

of gambling which in my humble judgment is altogether undesirable for this country, and I do not think for one moment that the principle will be endorsed by the elected representatives of the people.

Hon. Mr. CASGRAIN: May I ask the honourable gentleman just one question? Am I right in understanding him to say that the banks reduced the interest on deposits to two and a half per cent?

Hon. Mr. MURDOCK: I do not think I used the word "reduced." I said the banks had placed their interest rate at two and a half per cent.

Hon. Mr. CASGRAIN: The banks themselves?

Hon. Mr. MURDOCK: Yes.

Hon. Mr. CASGRAIN: I was under the impression that the Government was responsible for the reduction.

Hon. Mr. MURDOCK: As I understand, under their charters the banks have the right to fix the rate of interest. For a number of years the bank interest was fixed at three per cent; at present it is 2½ per cent.

Hon. Mr. McMEANS: Not when you borrow!

Hon. Mr. MURDOCK: No; but that is all you get on your deposits. This being the case, why in these times of adversity should not every bondholder be satisfied with a return of two and a half per cent on his securities?

Hon. C. E. TANNER: Honourable members, my inclination to support this Bill is somewhat strengthened by the very eloquent speech to which we have just listened.

Hon. Mr. MURDOCK: I knew that.

Hon. Mr. TANNER: I had the privilege of receiving a copy of the circular from the Social Service Council quoted by my honourable friend. I read it very carefully, and I must confess it did not convince me that the Bill should be condemned and rejected. We know that the same Social Service Council for many years presented just as strenuous arguments against repeal of prohibition. From time to time I used to receive circulars from the Council pointing out that the country would go down to certain damnation if prohibition was not upheld. But in every province of the Dominion, as well as in the great country on the other side of the boundary line, after experimenting with prohibition the people came to the conclusion that it had none of the virtues which the Social Service Council claimed for it. Therefore I am very

doubtful about accepting their advice in regard to sweepstakes. The fact of the matter is that, notwithstanding the report by the Royal Commission appointed by the British Government to investigate the question, sweepstake tickets are being bought as freely as ever in Great Britain, and just as much money is pouring into the coffers of the Irish Hospitals Trust. This brings me to the conclusion that, as it was hopeless to attempt to make people sober by prohibition legislation, so it is futile for the Social Service Council or any other organization to say that by legislation people have been prevented from buying sweepstake tickets. Some influence other than legislation will have to be brought to bear to effect the desired change in public opinion. In fact, in my judgment, prohibitory legislation in regard to the buying of sweepstake tickets is the most demoralizing legislation imaginable. The demoralizing effect of such legislation cannot be ignored. I would not venture to ask how many honourable members have sweepstake tickets in their pockets just now.

Hon. Mr. McMEANS: I have none.

Right Hon. Mr. GRAHAM: Probably most of the tickets have been torn up.

Hon. Mr. TANNER: We do know that hundreds of thousands of Irish sweepstake tickets are being sold every year, and that indeed some honourable members who last session voted against a similar bill had sweepstake tickets in their pockets, or at any rate in their desks at home.

Some Hon. SENATORS: Name them.

Hon. Mr. TANNER: I do not pretend to say that persons who oppose this Bill are not sincere, nor would I venture to say that valid arguments cannot be advanced against sweepstakes. But I am convinced that there is a sporting quality in the people of this and many other countries. Many persons like to take a gambling chance, especially our friends in the Old Country. What about the Derby and all the other great turf events in England, and the dog racing there? Do not the people gamble on the outcome? Of course they do. They bet on everything.

An Hon. SENATOR: What about bridge?

Hon. Mr. TANNER: They bet on everything.

Hon. Mr. McMEANS: And lose.

Hon. Mr. TANNER: So I say you cannot prevent gambling. It is a part of our nature; we are born with the gambling spirit. For my part, I get more fun out of buying a