

Mr. Mowat said that section of the bill would be modified.

Mr. Meredith, in the course of some remarks upon the clause which provided that the Surrogate Court judge should administer the act, said that the matter should be left with the County Court judge and that the bill reflected upon the judiciary.

Mr. Tait—He's thinking of London.

Mr. Meredith, in a rage, made a bitter attack upon Mr. Tait, saying that he represented no one, had no right to a seat in the House and was not respected by the people of Toronto.

Mr. Tait said he was not surprised that Mr. Meredith was suspicious because he thought it was necessary to make a defence of a friend of his (Judge Elliot). What gave Mr. Meredith the right to flaunt himself before the House as a superior person? The hon. gentleman had been treated with consideration and charity in the House, and not criticised as he would have been if his party were stronger. He remembered the Weekes affair and the plot to bribe the Legislature, and that the hon. gentleman had said he knew nothing of the plot although a prominent supporter had sworn that his leader spoke to him about it. If the hon. gentleman deals in this sort of criticism he must be prepared for criticism. It was true that his opponents had polled a few more votes than he had, but that was no reason why he should not speak in the House. If the hon. gentleman persists in assuming this superior virtue, the criticism which will be paid to him will be closer and severer than that which he has been in the habit of getting. (Applause.)

Mr. Meredith said that Mr. Tait was making a cowardly insinuation which he dare not make outside of the House. He had been in public life many years and defied anyone to criticise his conduct. Was this the gentleman who voted last year to give him \$2,000 for his services as leader of the Opposition? Who is the contemptible coward there who is making this charge?

Cries of "Order, order" from one side of the House and applause from the other.

Mr. Meredith—Who but a contemptible coward—

Cries of "Order, order."

Mr. Meredith said he was perfectly in order. He was not calling anyone a contemptible coward, but was asking who but a coward would make such a charge and retail slanders which have been fully answered.

Mr. Mowat calmed the troubled waters by remarking that this sort of thing could not go on if the House was going to get through business. As for Mr. Tait, he had the respect of every one on his side of the House, and there was no one who knew him who did not respect him.

The remaining clauses of the bill were considered, most of them adopted, and the committee rose.

Mr. Hardy moved the second reading of the bill to consolidate and amend the mining laws. He said that the hopes of a year ago respecting the nickel industry had not been realised, and there was stagnation in the business. Until more progress is made in the production of nickel, he thought it would be better to put nickel on the same seven-year footing as the other minerals.

Mr. Conmee regretted that the royalty clauses had not been repealed. But if the royalties are to be continued, they should be applied so as not to check development. A difficulty arose over the clause imposing the royalty on the value at the pit's mouth, because it was not stated what the value was. The law had been in force for a year, but there was no order in Council placing a value, so that capitalists would not invest owing to the uncertainty. The royalty should be placed on the value of the crude ore after deducting the cost of mining, raising, etc. The present royalty imposed a tax on capital and labor. The miner's license should be transferrable in order to encourage prospectors by enabling

them to dispose of their finds if they wished. He suggested a number of amendments.

Mr. Campbell (Algoma) said that the provision extending the imposition of royalties from four to seven years after issue of the patent was of little value owing to the fact that the royalty was calculated on the value of the ore at the pit's mouth.

After some further discussion the bill was read a second time, but will not be considered in committee until the report of the director of the Bureau of Mines is brought down.

It being 6 o'clock the Speaker left the chair.

#### AFTER RECESS.

The House resumed at 7.45 and went into committee on Mr. Gibson's insurance bill. A clause was added to the effect that any company incorporated under the laws of the Dominion would be eligible for registration.

Mr. Meredith inquired if anything had been decided upon with reference to societies that have started business since March, 1890. He referred particularly to the order known as the "Woodmen of the World."

Mr. Gibson said that if they did not draw the line somewhere any of the present American organisations might come in. He thought that the time fixed, that of two years ago, was the best time at which to draw the line. At the same time the bill did not propose to invalidate contracts already entered into. Mr. Gibson further pointed out that there was no intention to shut out new societies and confine the business to those organisations now in existence. Companies doing a fair and legitimate business would be allowed to operate under certain conditions, and next year further provision would probably be made in this direction. In reply to a question, Mr. Gibson stated that to solicit for membership in an organisation not permitted to register would be regarded as a violation of the act.

A clause was inserted at the request of Mr. Gibson, providing that instead of issuing a statement of its affairs to each of the members, as originally proposed, a summarised statement may be posted up in each office or committee room, and furnished to members at stated times.

#### ANTI-REBATE PROVISIONS.

In introducing the anti-rebate clauses Mr. Gibson said that his mind was not fully made up as to whether they would be incorporated in the bill or not. There was correspondence with the superintendent of insurance and the Minister of Justice at Ottawa regarding the matter, and it was thought advisable that such legislation should be concurrent. These anti-rebate clauses will apply only to \$5,000 and upwards of insurance. It is provided that there shall be no bonus or rebate of any kind, and that the policy of insurance shall not be other than that expressed. There is also a clause providing that if any Legislature accept within its jurisdiction the insurance agents' license for Ontario its license shall be accepted in Ontario.

Mr. Meredith objected to these anti-rebate clauses as the worst kind of special legislation. This interference with the business of a company was monstrous and should not be accepted by the House.

Mr. Gibson said there was nothing new about these clauses. Other Legislatures had adopted them. Those who get special advantages in their insurance do so at the expense of others.

Mr. Meredith—Why should it not apply to fire insurance companies?

Mr. Gibson said that the evil is not so great in fire insurance. The superintendent of insurance for the Dominion says the time has arrived when such legislation should be enacted not only in the interest of the companies but also for the general public. Unless there is concurrent legislation at Ottawa he would not feel bound to proceed with the legislation here. As already explained, the provisions regarding the licensing of agents are part of the provisions against rebates. The clauses were then adopted.