

THE LEGISLATIVE ASSEMBLY OF MANITOBA

8:00 o'clock, Thursday, October 30th, 1958.

Opening prayer by Mr. Speaker.

MR. SPEAKER: Presenting Petitions,
Reading and receiving Petitions,
Presenting Reports of Standing and
Select Committees,
Notice of Motion,
Introduction of Bills,
Orders of the Day.

MR. C.E. GREENLAY (Portage la Prairie): Mr. Speaker, before the Orders of the Day are proceeded with, I would like to draw your attention and the attention of the members of the House to the gallery, I believe on both sides of the House where there are a number of the students from Kelvin High School present, and I hope that they will find the proceedings very interesting and educational. And I wish on behalf of the House to say a word of welcome to them.

MR. M.A. GRAY (Inkster): May I direct a question to the Provincial Treasurer? Has any borrowing or sale of bonds been made since they've taken the Government over, and at what interest?

HONOURABLE DUFF ROBLIN (Premier): Mr. Speaker, I cannot give the exact details of the answer to the question raised by the honourable gentleman, but I can say there have been somewhere in the neighborhood of \$23,000,000.00 worth of provincial bonds or debentures sold since the present administration came into office. The interest rate has varied, Mr. Speaker, from about, oh, I would say, 3.8 to 4.22. The reason for the unusually low rate, of course, is I think well known as they are relatively short-term bonds. The details of the sales have been announced from time to time in the press as they were made.

MR. L. STINSON (Leader of the C.C.F.): Mr. Speaker, before we proceed with Orders of the Day, I should like to ask a question of the Minister. Will we be proceeding with the Bill on education tomorrow morning? And if so, have interested parties had time to know about this meeting in order to be present?

MR. ROBLIN: I should undertake to answer that, Mr. Speaker. It is the intention to place the Education Bill on the agenda for tomorrow morning. I regarded it as rather problematical as to whether we'll reach that item because there are other important Bills that I think will call for some discussion and it may be that we do not get there. I certainly hope that enough time has been given. I know that the Minister of Education has warned

those interested parties of which he has knowledge to be alert for the calling of this Committee. We have asked the press to give it publicity and some publicity was given and I hope that sufficient notice has been given so that those interested will be aware because we certainly want any representations that are forthcoming to be made before the Committee. If we don't finish the, if we don't get to the Bill tomorrow morning as may be the case, then, of course, we will probably be meeting on Monday, by which time, I'm sure everyone will be aware of the Bill.

MR. E. GUTTORMSON (St. George): Mr. Speaker, before the Orders of the Day, I would like to direct a question to the First Minister. Is it the intention to sit tomorrow night?

MR. SPEAKER: Orders for return. The Honourable Member for Ste. Rose.

MR. G. MOLGAT (Ste. Rose): Mr. Speaker, I wish to move, seconded by the Honourable Member for Birtle-Russell, that in order the House do issue for returns showing (a) The total provincial Government expenditure on highway construction from March 31, 1958 to September 30, 1958, and (b) The total provincial Government expenditures on highway construction for the corresponding period in 1957.

Mr. Speaker presented the motion and called for a voice vote, and following a voice vote he declared it carried.

MR. SPEAKER: Adjourned debate on second reading of Bill No. 3. The Honourable the Leader of the Opposition.

MR. D.L. CAMPBELL (Leader of the Opposition): Mr. Speaker, in dealing with this Bill, I can again, I think, be mercifully brief, but I wanted to raise a few questions and points before it leaves this Chamber to go to the Public Committee because I think there is an explanation due here as well as with some other Bills that are before the House as to why the former Government did not introduce this kind of legislation. If anyone thinks that I am rather gun-shy about that question of why didn't you do it when, I'm afraid that I'll disappoint them because I'm perhaps going to the other extreme of explaining it at too great lengths why we didn't do some of these things "when", because I make no apologies for the fact. I'm quite unrepentant about these issues for the simple reason that, wrongly as my honourable friends believe, I must admit that a large section of the public, if they were passing judgment on these particular measures seem to share that opinion. But I still maintain that we have the right and even the responsibility to express the reasons for which, which actuated us. And I must say, Mr. Speaker, that as far as the Honourable the Minister, himself, is concerned that I give him full credit for having consistently advocated this sort of a thing. So I have no criticism whatever of him for bringing it in, but I am still not apologetic for the fact that we didn't do so.

And if I can take just a very few minutes to attempt to recon-

cile those two positions and the fact that we intend to support the Bill, because without having to make this same explanation every time, I think it is fair to say that as the honourable gentleman, who is now the Minister in charge of this Bill, as he and his Party that took the position all the way, all through many sessions, several sessions, and certainly through the election campaign, that this was the type of - one of the matters of legislation would be introduced by them, then I say, not only have they the perfect right, but the responsibility to bring it in, and on those conditions we'll support it. Some of my colleagues, as the honourable members will have noticed, do not make the same reservations that I do, and that is certainly their privilege.

But I would like to call attention, and I waited until I had the Hansard so that I could look over more carefully in print just what the Honourable the Minister had said about it.

Oh yes, and I think I might aggress here, Mr. Speaker, to raise a point that doesn't properly arise in connection with this Bill, but it deals with our old friend Hansard here, and the reporting in Hansard. Now I must say to begin with that I think the job that is done on Hansard is very good up-to-date, considering that it is a new thing. I guess I'd better be true to type and say that I still have my reservations about it, but in as much as we are having a Hansard, then the better we do it, the better, and I still think that we'll find it necessary as I have intimated on many occasions before, to have some minor editing done. I'm not asking that. I'm not at the moment going to preach my usual sermon about the fact that a Hansard of this kind encourages the reading of speeches. I think it does. I think that's deplorable, I think, Mr. Speaker, with all due respect, I would suggest to you that with the exception of the newer members who certainly should be given a good bit of latitude and ministerial statements, that we should try to enforce the rule that is in our Rule Book about the reading of speeches. But the job that's been done already on Hansard, I think indicates that the administration have been successful in finding a good staff, and surely we could leave it to them to correct the obvious errors. Because they're errors usually not of the person who was speaking, if I'm the one who is speaking, they are quite likely my errors, but in this case or two that I'm going to quote, I'm sure they're not the error of the Minister who was speaking. Because if there is one thing that I will give two of the honourable gentlemen credit for, no matter how greatly I may disagree with the opinions they are expressing or the logic that is contained in the words they are using, I still will give them credit for excellent enunciation. They speak plainly, clearly and are easy to hear. If our recording system is working well then the words they utter should come off the recording system, in my opinion, quite clearly. And if they don't, and sometimes I'm sure they don't because there is an interruption or something of that kind, or a question is asked, and you cannot expect the recording system to pick up the question, because as you know, these mikes have to be turned on. Well, I would suggest, that perhaps the obvious, minor difficulties that arise might be corrected by a competent staff, and I would be quite willing to trust them to do it, because the very first

little error that I am going to point out, and it is very minor, but it indicates the point that I'm making, is on page 24, the last paragraph, where my honourable friend the Minister of Industry and Commerce is speaking. 24, the bottom of the last paragraph. The sentence starts off "Industrial Development Bank is good but it is too limited for the requirements of this province". Well, now, I don't only think, I'm certain, that the Honourable the Minister had the article "the" in front of "Industrial Development Bank" and anyone who knows the honourable gentleman would know that he wouldn't use the sentence in that way. And I would think that little, minor things of that kind might easily be corrected.

I have one that I think is more serious, though by no means drastic at all, where I noted the other day that anyone who is technical at all could certainly argue that some of the things we've done in here are probably unconstitutional because it is reported in Hansard, I didn't bring that one with me but anyone can look it up for himself. It's reported in Hansard that the Honourable the Minister of Agriculture, after moving resolutions to go into a Committee of the Whole on financial bills, made the definite statement that His Honour the Lieutenant-Governor had not been advised of it. The word was "His Honour, the Lieutenant-Governor hasn't been advised of these resolutions" and it of course went on to say that he recommends them to the House. That might be a good reason that His Honour would recommend my honourable friend's resolution to the House because he hadn't been advised of them.

HONOURABLE ERRICK WILLIS, Q.C. (Minister of Agriculture):
It's another way to kill the bill.

MR. CAMPBELL: But I know that my honourable friend - well I can assure my honourable friend from the careful perusal that I have made of his speech that he found still another way .. his arguments for it. But obviously and certainly, the word that my honourable friend used was the customary one that we use in here, the Lieutenant-Governor "having" been advised, and it's easy perhaps to confuse those, although it should be more difficult to confuse it than the case of the two honourable gentlemen I've mentioned, because I do give them credit for speaking very, very plainly, and using very, very good English. So I don't, I want to point out, that I'm sure that the Honourable the Minister had the proper sentence in here - but putting the "the" in as I know he had it "The Industrial Development Bank is good but it is too limited for the requirements of this province". Then a little further on he makes the statement down in the middle of the paragraph - "It does not serve truly small businesses" and I support this by referring to the latest record which I could obtain which was September 30th, 1956, where they had issued only 9 loans below \$5,000.00, 250 loans between \$5,000.00 and \$25,000.00 for a total of four and a quarter million dollars, and so on. Now, I hope nobody is going to draw any inferences by the fact that I am skipping some of these. It isn't necessary for me to read it all to make the point. I want to ask my honourable friend, did he

say 1956?

HONOURABLE GURNEY EVANS (Acting Minister of Industry and Commerce): Yes, that is correct.

MR. CAMPBELL: I wanted to be sure of that because having complimented my honourable friend on his clear enunciation and excellent speaking voice, which I do most honestly, I can say that I usually have a very high regard for his ability to find records and materials, and I am tremendously astonished in this instance to find that the latest records that he could find was the report for 1956, because the one for 1957 was in the library here, and I am amazed that my honourable friend didn't get the 1957 figures, not that they're greatly different I'm sure, the record is about the same, but having turned it up -- take a look at it. I just want to read what appears on the very first page of this Industrial Development Bank report for the fiscal year 1957. Here's what it says: "Industrial Development Bank 'The Preamble to The Industrial Development Bank Act'" and here it is "Whereas it is desirable to establish an Industrial Development Bank to promote the economic welfare of Canada by increasing the effectiveness of monetary action through insuring the availability of credit to industrial enterprises which may reasonably be expected to prove successful if a high level of national income and employment is maintained by supplementing the activities of other lenders and by providing capital assistance to industry with particular consideration to the financing problems of small enterprises". That's what I had mentioned a few days before that it was my understanding that we had a Federal organization set up and operating for several years to do exactly the same type of job that my honourable friend is now moving in to do, and the Honourable, the Minister, in moving second reading of the Bill was replying in part to what I had said and I am sure that he will say again that the Industrial Development Bank has not extended its operations into the Province of Manitoba in the fields that he proposes that this organization will do. And that's a valid argument, and that is the one on which he has acted and the Government has acted, I am sure. But Mr. Speaker, I am sure my honourable friend does not miss the point and he will reply to this and make his statement regarding it. But my point is that the Industrial Development Bank has the opportunity of extending here, if they wish to do so. Or it may be that the Government of the day down there, or the Bank of Canada Board of Directors, or this Board of Directors, it may be that they have been rather averse to getting down to these small loans. And my honourable friend, the Minister, goes on to mention that, and some further remarks in Hansard.

