

The farmer would involve very large increased cost of administration of the loan. The loan is limited to two-thirds of the assessed value of the farm.

The One Thing Necessary.

Mr. Marshall said one thing should be kept in view: that the loan should be got to the farmer as quickly and easily as possible.

Hon. Mr. Lucas said the aim of the bill was the least possible machinery and the least possible cost, and he maintained these ideas had been carried out.

Mr. L. P. Wigle (South Essex) suggested that after the township Council had approved an application temporary advances might be made before the farmer had completed his improvements.

The Attorney-General said this would be taken into consideration.

Dr. Creelman's New Duties.

In connection with the bill regarding the reorganization of the Agricultural Department, Premier Hearst was understood to say in reply to Mr. C. M. Bowman (West Bruce) that with conditions as they were at present at Guelph College, Dr. Creelman could give very substantial time to the position of Agricultural Commissioner, but that when normal conditions arose it might be a question whether Dr. Creelman remain as Commissioner or devote himself entirely to his position as Principal of the Guelph College.

Food and Fuel Depots.

With respect to the bill regarding the establishment of municipal food and fuel depots, Mr. W. D. McPherson said he had amended his act to read that the consent of the Ontario Railway and Municipal Board, as well as of the Lieutenant-Governor in Council, had to be obtained.

"I thought," said Mr. Rowell, "it was intended to eliminate the Lieutenant-Governor in Council."

"We have considered the matter," said Mr. McPherson, "and have decided it must go first to the Ontario Railway and Municipal Board, then to the Lieutenant-Governor in Council."

INCREASE NICKEL TAX TO FIVE PER CENT.

In answer to Mr. Rowell in the Legislature yesterday, Premier the Hon. Sir William Hearst stated that legislation based on the report of the Nickel Commission would be introduced to-day (Wednesday). The principal feature of the bill, it is said, provides for a tax of five per cent. on the net profits of the nickel companies operating in Ontario.

It is understood also that the legislation relating to extension of the franchise to women will also be introduced shortly.

WANT HIGHER CONTRIBUTION.

Deputation Attends Queen's Park Seeking Change in Assessment.

A deputation from Eastern Ontario yesterday waited upon Hon. Finlay Macdarmid, Minister of Public Works, and advocated a higher contribution than seventy per cent. from the Province towards a Provincial highway system. The Minister did not hold out any hope of the Province giving more than this.

HOME CIRCLES BILL CAUSES SQUABBLE

Proposal to Distribute Reserve Fund of \$200,000

Members of Legislature Favor Measure, but Decision Reserved—Long Debate Over Proposal to Put Societies on Sound Basis.

Proposed legislation respecting fraternal societies and the Order of Canadian Home Circles produced lively discussion at a largely attended meeting of a special committee of the Legislative Assembly last evening, presided over by Hon. W. D. McPherson, Provincial Secretary. After hearing the arguments of two large deputations, the committee adjourned to meet again at the call of the Chairman. In the meantime no decision will be officially recorded, but it is understood the members of the Committee by six to one will pass the act respecting the Order of Canadian Home Circles.

The first bill discussed provides for amendment of the constitution and laws of fraternal insurance societies, and aims to put them on a sound actuarial basis. It was strongly supported by Messrs. Lyman Lee of Hamilton, counsel for the Canadian Fraternal Association, and Mr. J. A. Paterson, K.C., Toronto, while Messrs. T. W. Gibson of the Foresters, and Steve Burns of the Sons of England opposed the bill.

Mr. McPherson explained that the bill, if passed, "would undo what we did last year, and make it compulsory for societies to take steps that would put them on a sound basis."

How Many Societies Solvent?

Mr. Lee—If the committee decides to stop at the repeal of last years legislation we would accept that, but we would like the other clause adopted also, giving the executive of societies power to take steps for the purpose of improving the actuarial solvency of their societies. A good many of the societies have readjusted and they do not need to pass the resolution. Not more than six at the outside have failed to readjust their affairs.

Mr. Sinclair (South Oxford)—You said last year there were only about five societies that were solvent. Have they come up since? (Laughter.)

Mr. Lee—I only made the statement that they had readjusted.

The act as passed last year, said Mr. Lee, does not provide any compulsory remedy until about five years after the first valuation.

"Our position is that these sick societies have got to be cured," said Mr. Lee, and Mr. Allan (West Simcoe), added "or die."

Mr. Paterson, K.C., said they were asking for the legislation because they wanted to cure the sick man more quickly than after five years' sickness. "We are satisfied many of them are sick. It is evident from actuarial calculation that the rates are not sufficient, and this bill is to keep the rates at such a level that the society will get no worse, even if it gets no better."

Turning Back the Clock.

Mr. T. W. Gibson of the Foresters contended Messrs. Lee and Paterson had failed to make out a case. "In this age of the world, after popular Government has been so thoroughly established, are we to turn back the clock and say we are going to take from members of the fraternal societies all voice in the management of their affairs and put the management and control in the hands of a few men?"

"No," shouted the crowd of "antis" in the room.

Mr. Gibson thought every society should have the opportunity of putting its own house in order, and he suggested a standard solvency of seventy-five cents on the dollar. He would let the societies grade up. "I