

tle of cards of hon. gentlemen opposite has fallen to pieces. They have built up a sort of phantasmagoria for themselves—(laughter on both sides)—an imaginary majority in the country, and they have been crowing about that majority all these months. The trouble with hon. gentlemen is that they cannot convert it into a Parliamentary majority. They are trading on it, as a man who has a large block of common stock not on the market, which he holds in the belief that it will sell some day for \$100, but which never does. They are trading in this phantasmagoria—that is a good word, it is so expressive—(laughter)—but trading in this phantasmagoria they are no nearer the Treasury benches. (Applause.) That is the heartache of it all, that is the weariness and sadness and pessimism of it all. Growing weary and heart tired, I don't wonder that now and again they try to discount and discredit the large schemes that we have been endeavoring to project." (Applause.)

Treatment of Toronto.

Continuing, the Premier said Mr. Whitney had asserted that he (Mr. Ross) had referred to Toronto as "obdurate Toronto," and asked if the Government had ever done anything for Toronto that it ought not to have done. He did not think that it had, but it had been far kinder to Toronto than Toronto had been to the Government. Toronto could not complain of ill-treatment, although for years it had sent four members to the Legislature to try and drive the present Administration from power. It was to the credit of the Government that, notwithstanding Toronto's inexcusable and incomprehensible hostility, Toronto had no ground of complaint because of the Government's treatment of her public institutions, her claims before the Municipal Committee, or any legislation that she had asked for. He hoped that Toronto would eventually see that the Government deserved better treatment. "I believe we do," concluded the Premier, "and I think if it were not for the strong partisanship of the member for West Toronto that his stinging conscience would compel him very often to give us a vote."

Toronto's Members.

Mr. Foy said that the reason that Toronto sent members opposed to the Government was that the citizens were familiar with its doings and shortcomings. He asked where the majority of three would be if Toronto had the eight or ten members to which it is entitled.

Mr. Crawford, in reply to the Premier's objection that Toronto sent members opposed to the Government, intimated that the Toronto members might support the Government if he introduced good legislation along the lines of morality and temperance.

Dr. Nesbitt said that the discrepancies in the Toronto voters' lists applied only to municipal elections.

Mr. St. John described as "dishonorable" the statement that the election of Conservatives in Toronto was due to padded lists. The present investigation into the recent elections was prosecuted in the hope that it would cast a reflection on the Conservative party, but had failed.

The bill was then referred to committee.

The following bills were read a first time:—Respecting the Ottawa River Railway Company, Mr. Evanturel; to regulate overcrowding street railway cars, Mr. St. John; respecting the Nepigon Railway Company, Mr. C. N. Smith.

The following bills were read a third time:—Respecting the assessment of James Graham of Belleville; respecting an agreement between the Grand Trunk Railway and the corporation of the Town of Barrie; respecting the Hamilton, Grimsby & Beamsville Electric Railway Co.

Pay of School Inspectors.

On the second reading of Hon. Mr. Harcourt's bill to amend the public schools act, Mr. Whitney pointed out that it recognized 120 schools and departments as the number which the inspector was expected to

visit.

Hon. Mr. Harcourt admitted that the number was too large for effective inspection. In some counties it even exceeded that number. In Carleton, for example, Inspector Cowley had 142 schools to visit. But the trouble was to know where to begin. The matter was in the hands of the county Councils.

Mr. Graham suggested that towns might be persuaded to follow the example of Brockville and have an inspector of their own.

Mr. Carscallen (Hamilton) pleaded for higher salaries for public school inspectors and teachers.

Dr. Barr and Mr. Matheson also spoke in the same sense. Hon. Mr. Harcourt suggested that the matter might be discussed in committee, and the bill was read a second time.

The House then went into Committee of Supply. On the vote for the Mimico Asylum there was a general expression of opinion on both sides of the House in favor of better payment for asylum attendants.

Hon. Mr. Stratton said he had had the matter under consideration. When he took charge of the department the average pay of attendants was \$18 to \$21 per month. Now the average pay of attendants is \$20 to \$23, and that of the supervisors \$22 to \$25. In addition to their salaries the attendants had free board, uniforms, laundry, medicine, care when sick, etc. He pointed out that even for these salaries there were always applicants, but in view of the expression of opinion by members, he contemplated putting in the supplementary estimates increases of salaries, perhaps \$1 for attendants and \$2 for supervisors, graded on a scale covering two or three dollars.

The following votes were carried:—Mimico Asylum, \$78,862; Brockville Asylum, \$87,511; Cobourg Asylum, \$27,109; Orillia Asylum, \$74,320; Central Prison, Toronto, \$64,500; Penitentiary Reformatory, \$28,250; Belleville Institute for the Deaf and Dumb, \$49,306.

The House adjourned at 10.10 p.m.

Loan Companies Act.

Some important amendments to the loan corporations act are contained in the bill which the Attorney-General has introduced. It has been sometimes asserted by building societies that the general law of mortgage, affording certain privileges and rights to mortgagors, does not apply to their mortgages. The amendment makes it clear that there is no such discrimination, and that the mortgagor has the same rights under a building society's mortgage as he would have under any other mortgage made under the law of the Province.

Another section of the bill provides that the contract of loan is to be by a written instrument, clearly setting forth all the terms and conditions of the contract, and that unless so set out no condition, by-law or proviso varying or governing the contract shall be valid or be admitted as evidence to the prejudice of the borrower. The mortgage cannot, as against the borrower, be in anywise affected by a by-law of the corporation subsequently adopted. The instrument is to also state the number and time of the payments required to discharge the loan, and the payments are to be limited to the lawful requirements. No term or condition of the contract or of any agreement collateral thereto is to render the borrower liable to contribute for losses of the corporation or to make good any impairment of its capital. The bill also provides for the reformation of a contract entered into by misrepresentation or of a badly drawn instrument.

Organizations such as those recently prosecuted in the Toronto Police Court for operating in a manner likely to deceive the public are also aimed at. These concerns undertook to provide houses for subscribers to a central fund, the house being handed over to each subscriber in order as the amounts contributed to the fund totalled sufficient to cover the cost, less expenses of management. Upon conviction any person or persons may be ordered to make restitution of the moneys un-

lawfully taken, together with costs, and in default imprisonment not exceeding twelve months.

Another clause provides that in cases of loans less than \$200, where the borrower shows that there was misrepresentation as to the terms, and the rate of interest, is more than 10 per cent., he may take summary proceedings before a Magistrate to compel the lender to take the principal and simple interest at the legal rate of 5 per cent., with costs against the lender. In some cases as much as 120 or 125 per cent. has been charged for small loans.

To prevent such hardships as those which arose out of the Atlas Loan Company failure, a clause is inserted protecting the shareholders who make payments on stock in advance of calls.

Hon. Mr. Latchford has given notice of a bill to amend the Ontario game protection act.