But surely, and this is exactly the same argument that we had with regard to farm credit. There is no great quarrel between the Minister and myself on this except that when people over there say "Why didn't you do it when?" - I'm attempting to give the reasons of why we didn't do it, because we think, we thought, we don't have to think about it now, we thought that it was better that this board, this bank should expand its facilities and carry on in this field. And when my honourable friend replies, and I

am sure he will, I call to his attention the fact that the report for 1957 - we will be glad to send it over to him if he wishes to look at it - mentions that a total of 391 new loans were approved by the bank in 1957 compared with 340 in 1956, and the number of new borrowers rose from 233 to 312, an increase of 34% indicating that -- no, no, this is a Canadian figure -- indicating that the board is expanding its operation and certainly the figures show that.

And then skipping the part about loans of two hundred thousand, and so on, because I know that it's the larger loans that they have been making traditionally - almost the whole of the increase in new loans in 1957 was in loans to borrowers in the Atlantic region and western Canada. And I mention that to endeavour to make the point that they are extending their operations, they are taking in new industries added to the 24 that are enumerated here already. I think that perhaps 24 is not the right number because I believe one of them has had no loans made under it, the 23, at least, that are enumerated here, and the largest single group, by all odds the largest, much the largest single group is in the \$5,000.00 to \$25,000.00 - not the largest in amount, of course, but the largest as in number of borrowers, by all odds. Well, I'd have to look over a little bit to find that. There were, this is a page giving five classifications of new loan approvals and this is in, there are two years given here, 1956 and 1957, but in 1957, 142 were in that group from \$5,000.00 to \$25,000.00. Did I say 153 - 143, and that's out of this figure that I gave a little while ago, that's out of 391. And the ones in the other group, \$5,000.00 and under, continue to be very small as the Honourable the Minister pointed out the other day. There were only six \$5,000.00 and under. 143 from \$5,000.00 to \$25,000.00. 90 in the \$25,000.00 to \$50,000.00. 87 in the \$50,000.00 to \$100,000.00. And then 35 and 30 from there on in the two higher denominations. And I'm not going to re-argue the case with my honourable friend - I mention this only to say that I think it would be quite possible, that I don't blame this administration at all for being very friendly with the Federal administration. It is quite proper that they should be. I think it would have been quite possible for the administration here to use its undoubted influence with the Federal Government to get them to make the extension. I admit that we were not too successful in using the same arguments with our friends while we were in office and they were, but it's been a clean sweep now, and again we have the likes in here, and I think that it would be quite possible for our friends to use their influence in order to get things done if they believe them to be to the advantage of this Province. And I feel certain that this Board could, if it wished to, extend the range of its operations and get down to the smaller industries. There are 23 of them now appear to be operating. They are numbered here - appear to be 23, I would think that they could easily take on the few more that are suggested. I apologize to my honourable friend for appearing to reiterate a point that I know he's quite seized of, but because some of the, oh, I'm not even trying to talk him out of it. And I am saying that I give him full credit for the fact that he's been a believer in this,

and I have no doubt at all a sincere believer, but in case somebody over there shouts that - "Why didn't you do this when" - I'm telling you that we thought there was another better way, but now my honourable friends quite honestly said they thought this was the better way, and the Bill is before us, and I want only to raise this position that I still take and that will not detract, I think, from the opportunity of this Board, to carry on the kind of work that is envisaged for it, and my honourable friend can reply to these points when he speaks.

In the meantime, I have no wish whatever to hold the Bill up and we're, as far as I'm concerned, we're quite ready to pass it. Now if my honourable friend would like to have this report I would be very glad to send it over to him, if not, I don't think it changes the argument that my honourable friend used, I simply wanted to, as one who is an expert on figures and who always has a great command of sources of information, I just enjoyed making a slight correction.

MR. GRAY: Mr. Speaker, before the sponsor of the Bill closes the debate, I'd like to have one or two things clarified, but before doing it, may I take the privilege of saying one word about the Hansard. I think I am the worst offender by reading the Hansard, but you must realize now, what am I to do? My livelihood depends on using four or five languages every day, and seldom, and often I have to translate into one language to the other. Now there are a couple of errors in the Hansard as far -- about my contribution which I definitely not stated, but perhaps the recording did not take it right, and I think that the girl has added her own words to it

A MEMBER: Maybe you knew

MR. GRAY: No, I did not. And I think that some corrections, not re-hashing the speech, not improving it, but some corrections which, some corrections may give to the contribution a different light, which probably I have mentioned it but I don't think I did in this particular case because the word used, one of my contributions here, is a word which I don't know what it is. But surely to goodness I am not going to try and find a word from the air and express it. I think perhaps that the girl should be advised that if not, not changing the subject at all, but if they find a word which they feel is strange to be down there, I think they could quite well change it.

Now as to the Bill itself, there is only one point about which I am not clear. The requirements in this Bill for an applicant applying for a loan is so strict in my opinion and more, the greater demands than if you go to a bank. Now the question is, what will persuade me to come to this Board, apply for a loan in my business, if I have all the requirements and if I have good references, if I have good security, and if I am of noble character - I don't need the loan. I could go out to the bank and get money perhaps at a less interest. So I think perhaps that some explanation is due to this, who will benefit by it, how will they benefit by it? I don't say it's not necessary, it may be necessary, but

I think that the requirements should be a little bit easier.

Now for instance there are thousands of, I'll say hundreds anyway as far as I know, of small loan societies rated in Winnipeg, say fifty and forty years ago. At that time they could not get one single dollar at the bank. They were emigrants not known, no assets, lot of liabilities, so they created a loan society. They borrowed twenty-five or fifty dollars to buy something, to buy a little machinery or to buy some merchandise and the money was given to them, not on their security but on the fact that they are a member of an organization, and everyone in that organization is responsible for the individual, and they have taken the chance, and the result was, that I know personally, that thousand of men and women have not had to apply for help or relief, or charity for they had an opportunity to get out of their own money - each one paid so much a week - out of their own money, a loan whenever they wish.

Now if this Bill would include the principle of similar principle, it's good. Otherwise we are creating something which, in my opinion, will not work. But, if this Bill is a beginning of the establishment of a provincial bank, yes - yes. I think that the provincial bank, there's a place for it and time for it. I think the Government instead of paying 4% and over 4% interest can get the same money use at $2\frac{1}{2}\%$ interest. And the same thing as selling bonds to the American Financiers. It would have sell bonds over the counter right here at 3%, and people would rather buy Government Bonds, which they know is just as safe, and just as secure as the banks are, because the people, never mind the Government, but the people, the eight hundred thousand people in Manitoba, are the essence of a bank, and they will not see the Province go broke. So, if this is the beginning of a Provincial Bank, if this is the beginning of selling bonds over the counter, very well. Otherwise, I'm not opposing it, but I don't think it will serve the purpose in which it was intended to.

MR. SPEAKER: The Honourable Minister is closing the debate.

MR. EVANS: Mr. Speaker, if no one else wishes to speak on this subject I'll close the debate.

We have touched on the subject of Hansard; it did come into the other debate. I might say that I join with the Leader of the Opposition in saying that the work that has been accomplished by totally inexperienced people in this work has been commendable to date. I have read a fair portion of the Hansard that's been put before us so far, and I do know, that from talking to the operator and some of the girls who have been working on it, that the work is slow at first, it was at first slow, it was new to them. The work is being produced much more quickly now, and I think the strangeness is departing from it and from some experience in this field I would say that the product so far has been good, it's been commendable, and I do know that many of the points that the Leader of the Opposition raised are in the minds of the people responsible and I am sure a steady improvement will be found from thereon.

Perhaps if I may, Mr. Speaker, I would say this, that there has been general agreement on the main principle of the Bill and

no opposition to it, and I would like to touch then on some of the side issues that have been raised by a number of the speakers, and then later on deal in part with some of the individual questions and individual objections that have been made to features of the Bill.

In respect to my Honourable Friend from Inkster, I would say that it is not the intention to provide a provincial bank, in which individual depositors will make their deposits, and which the bank will then loan out either to the Government or to other people. Banking is under the jurisdiction of the Federal Government, and must remain so, and that is not the intention of this Bill.

With respect to security, I would suggest that if he reads the bill carefully he will find that there are provisions in there to allow the directors to establish any form of security or indeed to do without security on any particular loan.

As to those who will benefit, it is intended that this money shall be made available on a variety of terms to people establishing new industries or expanding them. I wonder if my honourable friend had in mind individuals or persons who wanted money for their personal use. If that is his understanding of it, it is not intended that those people shall be served by this institution, but rather that it shall be loans available to industrial, tourist, and certain other classes of service industries to help them expand in the Province.

I enjoyed the remarks of the Leader of the Opposition. He has displayed before you the essential weakness of his own case by saying that he doesn't agree with his own Party, or his own Party don't agree with him. I think the Honourable Member for Minnedosa did echo the original thought that you had, which you put in the form of a question in the speech on the Address from the Throne. You said "Is this unnecessary duplication?" You didn't make it as a positive statement. I took rather tonight that the honourable gentleman said in more positive terms that he thought that this was duplication of a sort, that it was unnecessary, that indeed the services of this bank could be expanded, the services of the Industrial Development Bank, could be expanded to serve all the legitimate requirements of the Province and that that is the course he would have preferred. That is a perfectly legitimate course for him to advocate. In my opinion it is the wrong course and obviously so for the reason that I have brought forward this bill.

