

from \$100 to \$300. Mr. Finlayson analyzed the results of this suggestion, and I should like to quote from page 154 of the evidence he gave before the committee.

Mr. TUCKER: I rise to a point of order. The hon. member is reading from a report of a committee now considering another similar bill.

Mr. VIEN: On the point of order, both bills have been reported. The reports of the committee have been tabled and I submit that I am entitled to read from a report which is on the table of the house, even although it does not refer to the bill under discussion. I am entitled to do that in order to make my argument.

The CHAIRMAN: In my opinion the point of order raised by the hon. member for Ros-thern (Mr. Tucker) is not well taken.

Mr. VIEN: Mr. Finlayson analyzed the results of the rates suggested by Mr. Forsyth as follows:

I have them computed on the \$300 loan. The balance up to \$100 bears three per cent per month; the balance from \$100 to \$300 bears two per cent. The two per cent element will be repaid first, and when the loan gets down to \$100, the \$100 balance will bear three per cent until repaid, and that \$100 will bear three per cent while the first element is being repaid. Now, I had computed loans on that basis, because that is a very common basis that has been suggested, loans of \$100, \$200, \$300, \$400 and \$500. Perhaps I may as well give the whole schedule because the balance above \$300 bears one per cent. The \$100 loan would be, of course, at three per cent; the \$200 would be at 2.73 per cent; the \$300 loan would be at 2.54 per cent; the \$400 loan would be at 2.35 per cent; the \$500 loan would be at 2.17 per cent.

I think I am right in stating that the competing company opposed this bill, not because the rates were too high, but because they contended they could not make any profits at those rates. As reported on page 134 of the evidence given before the committee, Mr. Forsyth stated that his company would be unable to prosper unless it were able to charge the rates which were set out a little earlier.

I urge upon the committee that these bills offer an improvement over existing conditions. If these bills are defeated, the condition complained of will continue to obtain. If these bills are allowed to pass, the maximum rate will be reduced from 2½ per cent per month to two per cent per month. The basis of operation will be changed so that the borrower will know at all times exactly what he is called upon to pay. The two per cent will be charged on the balance owing to the lender at the end

of each month, and there will be no confusion either in the mind of the company or in the mind of the borrower. The borrower will know at all times that he pays one half of one per cent per month as an interest charge, and pays up to one and one half per cent per month to cover all services, including insurance against fire in the case of a chattel mortgage, against death, and so on.

I suggest that the criticism levelled against these bills is ill founded. I am sorry the time at my disposal does not permit me to go into this matter fully, but I would point out that these bills have been urged upon the companies interested by the department of insurance. These bills are opening the way for the general legislation which the government has announced may be introduced next year. A special committee is to be created to study the whole situation, and if these bills are permitted to pass, that committee will have the benefit of a year's operation of this legislation when studying what type of legislation should be placed upon the statute books to cover companies of this kind.

The CHAIRMAN: It is nine o'clock.

Progress reported.

SUPPLY

The house in committee of supply, Mr. Sanderson in the chair.

DEPARTMENT OF MINES AND RESOURCES

Indian affairs branch—

To provide for expenses connected with the administration of Indian affairs, including salaries, supplies, relief, medical attendance, hospitalization, dwellings, agricultural activities, surveys, roads, bridges, irrigation, dyking, education, etc., and a grant of \$100,000 approved by parliament in session of 1926-27, \$4,249,124.

Mr. BARBER: When we were discussing the other evening the supplementary estimates of the Indian department I intimated that I wished to raise under a general item the problem which faces us in British Columbia of the control of tuberculosis. The provincial government have been making a concerted drive against this disease in British Columbia. They are somewhat handicapped because the Indian population is not under provincial jurisdiction. To show the seriousness of the situation in British Columbia—and perhaps it applies to other parts of Canada as well—I refer to the bulletin of the Canadian Tuberculosis association for March, 1937. I direct the attention of the minister to that bulletin, from which I will read no more than a few extracts. This article states:

The appalling toll of tuberculosis among the Indians of Canada constitutes one of the most challenging problems of the present day. When