act of 1875 or any act amended by it passed by the Parliament of the United Kingdom it should be permitted to register under this bill.

With reference to the clause regarding special audit, Mr. Gibson stated that the representatives of the societies who had waited upon him had asked that a capricious demand for an audit should be guarded against. He therefore proposed to add a clause that where a special audit is requested the person or persons so requesting it shall deposit with the registrar security for the cost of the audit in a sum not exceeding \$200, as he shall determine. Should the registrar decide that the charges are not substantiated, he may at his discretion order that the costs be paid out of the deposit.

When the clause came up requiring that each contract form should set forth the terms of the contract in simple language, Mr. Gibson stated that the various societies objected to this as unreasonable. In some cases they claimed that the form of contract could not be put into this condensed shape. He therefore proposed to add a proviso that, where the simple form of contract cannot be given, there must be a reference to the sections or parts of the constitution in which the terms of the contract were set forth.

Mr. Wood—It seems a pity to add such a condition.

Mr. Gibson—I regretted this very much myself, but the representatives of the