Among the other consideration that I had in mind was some experience down town, of the requirements of business for capital. And on the basis of some personal experience in that regard, not only in my own business, but in association with Chambers of Commerce and other people, I have heard of many instances within my own personal experience of a lack of capital of the kinds that I described in my first address. It is not only the size of the money itself that is at stake here. That is, it's not only that the Industrial Development Bank does not provide exactly the size of loan that I have been referring to, but that they have limited themselves in practice. Whether it's in the preamble to their act or not, and it is there, and I've seen it there, but it remains a

fact that in practice they have limited themselves to largely first mortgage loans on industrial enterprises. They have denied themselves the opportunity to invest in many service organizations. I think it's true to say that, only within a year or a little more than a year, have they allowed themselves to invest in any service industry, always requiring themselves to invest in manufacturing industries, largely, if not altogether.

So in many of those respects I think there is a gap. I would indicate to the honourable gentleman that he has thought so himself since 1955. I have in my hand a publication entitled "Financing of Small Business in Manitoba", a supplement to the submission to the Royal Commission on Canada's economic prospects by the Government of the Province of Manitoba, and it was prepared by Arthur D. Little Incorporated of Cambridge Massachusetts. We come to, after a considerable study and a good one, surveying the entire field of the availability of capital and the necessity for it, they come to five conclusions, of which I shall run the same risk. The honourable gentleman mentioned the other day of quoting only three, but if he would like me to read the other ones I would be glad to. They don't bear on the point. But number three being the third of the summary conclusions on the availability of capital and credit, the report states that: "equity or risk capital is not in effective supply for many of these small firms, because they are not of sufficient size to economically raise funds in the open market, because corporate income tax rates slow the retention of earnings and because of the inadequate knowledge of the individual sources of equity."

Then the fifth one reads as follows; and comes to deal more directly with the Industrial Development Bank: "The availability of medium term financing is obscured by the lack of statistical data on banking lending. For new firms and small growing firms there may be a shortage of medium term credit, despite the bank", and that would be interpreted as meaning the chartered banks, "extension into the term lending and despite the considerable supplementing credit activity of the Industrial Development Bank. Assuming sufficient community initiative, a business development corporation should be encouraged with a view to filling this medium term credit shortage and to provide a vehicle for active participation in the province's development."

And the sixth of these is "long term debt is not in adequate supply except for the firms larger and with more established earnings records than are typical of those in Manitoba."

I suggest that that was the view of the honourable gentleman's Government when he was on this side, which he submitted to the Commission on Canada's economic prospects, the Gordon Commission, and there was, if those were his views at that time, an opportunity at least between November 1955 and the time that he left office last year, of encouraging whatever Government was in office at Ottawa, or failing to do so, taking action on his own behalf. I suggest that that time has been wasted and lost. That will be a familiar echo to what we have said from the other side of this House. That economic opportunity has been lost and wasted in the Province of Manitoba, because of a failure of action of this kind. The honourable gentleman and his colleagues have been able to talk

about, and write about, and have somebody else write about these problems, but opportunity has gone down the drain and we were faced with the opportunity and we acted and we did it.

I would suggest also that the former Minister who sat in my portfolio should have had his sights more closely at his hand. He's made the statement that the Arthur D. Little report on this subject was tabled only last year, and that seemed to indicate that there was only a small opportunity for him to take action before the rug was yanked from under his feet. Well, the date of this report which is the most searching analysis of this problem is, as I indicated before, November 1955.

Without going further on those particular points, I would like to turn attention to what was partly a side issue raised by my Honourable Friend from Minnedosa. His statement is to the effect that in some way or other, I, as Minister of this Department made a decision which enabled, or caused, the Barton Distilling Company to change the location of its proposed factory from Minnedosa to the City of St. Boniface. I might add that I interrupted the speaker, and said to him that I had not said that. In the circumstances, it is usually incumbent upon the Minister or upon a Member to accept the assurance of somebody within the House; the honourable gentleman didn't do so. He pursued the point endeavouring, it seemed to me, to try to place some blame, if blame is to be attached, upon me for allowing or permitting or directing this factory into a location which was not that of Minnedosa.

Well, at the time, the point was made perfectly clear by a press release which appeared in the Daily Press under the date of August the - the only date that is written on this is the date of July 1958 - but it was very shortly and I think not more than a day or two after we assumed office. And just to set the records straight, I will read this press release. It said "The Honourable Gurney Evans, Minister of Industry and Commerce, announced today that following a full length frank discussion with officials of the Barton Distilling Company, and presentation of a detailed appraisal of the situation, the Government is satisfied that the decision by the Board of Directors of the Company to locate in St. Boniface has been made on the basis of the business and financial advantages available to the Company from such a location. As the result of these discussions the Company has been advised that the Government is prepared to support the Company's application to the Federal Government for a license to operate a distillery in Manitoba. And while the Government regrets" - and this was our statement of fact on this and our statement of policy - "that while the Government regrets that economic consideration and particularly the availability of a suitable building in greater Winnipeg had not made it possible for the industry to locate in a smaller community, we are most pleased to have the Company establish in Manitoba, Mr. Evans concluded."

I suggest to you that there would be no blame to attach to me in that regard in any event. I certainly am the Minister of Industry and Commerce for Winnipeg as well as for Minnedosa. But it may interest the honourable gentleman to know that I took considerable pains to study this question with the Barton Distilling people and to ask them to withhold their final decision until I

had an opportunity to meet them. And the first action that I took after noticing a release in the press was to get in touch with the Mr. Abelson and Mr. Silver in Chicago, and Mr. Silver came to see me in Winnipeg in response to my request to discuss this particular question.

Now, I wonder how well the honourable gentleman who holds himself out apparently as the champion of Minnedosa in this regard was acquainted with the situation. Surely if he had been as deeply concerned as he would like us to believe in his speech in the House here, he would have known the situation, he would have been in touch, he would have realized the details. He has revealed that he is almost completely ignorant of what happened in that particular situation. Because the decision in that regard was made and notified to the representative of that Company on May 28th, which was sometime before the election of June 16th, and certainly a considerable time before July 1st when this Administration took office.

And so, if you think the blame is attached to anyone, why don't you turn to your honourable friend behind you or to your honourable friend somewhat to your left, and ask him why under his administration this Company was given to understand, and I am assured on this point, that there would be no objection raised by the Government, the then Government, if the Industrial Development Board of Winnipeg should approach the Barton people and make the proposal that they come and locate in Greater Winnipeg. And so I set that record straight. I think that it was rather a shabby trick to try to place me in the position of assuming any blame in the eyes of your people for any failure which should properly be charged to the then Government of the day as evidenced by the fact that the decision was made.

Whether the honourable gentlemen knew of the decision at that time, I don't know. If he didn't, he should. He represents those people - those are his constituents.

Well then, Mr. Speaker, turning from this particular point, I would say this, that we are in general agreement, I think in all Parties in the House, that there is an opportunity as I discussed in my earlier address for the application in Manitoba of certain kinds of capital to certain situations which have not enjoyed the benefit of the kind of capital and the amount that they need. I believe that good results will follow. I base that belief on the fact that such results have followed in other areas of Canada and the United States, and elsewhere throughout the world. And much will depend on how this is to be administered.

Now I want to thank - let me turn from the negative and accentuate the positive, in the words of the old song. I have had a little chip on my shoulder.

Before

MR. CAMPBELL: Mr. Speaker, my honourable friend leaves that matter to understand from his remarks, that he is of the opinion that the former Government should have directed the Company to locate in a certain place.

MR. EVANS: No, I think that would be a complete misunderstanding of anything that I said. I said that if the honourable

gentleman's friend in Minnedosa felt that any blame should attach to anyone, he should attach that blame to the former Minister and to former Leader of the Government at that time. If he was indicating that blame should be attached to me, then he is attaching it to the wrong person.

MR. CAMPBELL: I just thought that my honourable friend's remark indicated that he thought that the former Government should have given direction and I understand that's not what he is suggesting. I think the point of the, I'll ask my honourable friend, does he not believe that the point made by the Member for Minnedosa was that he felt that some direction had been given in another sense.

MR. EVANS: I don't know what other sense you have in mind. I .. You've asked me the question whether I believe that direction should be given by a Government in this regard. I say, no. I say that's amply evidenced throughout the Bill in the provisions that we have given, that we have made to give the Board and its operations independence and only a most general direction to diversify both geographically and otherwise. (Interjection) That is right. It was just an implied blame that the honourable gentleman tried to fix on me, and I took it to mean that, and I just wanted to set the record straight by saying that if anybody did anything, it was the honourable gentleman who at that time formed the Government.

MR. C.L. SHUTTLEWORTH (Minnedosa): Mr. Speaker, on a point of privilege, I think I made it -- I tried to make it clear that it was on the press report, the Free Press report of the decision having been made.

MR. EVANS: Well, I didn't ask the honourable gentleman -- didn't he know whether the decision had been made or not? If he didn't, he should have, as representative of that and holding himself out as being vitally interested in this particular question.

Mr. Speaker, am I in order?

I would like now to turn, if I may, to the - as I suggested a moment ago - to the other more positive aspects of this business. I want to thank the honourable members, and all of them, for hard thought on this question. Quite obviously, it's quite obvious to me, they read the Bill and studied it, the suggestions made by my honourable friend from Selkirk, I seem to be taking these things in the reverse order tonight, were all in my opinion constructive. There are many suggestions there that I expect we will have no difficulty in agreeing to adopt and I found no essential point of difference. I think the Honourable Member of Flin Flon made some very valuable suggestions and points that we must consider, and my honourable friend from Radisson, as usual, did a thorough job by revealing a difference of view as to how this Bill should be created and administered. A slight difference of view on their part reflecting their wish to have authoritarian control over things. And the view of my honourable friend from

Selkirk which is quite the opposite.

Perhaps that has illustrated the tight rope, if you want to put it that way, that we have had to watch in setting up this Bill. I have indicated on the one hand that as my honourable friend from Selkirk indicated, the guarantee behind this Bill of efficient administration and fair administration will rest in the Board itself.

As we discuss the details of the Bill in Committee, I think many of them will be seen as giving this Board freedom to act because only by giving the Board as wide latitude as it is reasonable to give, can we attract to it men of substance and of standing and of experience, because you cannot attract people of that character if you are going to reach over their shoulder and direct every move that they make. I think that is, perhaps, what I might describe as almost a concealed or less obvious principle in this Bill. That the degree to which independence must be given to them to act so that they will be able to conduct their business in a businesslike way and yet, at the same time, for the Government to protect the public interest.

