

lations under which several charges could be placed against a farm, and would have a preference over a mortgage given by the farmer to anyone advancing him money. The result has been that the farmers of the western Provinces have had to pay a much higher rate of interest than they otherwise would have had to pay. I know of one case in the Province of Saskatchewan in which a loan company advanced \$500 to a man on a quarter section. Later on the man was taken sick and died, and after the hospital and medical and funeral expenses had been paid by the municipality, and two or three years' accrued interest, and the charge for the cutting of the weeds by the municipality for two years, the loan company was offered \$1,700 spot cash for the quarter section. If the company took that it was going to be out about \$150 or \$200, some \$1,100 having been put in ahead of the mortgage. When that sort of thing prevails you cannot expect a low rate of interest. Then the loan company said to the municipality, "Give us a quit claim deed and let us make title to the land." But under the law that could not be done; the only way they could get title was by foreclosure. They foreclosed and got the \$1,700 and between \$200 and \$300 or their original \$500.

If this Bill passed it would enable a good many farmers to borrow money on long term loans, at low rates of interest, and would assist them in paying off their existing liabilities. However, I am not going to urge that we should go on with the Bill after what my honourable friend the Leader of the Opposition (Hon. Sir James Lougheed) and the honourable member from Ottawa (Right Hon. Sir George E. Foster) have said. It is absurd to bring down this Bill at this time, when even the Leader of the Government does not know anything about it. The Bill has not yet been put upon our files or distributed. If it had been brought down two or three months ago, which could have been done just as easily as not, I have not the slightest doubt that it would have appealed to members of the Senate and would have become law in a day or so.

Hon. Sir JAMES LOUGHEED: In amendment to the motion of my honourable friend that the Bill be read a second time, I would move:

That we do not proceed with the Bill during the present Session.

Copies of the Bill have just been circulated. I understand that Dr. Tory has made two reports upon the subject. In view of these facts I would suggest to my honourable friend that he have the Bill and those reports

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distributed amongst the members of the Senate, so that when we meet again next Session we may be fully acquainted with the subject as discussed by Dr. Tory.

Hon. Mr. DANDURAND: I do not intend to divide the House on this amendment, which I take to express the unanimous wish of the Senate.

The amendment of Hon. Sir James Lougheed was agreed to.

CIVIL SERVICE SUPERANNUATION BILL

FIRST READING

Bill 239, an Act to amend the Civil Service Superannuation Act, 1924.—Hon. Mr. Dandurand.

SECOND READING

Hon. Mr. DANDURAND moved the second reading of the Bill.

He said: Honourable gentlemen, we passed last year an Act entitled the Civil Service Superannuation Act, 1924. Part II of that Act contains the following provisions:

15. This Part applies to civil servants who at the date of the coming into force of this Act are subject to the provisions of the Retirement Act.

16. Any such civil servant may at his option, within one year after the date of the coming into force of this Act, elect to become a contributor under this Act and in the event of his so electing there shall be transferred to the Fund created under this Act the amount standing to his credit in the Retirement Fund, which amount shall thereupon be deemed to be a contribution under this Act, and such contributor shall, as from the date of such election, be deemed to have waived his right to any payment or benefit under the provisions of the Retirement Act and shall be subject to the provisions of, and entitled to all the benefits and privileges under, Part I of this Act to the same extent as if he had been appointed after the date of the coming into force of this Act and had been a contributor for the period in respect of which he contributed to the Retirement Fund. Provided, however, that in computing the superannuation allowance of any such contributor, the average salary shall be based upon the salary received by the contributor during the last five years of his service.

In other words, the Civil Servant who has been contributing to the Retirement Fund for a certain number of years may elect to come under that Superannuation Act. He has one year in which to make his choice. If he wishes to come under the Superannuation Act, the total amount to which he is entitled from the Retirement Fund, and which is his own money, is transferred to the Consolidated Revenue Fund, and he thereupon becomes entitled to the benefit of the Superannuation Act.

Right Hon. Sir GEORGE E. FOSTER: If there be any benefit.