

# ONTARIO'S PROPERTY WORTH MILLIONS LACKS INSURANCE

Admission Made by Monteith, in Supplementary Estimates Discussion

## HIPEL POSES QUERIES

Millions of dollars' worth of property owned by the Province of Ontario is without insurance, Hon. J. D. Monteith, Minister of Public Works, admitted in the Legislature yesterday while the supplementary estimates for 1933 were being taken up. After the startling disclosures of the afternoon session in respect to the Ontario Power Service Corporation bonds, the House got down to business, and in the evening session passed the major portion of the \$4,821,186 of supplementary estimates.

The information with respect to lack of insurance on many of the Provincial buildings was forthcoming when the Minister replied to a question of N. O. Hipel (Liberal, Waterloo South) with respect to estimates of \$17,500 for the rebuilding of the barns at the Orillia Hospital destroyed by fire.

"Is this the total cost of the new barns?" he asked. Dr. Monteith said that it was to complete them, and that the total cost was about \$27,000.

"Were they insured and, if so, for how much?" asked Mr. Hipel.

"No, they were not insured," replied the Minister.

"You mean to say that they were not insured?" said Mr. Hipel.

"No, they were not. Many of our buildings are not insured. It is a matter of policy. Some we do not insure," said Dr. Monteith.

### New Block Not Insured.

"Is the new block of the Parliament Buildings insured?" asked S. C. Tweed (Liberal, North Waterloo).

"No, and the Administration Building at Guelph is not insured. This building (the main Parliament Building) is insured. It is not as fireproof as the other," stated the Minister.

"You would not advocate that farmers should not insure their barns?" questioned R. A. Baxter (Liberal, Oxford South).

"No," admitted the Minister, stating that perhaps the barns should be insured.

In connection with the Department of Education estimates, Mr. Baxter claimed that school sections were encouraged to increase school teachers' salaries because of the Provincial grants. Now that these were being reduced, they either had to decrease the salaries they had raised or increase the taxation.

### Henry States Intention.

"My intention is that before July the present system of regulations will be revamped. There is now a tendency to increase the salaries, owing to the grants. The regulations should be in keeping with the policy of reducing expenditures of the school sections. The new regulations will be ready to put into effect next fall," explained Premier Henry. "Due to the present system of grants, in certain areas there is no encouragement for the reduction of salaries."

Hon. J. D. Monteith, Minister of Public Works, took advantage of the opportunity to try to explain the expenditures on the "Sultan's palace," the new furniture for the Conservative members' smoking-room. He pointed out that the Drury Government had taken the lead in fitting up quarters for the members, and declared that this was a sound policy. The present Government had merely continued, he said. One year committee room No. 1 had been fitted up at a cost of \$3,372, while the next year another committee room had been refurnished at a cost of \$2,705. This year the Conservative lobby was refurnished at a total cost of \$3,130.

### 141 Days' Work Given.

"This included the redecoration of the room, which provided 141 days' work, and this was purely a relief work," he said.

Mr. Sinclair asked about the cost of the mirrors, and Dr. Monteith said that the lowest in price had cost but \$2.50 each.

"Yes, and the \$2.50 one came into our lobby. There is always one of the girls in front of it, so it must be all right," observed the Liberal Leader.

C. A. Robertson (Liberal, Huron North) wanted to know why there were so many patrolmen on the highways, and thought a saving could be made in this respect. Attorney-General Price replied that this force had been reduced by thirty during the past year, and that no additions were being made.

"During the vacation season, people ask that officers be sent to the summer resorts, etc., and this makes it difficult to reduce the number any more," he said.

"There are plenty of them up my way, and we don't need them," observed Mr. Robertson.

### Sinclair's Comment.

When the estimates of the Attorney-General's Department were being taken up, W. E. N. Sinclair, Liberal House Leader, rose to remark on a statement made recently by Colonel George Drew, head of the Ontario Securities Commission, which referred to banks and bankers. The gist of the report of the address, as read by Mr. Sinclair, was that while the high cost of Governments were criticized in the annual statements of banks, the President of one bank had sponsored flotations which involved sufficient money to tide several Governments over a period of time.

While admitting that even Premier Bennett made mistakes, Mr. Sinclair wondered if this was the proper duty of such an officer to make such speeches, or whether he should confine himself to the work of his department. "I had not heard of it, but I will look into it," Colonel Price promised.

### Banter Engages Members.

Some good-natured banter was engaged in when the item of \$113,700 for the completion of the Girls' Training School at Galt was introduced. Mr. Sinclair wanted to know what progress was being made with the building. "I remember it was promised during a by-election in the constituency, in which it is situated," observed Mr. Sinclair. "I was there and consequently I take some credit for it being erected."

"It was built, and the member from Waterloo South is here," observed Premier Henry, referring to the fact that although the school was one of the election promises, a Liberal member had carried the by-election.

Hon. W. G. Martin, Minister of Public Welfare, said that it would be opened in the autumn. "That would be fitting. I remember it was in the fall that the by-election took place," remarked Mr. Sinclair. "And judging from what is going around, it might be a good time." He was referring to the possibility of an election, and the fact that the opening ceremonies might provide another occasion for political advantage.

An amusing incident cropped up when the appropriation for school fairs was being considered. T. P. Murray (Liberal, Renfrew South) said that the trouble with the fairs was that soft balls were given for prizes

instead of hard balls. Mr. Murray, who was a hardball player of some note, stated that there was "altogether too much soft ball and not enough hard ball."

Hon. Dr. J. M. Robb, in explaining an amount in the Health Department supplementaries, said that the \$61,000 was for the purchase of radium. One-half a gram was already purchased, and was being used in the operation of the emanation plant and at the radium institutes in Toronto and Kingston. It would be necessary to purchase another one-half gram, he thought.

# BILL MAKES CHANGE IN AUTO INSURANCE

## Takes From Policy-Holder Modified Collision Coverage

A bill to amend the Insurance Act, introduced by Attorney-General W. H. Price in the Legislature yesterday, takes from the policyholder of automobile insurance the modified collision coverage which, by reason of the so-called "omnibus clause," was formerly given.

The explanatory note attached to Section 18 of the amended bill states as follows: "This amendment proposes to restore an exception from liability under the standard form of motor-vehicle liability policies formerly contained in the policies of most companies, and apparently overlooked when the final draft of the so-called Uniform Automobile Insurance Act was approved last session. In the absence of such an exception from liability, and by reason of the statutory "omnibus clause," a policyholder is, in effect, afforded a modified "collision" coverage.

"The amendment should come into effect on a date to be agreed upon with all other Provinces. All Provinces, except Quebec, have adopted, or are in the course of adopting, the new Uniform Act."

The bill also provides minor amendments to the licensing provisions of the act, designed to eliminate the reference to licenses issued under the Insurance Act of Canada, and provides penalties for those carrying on business without a license. It also provides for the consolidation of actions to collect insurance moneys, even if there are several different contracts. And an insurance company may at any time apply for a payment of insurance moneys into court. It also makes clear the right of mutual fire insurance companies transacting business on a premium plan to enter into general agreements with each other for reinsurance under a cash plan.

A bill introduced by Hon. W. G. Martin, Minister of Public Welfare, is an amendment to the Mothers' Allowances Act, to provide for a reduction in the numbers of members on the Mothers' Allowances Commission. They may be reduced from the statutory number of five by the Lieutenant-Governor-in-Council.