So, Mr. Speaker, having no quarrel upon principle with my honourable friends, I want to express, and this very sincerely, to my honourable friend from Minnedosa, to my honourable friend from Flin Flon, certainly to the Honourable the Leader of the Opposition, and my friend from Selkirk, I want to thank them for what turned out to be hard thought on short notice and constructive suggestions, and we, for our part, pledge what I think my friend from Selkirk would ask me to pledge, and that is the impartial administration of this fund in the general interest of the Province of Manitoba, and free from partisan advantage of any kind.

MR. F.L. JOBIN (Flin Flon): Mr. Speaker, a point of privilege, if I may. I understood the Honourable Minister, in the first part of his remarks to advise me to get my facts straight. He's referring to the A.D.L. report of 1955 that I said was handed in sometime in 1957. Am I right in that? Then where was I to get my facts straight?

MR. EVANS: If I may, in answer, Mr. Speaker, to the honourable gentleman's question. I find on the top of page 11 of Hansard, No. 4.

MR. JOBIN: Exactly the point. I understood the Honourable Minister to tell me to get my facts straight. The A.D.L. report was written in 1955 and I said handed to us in '57. The truth of the matter is, and this is from Hansard, and I'll read as the Minister was going to read, and I hope to correct the lesson he was going to give me. And it says, "And again I would remind the House that it was in 1956 that some thought was given to asking the Arthur D. Little Corporation to look into this matter of industrial loans." Which is a fact because I came in in '56 and I did do just that. And I think that it was in 1957 that they were actually commissioned to do just that, and I believe that to be a fact. Last year the report, not the one he was reading from, but last year the report was turned in and it is partly on the recom-

mendation of that report that this Bill is being implemented and I refer to the memorandum report to the Province of Manitoba and a proposal to establish a Government Lending Agency. not their thought to our Dominion Provincial submission of 1955.

MR. EVANS: It seems to me, Mr. Speaker, if I may ask a question, that some thought was given by that administration in November, earlier than November '55, through the agency of Arthur D. Little Company, because this was submitted in 1952. The honourable gentleman apparently, as Minister, did not even read this report which turned out to be an official Government submission to the Gordon Commission before beginning his study of the necessity for credit accommodation in the Province of Manitoba.

MR. JOBIN: Mr. Speaker, yet on the point of privilege. The Minister advised me to get my facts straight. I pointed out that this was the report I was referring to, so he changes the subject. I would refer him back again to Hansard on Page 10 - it's true I was out one year but I said this, and I would if I may refer to some remarks that I made last year in the House that at the time

MR. SPEAKER: Order.

MR. JOBIN: Did you call "order", Mr. Speaker?

MR. SPEAKER: Are you making a speech?

MR. JOBIN: No, no, I'm just on a point of privilege, if I may, on privilege. If I'm not in order, that's fine.

MR. SPEAKER: State your privilege as briefly as you can.

MR. JOBIN: The Minister claims that I had no knowledge of a report that was written in '55. I claim that in the debate in the House two days ago, I made reference to it, but I was a year out. And if I may read one sentence to prove that point, Mr. Speaker.

MR. SPEAKER: Proceed.

MR. JOBIN: At that time I stated that the Department of Industry and Commerce had been aware of the need for capital and the establishment of a loan fund. I pointed out that in '56 when the Government was preparing to face the Royal Commission on Canada's economic prospects that a study of the present source of investment was made. I didn't refer to A.D.L., and I admitted that a study was made.

MR. EVANS: Anyway, Mr. Speaker, he didn't do anything about it.

MR. SPEAKER: The question before the House is that Bill No. 3 be read a second time.

Mr. Speaker presented the motion and following a voice vote, declared it carried.

MR. SPEAKER: Adjourned debate on Bill No. 8. The Honourable Member for Lac du Bonnet.

MR. A.A. TRAPP (Lac du Bonnet): Mr. Speaker, as a new member in this House I am not altogether clear on the rules either. Some rules are strictly adhered to, and very -- and debated to quite some extent, and other rules, such as reading speeches, are not being adhered to.

I was listening with interest to my Honourable Leader on his remarks as to whether speeches should be read or not. I think that I would agree with him, that speeches should be given without reading and that should even extend to the new members. I feel that it is in the interest of democracy that one should make a speech himself and not read from a speech that might have been written by someone else. I think this is a very important thing.

In rising to debate this Bill, Mr. Speaker, I would not be doing my duty if I did not stand now and speak in the interest of the farmer citizens, the farmer constituents that I represent.

I think it has been clearly stated by those on this side of the House that we agree in the principle of this Bill, the principle being farm credit. We agree on that. Farm credit is a necessity. It has grown to be a very urgent matter and I'm sure that many will avail themselves of the opportunity to obtain that credit. However, we reserve the right to think that probably it should have been done another way. We are not alone in this thought. And while an honourable member from the other side of the House quoted a news article that was attributed to the President of the M.F.A.C, but it was a good measure, but probably if he had read further, he would have also -- he would have come to the point where that gentleman had also stated that it should be a Federal responsibility.

The President of the Manitoba Farmers' Union also is of that opinion. In a statement to the press he says here, that this Farm Credit Plan could fill a gap if properly amended and that is what we are trying to do in this House. We are trying to discuss the merits of this Bill and find out if it really will do the job that the people of Manitoba have a right to ask it to do -- that is the importance of the Bill - important to our farmers.

Now, in studying the Bill, clause by clause, I would wish -- I would say this time that I wish, that this Bill was as soundly constructed as was the other one that the Honourable Minister for the Department of Mines and Natural Resources has just presented. I wish that it was as sound, because there are so many points here that are so highly debatable that one wonders whether this Bill was ready to be brought before this House. There are so many things that have been left out that are of great importance to the farmers of this Province that one wonders if this Bill should not be torn to pieces completely and rebuilt, and I think that when it will come before Committee that is exactly what is likely to happen to it because one wonders if the renters -- those who rent land and have livestock on it and so forth -- whether they qualify

to get any fair amount of money out of it. Or ranchers who farm on quarter sections and whose land is supposed to comprise 60% of the security on the loan. We wonder how much money they can borrow on that, and we just wonder how much benefit it will be to those kind of people.

I would like to know, and I am sure the honourable, the Minister of Agriculture will tell us, whether milk ranchers have a place in either the industrial development scheme or under this plan. They are people too, in this Province who want to make a fair living and who require credit, and we would like to know, and we will ask that question when the time will come. And to some honourable gentlemen this may not seem to be a very important thing, but I can assure this House that to those who are depending on their livelihood, who are depending to feed their families, and to make the same kind of progress as everybody else, that they are wondering whether this Bill will cover the kind of credit needs that they will require. We wonder why this bill contains a clause that it says only a part-time worker can qualify. Where does this leave the small man? Where does this leave the small farmer - the man that has to get bigger..... in order to make a profit in these times of high cost. Is this bill to provide the kind of credit for this man, or will it only provide credit for the man that today does not maybe need it as much? The man who already has a lot of security. That is the kind of a question that we will ask.

Also the question of residence of three years. If, today, somebody was so unfortunate as to lose his father and probably was asked to come home and take over the family farm, he would be disqualified because if he felt that he wanted to rent -- buy more land in order to make an economical unit out of it, he'd probably be disqualified under that. Now certainly that isn't what this bill wants to do. I think that we want to encourage our people to be farmers.

The same thing with that clause about three years of experience. I know many farmers that can be farmers without three years experience. Now, these things are important things. And one of the most important things, I think, is this issue of credit -- this issue of interest that we have been debating so very fiercely in this House. And there have been members, honourable members here who have said it doesn't matter much, and, Mr. Speaker, I was quite surprised to hear my honourable friend and my honourable neighbor from Brokenhead, the honourable member from Brokenhead, say that we shouldn't be quibbling about one percent and hold up legislation.

Now, I don't contribute that statement to that honourable gentleman, but I sincerely and honestly think, and I am sure that there will be many in this House here today that will agree with me, that the honourable Leader of the C.C.F. party should have chosen someone else, someone older, someone more experienced, someone stronger, someone that has been in this House longer, to take upon himself that kind of a task that he set for this young, inexperienced man. I have to say, yes, he did a good job of it, but, that very same man has to go back to an agricultural area.

I agree 100% with the honourable gentleman. He did a good job but he has to go back to an agricultural area and certainly I think that the honourable member for Radisson could have done just as good a job, but maybe it would have been misconstrued as C.C.F. policy, that interest doesn't matter. Maybe now it would look like as if well this man is only a young man, and you'll hear that the statement would just be attributed to a young man - inexperienced. I don't know, but I do feel that that was not fair to this young neighbor of mine, who, with me, has come for the first time to this House. Yes, I am, I have known the honourable gentleman for as many years as he has known me, and a few longer, and there is no difference of opinion, I am sure, as to our mutual thinking one from the other.

HOWEVER, let it be as it may. I also heard and was surprised of course, by the stand that the honourable member from Morris took on this issue of one percent. He accused us on this side of the House - accused us of callous, indifference. Well..

MR. SHEWMAN (Morris): Mr. Speaker, on a point of privilege. I think the honourable member should go back to the country until he understands parliamentary procedure a little bit better. I never accused the C.C.F party of anything like that.

MR. TRAPP: Mr. Speaker, I copied the words down as they were said, and probably should show in Hansard. However, if it is the wish of the Speaker that I should take that back, I think the Hansard will prove though it was said.

MR. SPEAKER: The honourable member for Lac du Bonnet -- you're the--yes, and the honourable member for Morris. I would say at the present time that the time to make your objection was when the honourable member for Morris was speaking and at some future time, if his language is offensive that is the proper time to call the attention of the Speaker to it.

MR. TRAPP: Mr. Speaker, another of the honourable gentlemen that I listened to here, sometime back, was the honourable member from Manitou. Now, it could quite possibly be that that honourable member does not know that he owes my constituency a considerable something. I understand that one of my constituents came up there a while ago and found some water for the town of Manitou. One of our diviners has gotten to be known across the country for being able to find water, and I think the town of Manitoba is quite fortunate in being able to find a man in the constituency of Lac du Bonnet. However--- and somebody suggests that he be sent down to Morris.

