The Attorney-General introduced a bill to amend the Ontario insurance act. He regretted, he said, that the introduction of the measure, which was an important one in some respects, had been delayed owing to the illness of the Inspector of Insurance. One of the principal matters dealt with was the position of fraternal societies under the insurance act. It had not been intended, when dealing with the insurance act in previous years, that the regulating of these benevolent societies meant such a thing as guaranteeing their solvency in any sense, or indicating to the public that these different societies carrying on fraternal and benevolent work had what might be termed insurance basis. The rates or assessments of these societies did not pretend to be based upon life expectancy. A man became a member, and paid the dollar assessment, whether he was 45 or 18 years of age. The bill would make it clear that benefit or fraternal societies were not to be treated as ordinary life insurance companies in that respect. It would further make it clear that in the case of a wind-up of any of these societies those who have paid their assessments shall not rank upon the assets as for the value of an unmatured straight insurance policy. Other clauses of the bill were intended to clear the way of difficulties which had been encountered in the winding up of any of these societies. The protection of the insurance registrar against actions brought against him as an individual for mistakes which might arise in making his reports was also, Mr. Gibson said, provided for in the bill.

## Rather Not Sit Friday.

Mr. Whitney drew attention to a paragraph in The Globe to the effect that the House would sit Friday or Saturday, if necessary, to conclude business. He thought the majority of members would not like to do that, as they had either made appointments or desired to return to their homes. If they could not finish by Thursday night they should adjourn until the following Wednesday.

The Premier said that the matter was in the hands of the members. If it was impossible to finish by Thursday night, and the members so desired, he was perfectly willing that adjournment should be made until next week.

## Good Roads Bill Amended.

The Premier's bill for the improvement of public highways was considered at length in committee. The Premier explained the changes made since the second reading as already published. He said the intention was to secure county systems. There were about four hundred rural municipalities in the Province, so that, roughly, they would be entitled to \$2,500 each, or \$25,000 for each of the forty counties.

On the suggestion of Col. Matheson (South Lanark) and Mr. Hoyle (North Ontario), a section was added providing that in no case should the debentures issued under this act exceed 2 per cent. on the equalized assessment in the county.

The clause exempting municipal corporations from damages for accidents on such roads after they had been constructed or repaired and maintained up to the standard provided in the bill was struck out.

Mr. Whitney thought provision should be made for the purchase of road machinery with part of the grant.

Mr.Pattullo (North Oxford), as Chairman of the special committee, opposed the proposal.

The Premier's bill to facilitate the purchase of toll roads by municipalities was considered in committee and reported.

## To Tax Nickel Ores.

Mr. Carscallen (East Hamilton), in moving his notice of motion that the mineral tax provided for in the mining act be placed on nickel and copper ores. said that he did not speak as a party member, but looked at the subject from a business standpoint. The public, he said, were not as fully informed on this subject as they should be, but at the same time the Bureau of Mines had justified its establishment and had made excellent progress. In considering this subject it must be borne in mind that we had in Ontario the greatest nickel deposits in the known world. with the exception, probably, of New Caledonia, a penal colony of France. The United States was not a producer of nickel to any appreciable extent, although an immense consumer of it. New Caledonia could not compete in the United States or any other market with the product of Ontario. The industry here was carried on largely by the Canadian Copper Company, who sent their matte to the United States to be refined. We had it in our power to bring about a different order of things, and it was the duty of the Legislature to take action with regard to future policy on this line. We had the ability, the resources, the capital and the workmen. Just to the extent that we sent the matte to the other side to be refined, just so much did our workmen remain idle. If this condition existed ir the United States, Congress

would not rest till it had brought about home manufacture.

## Growth of the Industry.

The Canadian Copper Company's present smelters had a capacity of 1,000 tons of ore per day, which will soon be increased to 1,300 tons. At Victoria Mines Dr. Mond had a plant capable of smelting 300 tons per day. In New Caledonia there was no copper in the ore, whereas at Sudbury the ore was nearly half copper. It was only thirteen years since this industry began, and it was growing all along the line. The Canadian Copper Company were under contract to send all their matte to the Orford Copper Company, so that it had an exclusive monopoly. The former employed 1,200 men at Sudbury, while the Orford Copper Company new plant proposed to employ 200 men there. The Canadian Copper Company had under their control about 20,000 acres at Sudbury, comprising the richest ore in the district, so that they had practical control of the nickel deposits of the Province. It was evident there would in a