Mr. McCrea emphasized the fact that the total expenditure of the Province had climbed from \$47,-000,000 in the last year of the Conservative Administration to \$119,-000,000, the ordinary expenditure alone jumping from \$21,000,000 to \$29,000,000, while the direct liabilities of the Province had climbed from \$97,000,000 in 1919 to \$204,-000,000 in 1921. The present Administration, in its "reckless and riotous expenditure," has led the way for all previous Governments in Ontario or in the Dominion of Canada.

Mr. McCrea then commented upon the fact that Premier Drury was absent from the House, and when Mr. Dewart threw in a remark about the Premier's preference for picnics, Hon, Mr. Smith said that "our Premier" was entitled to the

respect of the House.

"No man is more prominent at picnics and less prominent in this House when work is on than the Prime Minister," said Mr. Dewart.

The Speaker interposed, and Mr. McCrea went on with his remarks. On the very day, he said, when Premier Drury addressed a great meeting at Massey Hall, attacking the Hydro Commission's engineers because their estimates were not reliable, his own Treasurer had laid before the Ontario Legislature a Budget which, for the first time in the history of the House, had contained no reference to the estimates for the year.

Mr. McCrea had a little argument with Hon, Mr. Smith regarding bank

balances.

What Are Balances.

"Are the bank balances shown by the ordinary accounts the actual balances in the bank as of that day?" he asked.

Mr. Smith said "Yes," and when Mr. McCrea asked if he were quite certain, the Treasurer replied: "You don't doubt my word, do you?"

Mr. McCrea argued that there was a total of \$8,588,000 in outstanding cheques at the year end, and this total should have been deducted from the bank balance of \$18,000,000 odd, leaving the total about \$10,000,000.

Mr. Smith explained that the balance shown was right since, when the cheques were issued, they were entered on the books as paid.

"Then this is not the actual balance in the banks?" said Mr. Fergu-The Treasurer replied that it son. was-"according to our books."

Mr. Hay wanted to know if the actual balance were not \$10,000,000. plus outstanding cheques, and Mr. Smith "assumed so."

Hon. F. C. Biggs Introduces Bill Regarding Hamilton Highway's Future

Hon. F. C. Biggs introduced into the Legislature yesterday an act, which, he explained, would provide for future construction and maintenance operations on the Hamilton Highway, in the same manner and on the same basis as on the Provincial Highways. It contains also a slight amendment to take care of the building of the last bridge on the highway.

In reply to Mr. Halcrow, the Minister stated that the bill made no mention of the Hamilton Highways Commission, and involved no change

in administration.

Mr. Evanturel (Prescott) introduced an amendment to the Assessment Act, which would restore to Standard Hotels the exemption from business tax. The member for Prescott submits the contention that the Board of License Commissioners must favor his proposed amendment because they have sent out a circular throughout the Province, asking municipalities to exempt Standard Hotels from business tax.

R. R. Hall (Parry Sound) introduced for first reading an amendment to the Public Lands Act which would give to the settlers the timber on free land, providing that the land comes within the act's specification of "50 per cent. arable Mr. Hall explained that it land." induce permanent rather would than transitory settlement on the lar

Lively Discussion Over Insurance Bill, With Caustic Comments From Both Sides, Marks Evening's Work of Legislature

REFERENCE IS MADE TO "CACKLING HENS"

Hon. W. E. Raney's bill respecting reciprocals and inter-insurance took up the whole evening in committee of the Legislature last night, but the bill was finally reported from committee.

The evening was not free from moments of excitement. The high spot came when Sam Clarke and Premier Drury rose at the same time to speak, and Mr. Dewart said, remember: ferring to the Liberal "Let the chief apologist of the Government arise." Premier Drury, amid considerable noise from members, made reference to the "remarks of the deposed Leader of the Opposition."

Mr. Dewart stood up, but it was over half a minute before he could make his voice heard, so loud was the desk-pounding from the Government side, and cries of "Order." "I did not know there were so many cackling hens in the House. I was not deposed. I resigned my position, and I could have had it today if I desired to have it," he explained.

The Attorney-General, in opening the discussion, said that neither before the Special Insurance Committee nor at any time since had there been any representation against the bill, except from one quarter, and that quarter was the joint stock companies. He did not hold that there was anything improper in their opposition, but Opposition members had argued that there had been a lobby in favor of the bill. He was pointing out that somebody was lobbying against the bill. He said there had been an exceedingly persistent and strenuous lobby of members of the House from the insurance agents of the Province against the bill. The effect of the bill, said the

Attorney-General, would be authorize the insurance companies to operate in Ontario with a purely Ontario and Canadian clientele. Wellington Hay, Liberal Leader, said that the question of deposit would simply mean entry or nonentry of these companies into Ontario. It would prevent the entrance into Ontario of these large was

reciprocals if the deposit asked for.

Premier Drury said it did not matter to the State or anyone else if a man having property to protect cared to protect it by entering into contract with other individuals. G. G. Halcrow, opposing the bill, said the Premier was so susceptible to flattery that as soon as 200 or 300 of the Big Interests came to him "he falls down to them and caters to

them in every form." Strong exception to the lack of deposit requirements was taken by W. F. Nickle, Kingston, who got into several brushes with the Attorney-General and the Premier during his speech, and to one question of Mr. Raney he replied: "From subtlety born of long practice the Attorney-General attempts to turn aside my argument." He came out flatly in favor of all types of insurance companies placing deposits with the Government. He argued that freedom to enter in upon contract, emphasized by the Premier, was not recognized by the Insurance Ratings Bill, and said that he wanted to see those who insured in Ontario protected.