However, on this question of interest, is it not important, is interest not an important thing anymore? As I understand this proposed legislation it is not retroactive; one can come in today and he will get his loan at 5%, and a week or so--at 6%-- and a week or so later maybe, or a year or so, I don't know when, whenever they decide, the next man will get his at 6%--at 5%, and probably the other one at 6½. I don't know, but certainly one would think that it would be in the interest of fairness and

equality to all that all should be just about treated equally. I am sure that that is something - that something can be said for that argument.

MR. PAULLEY: I have a question, Mr. Speaker. Would you apply that to all loans and mortgages?

MR. TRAPP: Mr. Speaker, I wouldn't say that, no, but in this instance dealing with this particular bill - yes. Now, if we were--if he has been said that we were indifferent to the needs of the farmers then certainly these things that I feel have been left out in this bill indicate some indifference. Certainly those who want to continue in their farming practices on a larger scale, and I am talking of the ranchers - certainly they don't want to be - they are being treated indifferently by not having the proper provisions in this bill. Certainly those farmers who have not had the opportunity to maybe reach the point where they have enough security and need a loan, and in the meantime, they're going out and they're working while their wives at home, milking the cows and feeding the hogs, and doing everything. Surely these people, too, should be given the opportunity to get a loan. And therefore, I say that if there is any indifference on this side, it certainly has been evidenced on the other side in the bill that is before us.

Now, the honourable minister of Agriculture has said that they are ready, and they are willing, and they are able, and that could be rightly so, but as to the responsibility, just where this responsibility of farm credit lies, and the stand that we have taken in this matter, Mr. Speaker, we - this is not only our thought - farm unions have expressed their views that this is a federal matter. Inquiries have been conducted in other parts of Canada, and that is in the opinion, the expressed opinion - across the nation, that agriculture, agriculture is a responsibility of the nation - of the government of Canada. Certainly the Government of Canada has admitted their responsibility by taking upon themselves the sale of our grain, to support prices, and all different methods by which we are controlled this way or that way. And certainly farm credit has some relation to that. And therefore, our views that it should have been.....

MR. SPEAKER.....a question.

MR. TRAPP: Yes certainly - what on?

MR. M.E. RIDLEY (Pembina): Mr. Speaker, you have mentioned the farm union. Did you read today's paper? Farm credit describes step in the right direction". By Mr. James Patterson, so.....

MR. SPEAKER: Order! -- Order! Order! The honourable member for Lac duBonnet may answer the question if he chooses, if he chooses not to, he is not required to do so.

MR. TRAPP: I did not read the article that the honourable gentleman from Manitou refers to. I have an article in front of me that also is attributed to Mr. Patterson, and he said that this bill could provide a real gap, if properly amended. And, he goes on to say that the interest rate of 6% on the loans is too high, and a mortgage on land shouldn't be required as security on a livestock loan. He also said the loan of 65% evaluation is too low and it should be 80%. He also said that the M.F.U. favours a joint Federal-Provincial farm credit plan. Yes, that's what he said.

I suggest, Mr. Speaker, that while this is possibly in the interests of agriculture, and while this is a good thing today, but it does detract from the very battle that the people of Manitoba, the farmers of this Province, and of the Provinces all across the Dominion have been fighting to establish that the responsibility for agriculture is on the federal doorstep, and not on the provincial doorstep. That is a fight that has been carried on for years, and this measure here, that we have before us, will detract to some extent from the battle that has been waged, and the federal authorities should be responsible. However, it is here and we will support the bill after we go section through section. We intend to do that, and we want to make a good job of it, because this is a very important bill. This is a bill that has come before the people now, and we want the farmers to have a good bill if they are going to have any bill at all.

Now, I suggest, - I suggest Mr. Speaker, that while I possibly have made some mistakes here today - I am a new member - I don't know the actual rules, and while I've read the rules, I notice that they haven't been adhered to in many cases - and I would say, Mr. Speaker, that I am representing the views of the farm people in Manitoba. We have been elected by farm people, and also by others, and I feel that it is our duty to voice our opinion on this matter.

A MEMBER:.....doing very well.

MR. E.R. SCHREYER (Brokenhead): Mr. Speaker, at the very outset, I would like to remind my honourable friend from Lac du Bonnet that I also represent a rural constituency. I think the honourable the Minister of Agriculture, will also agree with me when I say that this bill has been debated to quite a considerable length during the course of the last two days. I think it was perhaps quite noticeable also that comparatively little was said from this corner. And that is one of the reasons why I do rise at this time.

I do have but three observations on this bill at this point, and I do hope that the Honourable the Minister of Agriculture will give some consideration to these observations. Firstly, I would like to say that it is with some regret that in the drafting of the bill, it was seen fit that a 25 acre minimum be, a 25 acre minimum to qualification to market gardeners be put in the bill. I wish to inform the House that in the market gardening area of the Municipality of East St. Paul,

and adjoining areas, you will find that most market gardeners own lots of land averaging fifteen acres. And after speaking to the Reeve of that Municipality, I was informed that approximately one-half of the people engaged in market gardening there were - owned land, owned acreage - approximately 15 acres - from 10 to 15 acres. Now, perhaps the honourable Minister was somewhat anxious as to the financial risk involved in giving loans to market gardeners with less than 25 acres, but I think that the House will agree, that if taken on a ratio basis, that one acre of intensively farmed - marketing, market gardening land - would produce about the same revenue as 8 or 9 acres of grain farm land. For that reason, I think that the Honourable the Minister of Agriculture could well consider changing the 25 acre minimum to somewhere in the neighborhood of 8 to 12 acre minimum to qualification.

Secondly, I might say at this point, Mr. Speaker, that no doubt most members are aware that under the terms of the Municipal Act, a market garden farm is 4 acres or more, for purposes of, of taxation, municipal taxation, with buildings exempt.

The second observation I have to make, Mr. Speaker, that I think the Honourable the Minister of Agriculture should give some re-consideration to the matter of age limit. I admit that the 50 year age limit seems to be reasonable, at first glance, but I do know of several - several farmers, who are just over the 50 year age limit, and who have sons growing up just under the 21 year limit - and consequently, under the terms of the Act, aren't able to qualify. Now, there is such a thing as asking for too much, but I don't think that is true in this case, if I were to ask that the age limit be upped five years. I merely wish to - to point it out to the Honourable, the Minister. Perhaps he will give it some thought.

Now of course, my honourable friends over in the extreme right have taken up a good deal of time debating this bill, and, I suppose it is important. They have gone to the extreme of saying that we in this group do not consider it to be of sufficient importance to spend time on it. Now, I'm quoting of course, but I think that if you will take the context of what they have all said, put it together and digest it, in essence that is what they mean.

It is true that when I rose here to explain why we were taking the course of action that we are, I did make some reference, some statement to the effect that my honourable friends here were quibbling over 1%. But that is not exactly what I meant. The honourable members to my right have been here long enough to know that there are certain figures of speech, and also that sometimes one speaks in a comparative sense. And of course 1% is important, but if you compare 1% as against whether the bill passes or not, I'd say the 1% debate thereupon is quibbling in a sense. The honourable member for Lac du Bonnet as he said, is an acquaintance of mine. I have known him for a long time. As a matter of fact, he lives in the constituency which I represent - so in a sense, I represent him. Therefore, I was not too surprised to see him express such concern for me.

I would like to say that --it's true he didn't run against

me, but - if I may return to my trend of thought, Mr. Speaker, I would like to point out once more that members to my right have been acting on this particular issue, especially - have been acting in a sort of an arrogant way. Perhaps that is strong language, but they have been acting in such a way as to make them look bold, and us look rather sissified. That is, of course, the impression that they wish to leave with their constituents and with the public as a whole. I wonder just how many people will take it in that light. I think the analogy that I -- I would like to use an analogy now to sum it rather, rather w I think. They have, in point of fact, been trying, have been using such tactics as to make it appear that they have a thick blanket there. I say they have a thick blanket there to cover up their motives - they think they have. The point of fact, I think, the people will see through it as though it were some sheer negligence. At any rate, it is not -- at any rate, Mr. Speaker, it is not, it is not of sufficient texture to cover up their frustration, and their private motives.

In closing - in closing, Mr. Speaker, I would just like to repeat two things. Firstly, we in this group do feel that the interest rate is important - we're not happy that it is 6% - we think that if there is any change made, we can get it by co-operation, rather than by bluster. Perhaps I am not long enough in this Chamber - it could well be that you don't achieve results by co-operation. I don't know. I hope so.

And secondly, and finally, I would like to say that this bill is an attempt to do something which is very, very difficult for any provincial government. I never thought that I would have to give any Conservative Government credit, but I think there is some due, and I wonder why, and I think it's because they're trying so hard to alibi for their federal counterparts.

HON. J.B. CARROLL (The Pas): Mr. Chairman, I'm very pleased to represent an area rich in the agricultural history of western Canada. The first grain grown in western Canada was grown at The Pas, in 1753 - some 205 years ago. Potentially we believe that the farming area around The Pas is one of the finest in all of Canada. It is part of the delta of that great Saskatchewan River, which brings water from some 100,000 square miles from British Columbia, through Alberta and Saskatchewan. Over thousands of years this great river has been pilfering by bits and pieces, part of Alberta and Saskatchewan and depositing it, by God's will, in that great constituency of The Pas. It may also be of interest to the House to know that in the constituency of Churchill there is some $4\frac{1}{2}$ million acres of potential farm land, and I believe that this is approximately one-half of the cultivated acreage of Manitoba. You will see therefore, that we, from northern Manitoba, have a great interest and stake in the agricultural problems of this Province.

