

passing legislation of that kind was rather an incentive to the provinces to take up the subject and push it to a finality. The same may occur in regard to this. I shall be very glad to see the provinces take up the subject and have companies that the labour element would be attracted to, organize under the provincial legislation; but it would be no reason why the federal parliament should decline to allow societies to organize under this Act. I do not propose to go into the general subject of co-operation, because that is a very long one; but it has been shown by the most undoubted evidence that it has been productive of widespread good. That it has elevated to a very great extent a class of people who want encouragement, who want incentive to rise to a higher plane, and I maintain that by the associations that would be formed under this Act it would have the effect of drawing, in every community, a body of people who now take no interest in any association, who will not go to a bank to deposit a ten or fifteen cents, nor to a government savings bank, but who would be drawn together and feel that a member of their own body has charge of the money gathered by their members and made up of small sums. If a man, after paying for the necessities of his family, has fifty cents to spare, instead of spending it over the bar, he chips it in to this organization, knowing that he can get it back at any moment. There is no necessity for long notice if he needs the money. It has been shown most conclusively that it has produced marvelous thrift, industry and temperance and all the virtues one can think of in the class of men who require some uplifting. We encourage other associations, bodies associated together for any other purpose in enterprises of various kinds. Why refuse to the class of people who make this appeal to us, and say to them coldly, go to the provincial legislatures? They say we are not provincially separated; our organizations are general over Canada; we are under one leader and under one general management. We have our officers elected wholly irrespective of provincial boundaries, and we ask to be given this legislation in order that we may organize those

associations that have proved so beneficial in other countries. With these observations, I beg to move that the report be not now received, but that the Bill be referred to a Committee of the Whole House. The report made by the committee is as follows:

The Senate,  
Committee Room, No. 8,  
Friday, 10th July, 1908.

The Standing Committee on Banking and Commerce, to whom was referred the Bill No. (5) from the House of Commons, intitled: 'An Act respecting Co-operation,' have, in obedience to the order of reference of 24th March, last, examined the said Bill, and now beg leave to report as follows:

Your committee heard the representatives of the provinces of Ontario, Quebec, British Columbia and Saskatchewan, who claim that the provinces have legislative jurisdiction over the matters embraced in this Bill, and that the legislatures of the said provinces have exercised such powers and have incorporated a large number of companies with the powers embraced in the Bill, which companies are in active operation and under the supervision and control of the legislatures of the said provinces.

After full and due consideration of such representations and of the objects and aims set forth in the Bill, your committee beg leave to report that, in the opinion of your committee, it is not necessary, nor is it advisable, to interfere with or disturb the conditions which have been so established in the said provinces, and that it is not necessary nor advisable to pass the said Bill.

Your committee, therefore, recommend that the preamble be not adopted and that the said Bill be not passed.

All of which is respectfully submitted.

WM. GIBSON,  
Acting Chairman.

I am prepared to challenge the statement made in that report. As I said before, it was a thin committee of only 17 when the report was adopted by a majority of one. It did not appear except in the province of Quebec, that there were laws that exactly met the aspirations and the views of the element that asked for this Bill. I do not hesitate to say that at all. They were not of the class. There were lots of organizations, no doubt, recognized by the legislatures, and no doubt the legislatures can adopt this. It was after this Bill was introduced in the House of Commons that the province of Quebec adopted the same principle. If the same principle existed in all the provinces, and if the labour element could be induced to take the laws to be their own in a provincial sense, to limit it to the legislature of the province, I should