

of said classes of company applied to and paid for (a) commissions and brokerage, (b) all other expenses except dividends, bonuses, or the formation of rests, (c) dividends, bonuses, rests; (11) the percentage of the whole amount of the premiums charged and actually paid, or assessments rated and collected, which has been in each of said years by each class of company in Ontario applied to and paid for (a) commissions and brokerage, (b) all other expenses except dividends, bonuses, or the formation of rests, (c) dividends or bonuses and rest or other like fund; (12) a comparison of the relative cost to the insured in each class of company and the relative advantages to the insured of insurance in each class of company in each of said years, showing the same by way of percentage, or otherwise; (13) such other facts connected with fire insurance in the Province of Ontario (if any exist) which would warrant legislation for the protection and benefit of the insured; (14) the desirability, feasibility or propriety, and the advisability or otherwise, of establishing bureaus of municipal fire insurance, or a Provincial bureau or system of fire insurance; and that the said committee consist of Messrs. Gibson (Hamilton), Haycock, Macpherson, Davis, Garrow, Matheson, St. John and Conmee, with powers to send for persons, papers and documents, and take evidence upon oath and otherwise, as they may deem necessary and proper for the purposes of such inquiry and report."

Hon. Mr. Gibson stated that he would have to offer some amendments to the motion. He did not want to see the House committed to the principle of municipal fire insurance. The motion was brought in at the instance of those who were promoting the principle of municipal fire insurance. The first change he would suggest would be that the committee should not be instructed to undertake so extensive an inquiry, but should be appointed to receive such information as may be brought before it. Fifteen years, he thought, was rather too long a period for inquiry; five would be a better term. Clause 4 he would strike out; it involved a great deal of calculation, for which the committee would not have time. Clauses 8, 10 and 11 he would also have struck out, for the same reason; and clause 13 he would alter so as to read, "which would indicate how the cost of fire insurance might be diminished." Clause 14 he would change so as to authorize the committee to receive any information showing where municipal fire insurance had been in force and discontinued, and in what cases it had been found necessary to reinsure in ordinary line companies. The committee might be increased by the addition of the names of Hon. Mr. Harty, Mr. Marter and Mr. Mutrie.

Mr. Marter thought the object in appointing the committee was to have it shown that the insurance companies were asking too high rates; this view he controverted. He was in favor of restoring the number of years to fifteen, which Mr. Gibson had changed to five. He wished to know if the Government intended to pay the expenses of the committee, which, he estimated, would be \$25,000.

Hon. Mr. Hardy thought the motion was intended to allow the companies to lay whatever information they pleased and to bear their own expenses. The committee should be allowed considerable time in order to make an exhaustive inquiry. As it was now, Mr. Hardy observed, there are complaints that the companies will declare a town to be a second-rate town until certain improvements are made, and never put it on the first list, although improvements were made in its fire protection. He did not think the resolution as introduced could do very much, and certainly could not incur the expenses suggested by the leader of the Opposition. The motion then passed as amended.

Hon. Mr. Gibson accepted Mr. Marter's suggestion that the inquiry cover fifteen years, and the motion as amended passed.

Mr. Langford moved for an order of the House for a return showing the amount the Government obtained for timber limits sold in the Township of Oakley, the amount obtained for timber dues on the timber cut in the said township, and the amount which has been expended by the Government on the roads and bridges of the township.

Hon. Mr. Hardy suggested that the

order be extended to include a return of all other expenditure by the Government in or for the township, and also for the entire District of Muskoka. This suggestion was concurred in, and the order as amended passed.

PUBLIC BILLS.

Mr. Stratton moved the second reading of his bill to reduce the number of men to compose city and town Councils, as already explained in *The Globe*. He said there had been a feeling for some time that City Councils were too large. He thought they could be reduced by about one-third with advantage. He had obtained all the information he possibly could, and he wished to draw the attention of the Government to the fact that all the towns and cities in the Province required legislation of that kind. Mr. Stratton then read quotations from a number of letters he had received from Mayors of various towns endorsing his bill.

Mr. Cleland supported the bill and suggested that the number of Councillors in towns be reduced to five. Hon. Mr. Hardy thought the abolition of the ward system would do away with the petty politics in small communities. There were too many Councillors, and very little remuneration. To ask the men to canvass the whole of a city would be asking too much. The Councils in most cases could be very largely reduced, but he did not think it would be desirable in the larger cities for any of the members of the Council, except, perhaps, the Mayor, to be asked to seek the suffrages of the whole city. Mr. Hardy said he could not support the bill in its entirety, and as the changes it proposed had not yet been thoroughly discussed it should perhaps be left over for another year.

Mr. Crawford did not think the cities were any better governed now than they were when there were more Aldermen. The election of Aldermen from the city at large might be an expensive proceeding, and he did not think the class of men would be improved.

Mr. Stratton thought no better expression of opinion should be needed than the letters he had read, but he would for the present withdraw the bill. This he accordingly did.

Mr. Howland's bill to amend the act respecting conveyance of real estate by married women was given its second reading.

Mr. Flatt withdrew his bill to amend the municipal act.

SINKING FUND LEGISLATION.

Mr. German moved the second reading of his bill to provide for the appointment of sinking fund commissioners in cities of over 40,000 population. The board would be comprised of the Mayor, the Chairman of the Finance Committee, and a third man appointed by the Council. The sinking fund of the city would be placed at the credit of the Board of Commissioners, and all moneys collected for the fund would be paid over to them and by them invested. Mr. German stated that the bill had met with the approval of the leading financial men of Toronto.

Hon. Mr. Hardy thought the bill had not yet drawn enough attention to warrant the House in taking action, but it would perhaps be well to allow it to go to committee. Mr. Crawford thought there was no particular fault in the present system. Hon. Mr. Gibson said he supposed they were discussing how the funeral of the bill should be conducted. (Laughter.) He thought that in the larger cities, which the bill was intended to apply to, the sinking funds were not apt to be diverted. Mr. German replied that if the bill went to committee such information might be given as would lead the Provincial Secretary to change his mind. The bill was then given its second reading and sent to the Municipal Committee.

Dr. Meacham moved the second reading of his bill respecting the annual revision of voters' lists. This bill provided that instead of making out a new list from the assessment roll, and afterwards having it revised by the Judge, the Judge shall yearly take up the old list, revise it, and after having it printed have a complete list for the year. Hon. Mr. Hardy thought there were numerous objections to the bill, and suggested that it would be well to withdraw it for a time in order to get some expressions of opinion from persons familiar with voters' lists. There was no particular objection to the voters' lists as now prepared, provided there was always a municipal list prepared each year, and he knew of no way of so thoroughly revising the list