I have, Mr. Speaker, been amused by the concern of our honourable friends opposite over the proposed 6% interest rate. I understand that millions of dollars are being loaned each year to western Canadian farmers at true interest rates - between 15 and 27%, and possibly higher. But what concern have our friends

opposite shown for these high rates? I submit, Mr. Speaker, that they have shown none. This morning I checked with some of our leading finance companies in the City of Winnipeg, and these are the rates that I found on farm trucks. And these gentlemen are the true interest rates, not the rates as they appear to be in the forms that are signed by our farmers of Manitoba. New model trucks - 15.84%; late model trucks - 21.36%; old model, that's over 3 years - 23.28%. I submit gentlemen that this is shocking. A farmer who can't afford a new car has to pay 23.28% to the finance company. This is 17.28% above the rate that is proposed in this agricultural bill. And what about the farm machinery - the life blood of the grain farmer.....(Continued on next page)

The rate picture there, on new farm machinery - 17 %. On models over two years, 27 %. That is \$270.00 on every \$1,000.00 borrowed, and we believe that if you will apply the six per cent rate to that same \$1,000.00, you will have as net saving to the farmer of some \$210.00. Now, applying the same figures to the same rates to the figures that have been proposed by our the Honourable Member from Ste. Rose and the other Honourable Gentleman -- Member from La Verendrye, I believe; on a \$10,000.00 loan, the net saving would be \$2,100.00 on farm machinery over two years. And, carrying it to its ultimate conclusion, a \$25,000.00 loan, the saving would be \$5,250.00 or just \$5,000.00 greater than the saving that you would have if you changed a 6% rate to a 5% rate. If 6% is too much, Sir, I submit that 15 to 27% is a way too much. Now I'm not quarrelling with the rates that are being charged by the finance companies. Their experience in losses and the type of security that they have, will probably warrant that rate. I submit, though, that for every 6% loan that is granted, that some of this 20 and 25% money will not be required.

Our friends opposite say we're charging too much at this rate, and we frankly admit that maybe we are, and I think that only the experience of operation will prove that to be correct or otherwise. And, I believe that it was a very wise measure, that the Board was given the power to vary this rate, in the light of different circumstances and experience of their operation. It could well be that this Board might charge a special rate for special conditions warranted such a rate, and possibly the case of a beginning farmer, might be a case in point. And I'm wondering, Sir, if the mover of the amendment to this motion, has ever seriously considered the rates that he, through the company that he represented, charged to the farmers of Manitoba. Presumably, Sir, the Honourable Member

MR. MOLGAT (Ste. Rose): Mr. Speaker, on a point of privilege, I don't really see what that has to do with this Debate whatever.

HON. JOHN CARROLL (Minister of Public Utilities): You're the one that raised the issue of the high rate. I'm just asking you if you've had a good look at your own rate.

Those opposite have taken little, if any, action to assist the farmers to finance the tools of his trade. They've shown little concern for the extremely high cost of money to the farmers of this Province. I believe, Sir, that this is extremely inconsistent that they should now be so concerned about the rate.

MR. GREENLAY: Mr. Speaker, I hadn't intended to give some of this, this information to the House, but for fear that some of the information on it, that the Honourable the last speaker has given, with regard to these high interest rates, should stick here in the minds of the honourable members, and

for fear that they would gain the impression that these were the going rates of money which is borrowed. I would like to give a few examples of what money costs the Province of Manitoba. I thought of it - was thinking this afternoon when the Honourable Member for Pembina, from Manitou, referred to the borrowings by the Town of Manitou, from the Province at a rate - a guaranteed outside price or cost of $5\frac{3}{4}\%$. And, Mr. Speaker, I think that during the - I'm quoting these figures pretty well from memory, as I recall, the highest rate of interest which the Province paid during the time that I was the Provincial Treasurer, it got up as high as 5.25% of a cost to the Province - 5.25%. Another one of the loans was at 5.18% of cost on long term loans and that was the outside cost to the Province, not the rate of the coupon.

Mr. Speaker, the last loan that this administration put through, had a cost to the government of $3\frac{3}{4}\%$. Mr. Speaker, we have an announcement only very recently, probably ten days ago, by the Honourable the First Minister, and the Provincial Treasurer that the sale was at a cost of 4.22%. I think he quoted another one of a cost of 3.18%. Now, Mr. Speaker, these are a far cry from these other percentages which the Honourable the Minister of Public Utilities was quoting, of 15 and a fraction %, 21 and a fraction %, 23.28% and, Mr. Speaker, it seems to me, that if you can borrow the money at say, 4.22%, surely that's quite a little bit of a cushion in between that and 6%. Mr. Speaker, these are some of the figures and some of the reasons why we on this side of the House, think that the rate should start off at a lower rate than 6%. I agree, Mr. Speaker, that probably the rate may have to be changed from time to time, because the market does change considerably over relatively short periods of time. But I think not so quickly, but what those rates could be changed in the House. It seems to me that that is the proper place to have changes recorded, and that the rate to start off, with the present cost of money, does not need to be more than the 5% which was included in the amendment moved on this side of the House. Mr. Speaker, I wanted to have these figures put on the record, so that the honourable members would know what the situation is at present, with regard to the cost of sewer and water -- the outside cost, which has been set for municipalities - municipal corporations, borrowing money for sewer and water projects. During the time that we were in office, from the time the - that program was set up, until the time we left, the rate was $5\frac{3}{4}\%$, the outside cost to a municipality. I understand, I saw an announcement during the summer months, that this has now been reduced to $5\frac{1}{2}\%$. I think that is well and good. I frankly think that it might have been reduced a little further, but that's, as some of the honourable members opposite say, it's a step in the right direction. That's right! We didn't do it - didn't do it, because of the fact that the market was changing and was going down, and we were just on the point of changing. O.K! O.K! Honourable members opposite I was sure that we wouldn't have stopped at $5\frac{1}{2}\%$. It would have been lower than that. I think that with

the present cost of money - if you can borrow money at $3\frac{3}{4}\%$, which we did, Mr. Speaker, then surely you don't have to charge the $5\frac{1}{2}\%$. I would like to point out that at the time that we were charging $5\frac{3}{4}\%$, that it was costing us more than the $3\frac{3}{4}\%$, by quite a bit.

MR. K. ALEXANDER (Roblin): Mr. Speaker, before speaking on this bill, I would like to thank some of the honourable members for their fine comments as I made an entrance in this House; it certainly helps a green member feel a little more at home in these austere surroundings. We have already had a considerable amount of discussion on this bill, and I must say that we find the same theme and same refrain running through the Opposition's comments as we have on all these bills that the government has proposed. Mainly, we agree with it in principle. The Honourable Member for Minnedosa, yesterday, and I'm sorry he's not in his seat now, even accused us of taking some of his principles. Well, Mr. Speaker, I might say that we have principles as well, and the main difference seems to be that we are acting on our principle. The Honourable Leader of the Opposition, stated tonight that he is not gun-shy about the question of "why didn't we do it when", and he gave what I considered a very weak answer. I think possibly instead of discussing the sport of hunting, we should turn to fishing and not let he and his party off the hook quite so easily. If the Honourable Member from Minnedosa agreed with this bill in principle, why didn't he take some action on it when he was the Minister of Agriculture in the previous administration? If this bill is right in principle now, why wasn't it right in principle six months ago? And if it was right in principle six months ago, why didn't we have some action on it six months ago?

The Honourable Member from La Verendrye stated that this bill does not provide any credit facilities that are not now available to the farmers. Mr. Speaker, I believe that is a false statement. This bill does provide credit that the farmers cannot now receive. I feel, Mr. Speaker, that this is a good bill - a bill the farmer needs, a bill the farmer wants, a bill the farmer will make good use of, and a bill that he will show his approval of, whenever he gets the opportunity to do so.

It is quite true as some of our members in the Opposition have suggested, that this bill does not cure everything. But surely, Mr. Speaker, the reason that we cannot fix everything, is certainly no excuse for not trying to do something. The honourable members in the Opposition have also stated that this bill is only one of the many promised by the Conservatives - that also is quite true. But they realize as well as we do, that time is short in this special session, and I suggest that the honourable members in the Opposition can continue to balance that teeter-totter they call a balance of power, so that one is up when the other is down, and leave us in power for the regular session, we will bring in continued measures of benefit to

the Manitoba farmers, measures which will fulfil the Conservative pledges in complete satisfaction to ourselves, and I hope, to our members of the Opposition.

MR. H.P. SHEWMAN (Morris): I thought from 1950 to 1955 that I had a reputation to live up to. Now, there was some sort of a vote, or a record taken of the different members in the House by the Press in 1955, and through that report and that vote, I was voted the most likeable member in the House. And, in this debate on Bill No. 8, I won't say every member, at times I just can't place them where they should be, but a good many of the members over there, have faults to find with my action - as far as my action was concerned, Mr. Speaker, of trying to help the farmers of Manitoba. The Honourable Member from Lac du Bonnet, accused me of saying that the C.C.F. party throughout my experience - that's the interpretation I got from his remarks - had shown callous indifference to the farmers of Manitoba. How far from the truth did he get? And I get hot under the collar once in a while, and possibly I blew too much steam - I don't know - but I don't think those kind of remarks are necessary in this House, unless a member knows what he is talking about. Had he of read Hansard in my opening remarks, Mr. Speaker, what a surprise, especially the old members, that have been in this House for a good many years, to see such an amendment, as this type, brought before the House. We have on this side of this House, and some of the members to my right, Mr. Speaker, is at my right - I was talking to my friends, the C.C.F., when I said to the members on my right - now the Honourable Member from Rockwood-Iberville said the other day, that I was preaching for a call, and I was polishing apples. I came into the House in 1949 with the honourable member junior member

MR. R.W. BEND (Rockwood-Iberville): Just on a point of privilege - I just didn't mention anything about polishing apples. The first part was right.

MR. SHEWMAN: We were elected in 1949 as Independents, Mr. Speaker, and I always had the greatest respect for the honourable member, and I still have. He sat in this House as an independent, and without fear of contradiction. When he accepted the call that he had been preaching for, I think I was one of the first members of this House to shake his hand. But, the trouble, Mr. Speaker, that kind of burnt me up, but I still think I'm right, and I would like to see Hansard on this. And Mr. Speaker, if I'm wrong I will withdraw my remarks. If I am wrong in this respect, when I was accused of being an apple polisher, whoever made that statement against me - it was from this side of the House at that time, whoever made that statement against me, I want to say that he was wrong, because I'm sure that he sat on this side of the House, and the apple that he was polishing at that time, had a rotten core. And in grabbing a hold of that apple, he had to drop it. Therefore, I would say that that honourable member all that he will ever have in his memory, after

the next provincial election.

Now, Mr. Speaker, the Honourable Member from La Verendrye made the statement that I was a trained seal. Now, I took that as a joke, and I sincerely hope that it is a joke. I've known the Honourable Member from La Verendrye for a good many years, and I know that his family have brought fame in agriculture to the Province of Manitoba. And his father, Carl Roberts, I know of no other man at the moment, that has done as much for agriculture as his father has done in the Province of Manitoba. When we drove the horse and buggy in years gone by, Mr. Speaker, it was Mr. Roberts that was spending his money and his time to breed a better horse to pull the buggy. And when the horse went out of existence, Mr. Roberts didn't quit. He went into the swine business, and I'm safe in saying, that if you drive into almost any farmyard in Southern Manitoba, you'll see a hog there, someplace along the back of the hog, literally speaking, Carl Roberts is rich. Because Carl Roberts, for a man, has raised more good hogs I believe, than any other hog producer in Manitoba.

