

gentleman has just said. The only way in which the federal power could assist would be to advance the money to enable the taxes to be paid by the small home owner or to enable him to pay the interest. The control of the matter from a legislative standpoint rests entirely with the provincial legislatures. I should say that the difference between the agrarian and the urban dweller lies in the fact that we are endeavouring to maintain the agrarian upon his farm because he is adding new wealth to the nation. The conditions to which the hon. gentleman refers would not meet that test. On the other hand, in the United States where they had ample means, they did deal in part with this question; they have not dealt with it to the extent which some people would like. We have carefully considered the matter from many angles; we could not make it a part of this bill, but I really do not know any method by which, short of having the ability to produce money and make it available for that purpose, we could deal with the situation. That is the real fact about the matter as it stands at the moment. But the provinces have gone as far as they could to meet the difficulty to which the hon. gentleman has referred.

In view of the fact that the bill to be founded upon this resolution must be the subject matter of discussion, because as the resolution stands it would be very difficult to ask questions and obtain satisfactory answers to them, if the committee is of the will that I think it may be, we can pass the resolution, give first reading to the bill and distribute it so that between now and to-morrow ample opportunity may be afforded for consideration of its provisions. Of course I am ready to answer any questions that in the meantime may be asked on the resolution; but if hon. members refer to the subject matter of the bill, I believe we will accomplish more than by having a vague and general discussion about matters with which in some instances we cannot successfully deal. I am, however, entirely in the hands of the committee.

Mr. MACKENZIE KING: I agree with the Prime Minister as to the desirability of seeing the bill before we attempt a discussion of what may or may not be contained in its provisions. I question, however, whether we would be ready to go on with the bill to-morrow.

Mr. BENNETT: Quite so.

Mr. MACKENZIE KING: Without knowing what is in the bill to be founded on the [Mr. Bennett.]

resolution, I imagine it will prove to be more complex and involved than appears on the surface. There is one question I should like to ask the Prime Minister before the measure passes the resolutions stage. The latter part of the resolution reads:

For the establishment of provincial boards of review and their remuneration.

Does that mean that the federal government intends to establish boards of provincial-wide scope and jurisdiction and to remunerate the officers of each board allowing the province to confer certain powers on the board, or will the boards get all their powers from the dominion?

Mr. BENNETT: We confer the powers. The board of review to be established is, as I said this afternoon, one composed of three persons: the representatives of the creditors and the debtor and a judge of the court having jurisdiction under the Bankruptcy Act. The powers conferred will be those conferred by this parliament. The jurisdiction of the board will be limited by the terms of the statute. The compensation which we will pay we hope will not be very heavy in view of the fact that one of the members of the board is a judge and the character of the work will not be too onerous, we think, if the measures taken to effect compromises and adjustments by the interested parties succeed as we believe they will, having regard to the expressed attitude of the representatives of those who have loaned their money and who in reality are nearly as greatly interested as the farmers themselves in seeing that the latter remain upon and cultivate their properties and thus continue in the communities in which they are living. The right hon. gentleman will probably be satisfied with the provisions in that regard. There is to be a board for each of the provinces but it may be necessary to have more than one board in a very large province, and if circumstances warrant this, there is provision for the creation of more than one board.

Mr. VENIOT: Many people built their houses under the federal housing act and under present depressed conditions they are not in a position to keep up their homes, pay taxes and so on. Of course I understand the act is administered through the provincial government and through it by the towns. The money is loaned by the federal government. I brought this question up a couple of years