Now, Mr. Speaker, being termed as a trained seal on this side of the House, I am speaking of eight years of public service that I have given to the people of Manitoba, and to my constituents in the constituency of Morris. Now, I picked the party, as I mentioned the other night, that I thought would do the most good for the people of Manitoba. And borrowing a quip by a distinguished member of the Mother of Parliament, I might remind the honourable member that humble seal, which hasn't got the faculty of reason and speech, has at least a remarkable sense of balance. And the honourable member who is presumed to have them seems to have made deplorable use of both. He doesn't seem to have any sense of balance at all. He might well take a lesson from the seal, and I would suggest, that he do it quickly because from what I can learn, his career in this House is likely to be very brief.

Now getting down to the bill, I have suggested in this House before, that some sort of a bill or measures be taken such as this bill represents or as trying to introduce, to help the farmers of Manitoba, that we needed this in the worst way, and I mentioned the other night in my speech, Mr. Speaker, that there were a good many farmers that would go broke if we didn't get legislation at this time, and get it in a hurry.

The bill in my opinion, Sir, has the facilities to do what our farm people have been asking for. This is a fair bill. There has been talk -- some talk about the interest rate being charged, and its being too high. If my figures are correct, Mr. Speaker, and I will bear correction on this, that under the Canadian Farm Loan Board, the interest rate charged to the borrower there, is sufficient to provide for the payment of the bond of the interest expenses, and of the operating expense of the board. And I understand that that interest rate is 5% on first mortgages, 5½% on second mortgages, with the provisio: in

there, that that interest rate can be varied, according to the times of lending and borrowing money. Now it is only reasonable to have such a clause in this bill, Mr. Speaker, as I have mentioned before in this House, that we're taking the first step forward, in my knowledge, of helping the type of farmer in Manitoba that needs the help when he can't get money other places. Now if 6% is too high, and I have heard the Leader of the Opposition in this House before, state that we can't give the tax-payers' money away, and, am I to leave this Chamber with the impression, that he is asking us to give the tax-payers' money away? I don't think so. I wouldn't think for a minute that the Leader of the Opposition would harbour that thought. But that is the impression, Mr. Speaker, that I'm getting from the remarks that have come from the Liberal Party, from the other side of the House. Now, this bill, in my opinion, is something that we need, and need very bad.

We know, Mr. Speaker, and it's been mentioned in this House, that why take only the security on land? Well, Mr. Speaker, we people that have been close to agriculture, know that a mortgage on cattle can slip through an open gate or under the fence fast, and we need protection. And, in my opinion, the only way we shall get that protection is on the land. And land selling the way it has been, and in my opinion, the way it will be, and when we're asking for 65% of the loan in protection against the land, we're not asking for too much money as far as to protect the interest of the board - the credit board will be concerned. Now there has been a great deal said on this bill, and I don't want to repeat what has been said, but I do hope for the good of the interest - for the economy of Manitoba at large, that this bill will go through the way it should go through.

MR. SPEAKER: Questioned?

MR. J. TANCHAK (EMERSON): is willing to speak on this matter tonight. I would like to adjourn, seconded by the Honourable Member from La Verendrye.

MR. SPEAKER: It has been moved by the Honourable Member for Emerson, seconded by the Honourable Member for La Verendrye that the debate be adjourned. Are you ready for the question?

MR. ROBLIN: co-operation of the honourable member who seeks to move this motion, in asking him to continue the debate tonight. After all, according to my count on this general topic, some 30 members of this House have now spoken. There may be some aspect to this matter which has not been fully placed before us, and I give the honourable member credit for having a point of that sort to make. But I do suggest to him, that after considering the fact that this bill has been before the House since last Friday, that we have had 30 speeches on the subject, and that there has been plenty of time for any member to collect his thoughts on this matter, that it would not be out of order to solicit his co-operation in proceeding with the debate tonight.

It has been a very good debate - I'm not anxious to choke it off, but I do ask my honourable friend to co-operate with the House in proceeding with the debate, if he will.

MR. CAMPBELL: I know this isn't a point of order, but it is a point of procedure. The point that I would like to make is that, by the very number of speeches that have been made on this bill, it's evident that the House considers it a very important subject, and it's understandable that a lot of members will wish to speak on it. I intend to speak still - not tonight, and I repeat what I said last night, that after all, so long as we have work to do before the House, I don't think that anyone is wasting any time by asking to adjourn the debate. Questions come up - rise in people's minds - from the different speeches that are made. Each time we have a few, we get a few more, and, I would suggest, that there would be no attempt to try and force honourable members to go on because there's still work on the order paper - I think there's enough to carry us to our usual adjournment time and so I suggest that the honourable be allowed to adjourn the debate.

MR. STINSON: Mr. Speaker, on the point of procedure, I would urge the Honourable the First Minister to exercise a little patience and, if -- even though there have been so many speeches made, and we have plenty of work to do - the Committee tomorrow morning will have more than it can handle, so there isn't any urgency in the matter, and, therefore, I think if the honourable gentleman wishes to adjourn, that he should be permitted to do so.

I would like to accommodate the Honourable the Leader of the House, and I was prepared to speak tonight, but after hearing two or three of the other speakers, there is something that I'd like to look up - some facts and so on - especially the fact about the high interest rates, 22% 15%, the difference between the two. I would like to study that. I certainly would like to accommodate the Leader of the House, but I'm sorry that I couldn't tonight. I'm very sorry indeed.

Does my adjournment still hold, Mr. Speaker?

MR. SPEAKER: I haven't put the adjournment to the House as yet. I haven't put the motion to the House as yet. I might point out that we've already had one decision on amendment to this bill, and a decision has been reached that the interest rate would not be 5%, and the members, I think the most of them, have realized this fact from the debate that has been in progress. But I just mention it so that they may again keep it in mind. And the motion is by the Honourable Member from Emerson, and seconded by the Honourable Member from La Verendrye that the debate be adjourned.

Are you ready for the question? Those in favour of the

motion please say "aye". Those opposed please say "nay". In my opinion the ayes have it and I declare the motion carried. The debate adjourned.

The next order on the order paper is the motion for address to His Honour the Lieutenant-Governor and the amendments thereto. This order stands open on the order paper.

Continued on next page.

MR. S. PETERS (Elmwood): Mr. Speaker, may I first offer you congratulations on your election to the Speakership of this House. I would like also to congratulate the mover and the seconder and the Address and Reply to the Throne Speech. The Honourable Leader of the Opposition mentioned here the other day that the seat that I now occupy in this House was once occupied by the very illustrious, well-known late honourable member Mr. Stubbs, a man who I greatly admired. I hope that I am able to acquit myself half as ably as he did.

Sir, if I may continue now, I would like to bring to the attention of this House some of the legislation we believe should be given serious consideration. The first I would like to mention is The Workman's Compensation Act. It is true there have been many changes in this Act but there are still many changes that need to be made to make this Act acceptable for all the people. One of the changes we would like to see, a worker is injured and on compensation should get one hundred per cent of the wages that he is earning with a maximum of \$5,000.00 per year. One of the reasons for that is this - if a worker is injured and it is of a serious nature and he has to be off of work for quite some time, more than likely he has a mortgage, bills to pay, he is laying in that hospital bed worrying about those things, might retard his recuperation. That is one of the reasons. I don't want to go into too much detail, I'll just go over them lightly and not take up too much time of this House.

Another part of the Act we would like to see changed is the people that are covered by the Act. There are some people that the Compensation Act does not cover. People who work in retail stores, restaurants, hospitals and nursing homes, radio broadcasting stations and some clerical workers. Now those people, in their every day duties, in their work, they're just as liable to be hurt as anyone else and yet they are not covered. We think this is gross discrimination against these people.

Another part of the act that we would like to see changed is the part that covers a hernia. As you know, Sir, it is quite difficult sometimes, for a worker to realize that he has suffered a hernia and by the time, through medical examination, it is discovered he has a hernia, it is too late and as a result the worker suffers loss of time, loss of pay, extra added medical and hospital bills.

Another item, Mr. Speaker, is the one year time limit to make a claim on a compensation claim. I've heard of cases where a fellow had an eye injury, reported it, nothing happened. One year and one day later he made a claim on the Compensation Board and it was turned down because it was past the one year limit. Hernias fall into the same category. Federal employees, there is no time limit for them. We believe that in the Manitoba Compensation Act the same thing should apply.

If a worker is fatally injured, we believe, Sir, that the hospital premiums should be paid by the Board for his family till they become of age and are able to look after themselves. Also, the education of any dependent children should be paid until their education is complete.

There are more parts of the Act that should be changed. I will not go into detail now, I think the honourable Ministers will be presented with a brief from the Manitoba Federation of Labour which will give more detail and I will now go on to other parts of the Labour Act that we would like to see changed. The minimum Wage Act - I think it's disgraceful. Sixty cents an hour. If a worker works 60 hours a week, \$36.00 a week. Where today can you live on \$36.00 a week? No, I heard the remark the honourable member said, on the farm they don't live on \$36.00 a week either. They have to come into the cities and work.

One other part of the Labour Act is the 40 hour week. We would like to see that put into legislation, most of the organized people that are in trade unions such as I belong to, have a 40 hour week and I think that the people who are unfortunate enough not to be organized, should have some of the benefits that we have been able to gain for ourselves, and are trying to gain for those unfortunate people.

The Vacations with Pay Act. The vacations with pay..... We would like to see that changed. Two weeks vacation after one week--one year, pardon me. That would be a pretty good settlement, two weeks after one week. After five years of continuous work, we would like to see legislation enacted where a worker would be entitled to three weeks vacation with pay. Some of the provinces have it, one for sure that I know of, others that I know have it under consideration. Let us for once not be the last. Let us at least be the second or third.

We have heard a great deal of discussion on the resolution brought in by my colleague the Honourable member for Inkster, on the Old Age Assistance Act, and we agree with everything that he has said, and what the other members have said in this House, we agree with it all. But what about disabled persons that aren't of age to receive the Old Age Pension. We know there is a Disability Pension Act, but its regulations are too rigid. A married man becomes disabled, can't work. His wife is forced to go out and work because he can not work. He is cut off of this Disabled Pension because his wife is working. We believe, very strongly, that something should be done about this and very soon. Mr. Speaker, some of the honourable members in the House will say- well that's fine for labour. What about the farmers? I agree with them. The farmers have a problem, a very serious problem. And, myself, I come from an urban constituency, I work in a packing house. The sons and daughters of the farmers flock to the city when the work is done on the farm and many of them find their way to the packing houses and other places of employment. We get to talk to these sons and daughters of the farmers. They see our way of life and we see theirs. They know we have problems and we know that they have problems and we are beginning to understand each other very, very well. As I stated, we have for labour a 40 hour week, we don't have it for the farmers. They work many, many hours and they don't get no dollar an hour minimum neither. But, if we continue the way we have, co-operating with the farmers and labour together, in a very short

time those government benches are going to be occupied by us.
I thank you.

MR. SPEAKER: Question before the House is the proposed motion for the Address to His Honour, the Lieutenant-Governor in answer to the Speech from the Throne, and the amendment, and the amendment to the amendment. We are now voting on the amendment to the amendment. Are you ready for the question?

Those in favour please say "aye". Those opposed please say "nay". In my opinion the "nays" have it, and I declare the motion lost. Call in the members.

A standing vote was taken, the result being:

YEAS: Messrs. Clement, Gray, Hawryluk, Orlikow, Paulley, Peters, Reid, Schreyer, Stinston, Swails, Wagner, Wright.

NAYS: Messrs. Alexander, Bend Boulic, Campbell, Carroll, Cobb, Corbett, Cowan, Evans, Greenlay, Groves, Guttormson, Hillhouse, Hryhorczuk, Jeannotte, Jobin, Johnson, Juba, Lissaman, Lucko, Lyon, McDonald, McKellar, McLean, Martin, Miller, Molgat, Prefontaine, Roblin, Roberts, Scarth, Seaborn, Shewman, Shoemaker, Shuttleworth, Stanes, Strickland, Tanchak, Teillet, Thompson, Trapp, Williams, Willis.

MR. CLERK: The yeas - 12; the Nays - 43

MR. SPEAKER: I declare the motion lost.

The question before the House is the amendment to the motion of the Throne Speech.

MR. W.C. McDONALD (Dufferin): Mr. Speaker, I move, seconded by the Honourable member from Springfield that the debate be adjourned.

MR. SPEAKER: Moved by the Honourable member for Dufferin seconded by the Honourable member for Springfield that the debate be adjourned. Are you ready for the question?

Mr. Speaker put the question and after a voice vote declared the motion carried.

MR. SPEAKER: Adjourned Debate on the proposed resolution of the Honourable member for Inkster, the Honourable member for River Heights has the floor.

MR. W.B. SCARTH, Q.C. (River Heights): Mr. Speaker, with the indulgence of the House I would ask that the Honourable member for, that I be permitted to adjourn for the Honourable member for Wellington who wishes to speak on this matter.

MR. R. SEABORN (Wellington): Thank you. Mr. Speaker, I

would like to first of all extend my kindest regards to a man whom I have never had the privilege of meeting personally, but a man whom I have a great deal of respect for, not only as a man himself, but as a worthy representative of a race which draws my warmest affection and sympathy and as a Christian gentleman, I recognize these people who have been chosen by Divine Creator to play such a significant and important role in the affairs of mankind. I refer, of course, to the Honourable Member from Inkster.

One of the reasons I am in this House, Sir, is because I have a personal and intimate knowledge of the needs of our older citizens. My parents were pioneers, my father came over many years ago with Barr Colony, and anyone acquainted with the history of that group realizes what they went through. My mother's parents perished in the very early part of this century, simply because conditions were hard and very difficult. They worked extremely long hours, and received very little compensation, but I submit Sir, their contribution cannot be measured by material wealth, for it is by their labours, and by the labours of others like them that Canada is what it is today. When my father became paralyzed, when I was an extremely young man, in fact I was a boy, there was no one to acknowledge the contribution he had made in the early days; there was no sympathetic ear to which my parents could turn for assistance, and so I did what I trust most of you would want to do under the same circumstances - I took over the car and responsibility of my parents, until my father passed away four years ago. It was then that I resolved Sir, that I would endeavour to do whatever I could in my humble way, to help others of our older citizens who are not asking for charity, but they're asking for what is rightfully theirs. And, many of our parents do not have the opportunity to prepare for their declining years, but we should be grateful to them and we should endeavour to assist them in any way and every way possible.

By now, Mr. Speaker, you will be of the opinion that I am of the same mind as the Honourable Member for Inkster but I regret that it's not the case, no matter how contradictory I may sound, because I feel that we have entirely different motives, even though we may desire the same results. I feel that it is no coincidence Sir, that while the Honourable Minister --- the Honourable Member for Inkster, has been pressing for supplementary pensions, in this House, for nearly 16 years, another great socialist has been, or had been until recently, pressing for increased pensions in the House of Commons in Ottawa. We must appreciate the fact that this issue is a very vital point in the socialistic scheme of things. If there is no any-- longer any private ownership of things, as I tried to point out yesterday in the means of production, distribution and exchange, the profit-making process will all be taken into state hands and there consequently can be no possibility of profit by a private person. Income, can therefore, only be derived from wages paid by the state, or pensions provided from the same source. And I must confess that this resolution, admirable as it is, could be, and sounds like a

careful adaptation of Article No 8, of the C.C.F. Manifesto which was accepted at Regina in 1933. As I tried to point out Sir, I probably desire the fruition of this resolution, as much, if not more than anybody in this House. But I feel it should be given humanely, and with the true recognition of the needs of our people, not because it is a probable stepping stone towards the advancement of a particular party that admittedly desires to replace our present system with what they calmly call "a new social order". I must rejoice therefore Sir, that the Honourable Minister of Health and Welfare, has revealed that he has devoted much of his valuable attention to this matter. It must be obvious, Sir, that he is approaching the problem with youthful vigor, and with a full knowledge of the problems regarding our older citizens. Whatever our motives, and whatever our desires may be, I feel confident that the Minister will come forward with a straightforward and upstate program that should satisfy all of us, who are concerned in this vital matter. I look forward to this dawning day, of a true recognition of the contributions our parents have made to this great and prosperous province of ours, and I thank you.

MR. PAULLEY: Mr. Speaker, I beg to move, seconded by the Honourable Member for Burrows, that the debate be adjourned.

MR. SPEAKER: I didn't catch the seconder.

MR. PAULLEY: Burrows.

MR. SPEAKER put the question and after a voice vote declared it carried.

MR. SPEAKER: The Honourable Member for St. George

MR. E. GUTTORMSON (St. George): Mr. Speaker, I move, seconded by the Honourable Member for LaVerendrye, be it resolved, that in the opinion of this House, the government should give consideration to the advisability of enclosing with each pay check of each permanent and casual government employee, for each pay period, a statement showing the following: (1) The total amount of earnings for that period. (2) Particulars of all deductions made therefrom. (3) The net amount of check enclosed. (4) Time work and kind of work performed.

MR. SPEAKER read the motion and called for a voice vote

Mr. Guttormson: Mr. Speaker, this summer I was surprised, when it was brought to my attention that government checks showed only the net amount. Unlike most private industries, government checks do not show deductions of income tax, hospitalization, medical or unemployment insurance. I believe every employee should be entitled to know what these deductions are. The prime reason for me bringing this to the -- in this resolution, is to assist primarily the casual employees, who

work either by the month or on an hourly basis. In my constituency, there are a lot of men who work on highway, on highway construction during the summer months. These men receive checks from the government with no explanation of how the net amount is derived at. They expect to get a certain amount and when they don't, they are at a loss to know why. This often prompts men to wonder if an error has been made by the Department. I know of several instances this summer, where men worked on various jobs, in the course of the month and at the end of the month, they would get maybe several checks. They had no idea which check represented which job, and they had no way of knowing if they had been overpaid or underpaid. All that the check stated was the month and the amount.

Mr. Speaker, I have no idea, this was brought to my attention this summer. Hardly a day passes, that someone isn't coming into the Department of Public Works, asking officials to explain how the net amount was arrived at. This takes up a considerable amount of time of the Department officials, and for this reason, I would urge that the members of this House, give every consideration into passing this resolution, because I believe it deserves full support.

MR. SPEAKER: Are you ready for the question?

HON. MARCEL BOULIC (Cypress): Mr. Speaker, as the Honourable Member for St. George says, he was surprised when he made the discovery, so was I. But, the difference is, that we started to act immediately, and we all know that the subject of this resolution has been a problem to the employees of the Government for a number of years. It is my understanding that arrangements were made early this year to provide each employee with a statement showing any alterations made with respect to his pay, at the time of the change. This has been done by the Accountants of the several departments of government, but not by the central accounting authority.

Monsieur l'Orateur comme dans tout les domaines de la vie moderne on veut savoir ou sommes-nous, comment, pourquoi? C'est necessair et legitime de savoir tout ces details. Nous sommes les premiers a l'admettre.

MR. BOULIC (Cont'd): Mr. Speaker, we have already made some preliminary investigations along the lines indicated in the resolution, and let me assure you that the government is prepared to ensure that every employee, no matter what his category, has available all pertinent information concerning his employment and pay. This will be instituted as soon as it is possible to provide the means to accomplish just that. Thank you.

MR. SPEAKER: Are you ready for the question? Those in....

MR. GUTTORMSON: I would just like to say that I'm very pleased that the information provided by the Honourable Minister - My time in this House has been comparatively short, but I can honestly say that at no time has a resolution of this sort been brought in, and I can also honestly say that I was not aware of this. It was brought to my attention by members of the new part of my constituency and for that reason I brought it in. I am very happy that the Minister is going to follow this resolution, and implement it, and I wish to congratulate him on his action.

Mr. Speaker put the question and after a voice vote declared the motion carried.

MR. ROBLIN: Mr. Speaker, we have now reached the end of our Order Paper. I am sorry that we don't seem to be going to take up all of our allotted time tonight. However, I will move seconded by the Honourable the Minister of Agriculture, that the House be now adjourned, and stand adjourned until 2:30 o'clock tomorrow afternoon.

Mr. Speaker read the motion and after a voice vote, the House was adjourned until 2:30 o'clock the following day.