on the land to-day. This is all bound up with the question of unemployment insurance. It it true that we have to take care of our people, but I claim that what occurred in connection with the Canadian National Railways was the greatest calamity that ever befell this young country. In the province of Saskatchewan, although we have had the grasshoppers and the drought, we shall be able in a short time to overcome all such difficulties and in the majority of cases to pay back one hundred cents on the dollar; but I say, without fear of successful contradiction, that it will take this country a hundred years to recover from the blight put upon it by what was done in connection with the Canadian National Railways.

A serious situation faces this country with regard to labour. There is reference in the Speech from the Throne to unemployment insurance and the security of labour. I am somewhat alarmed by this. When, as a young man, I left this part of the country to go west and make a home for myself I had no thought that it was the duty of any government or municipal council to see that I secured a living. I know that times have changed, and that many forms of assistance have been adopted; nevertheless, I think we should be very careful in the future. During the years of the depression one thing has been very noticeable, particularly in the province from which I come, where fifty per cent of the population are people who have been born outside of this country: at all times propaganda is being carried on to have the Government do various things. It is freely stated that the Government should do this, that or the other thing. Some of the people who make these statements are well-meaning; others are not, and they are only making a bad condition very much worse. Of course there are those who say, "This country can supply work for everybody," but the Communists say: "Why work hard for small wages? All the money of the country will soon be divided." Consequently I am somewhat alarmed at the undertaking of any public works programme to relieve the people. The result of such programmes is that people leave their farms and endeavour to secure places on these works in the pay of the Government. I am still strongly in favour of assisting and encouraging the farmer. In spite of the great difficulties we have had in Saskatchewan, in the northern part of that province, from which I come, there is scarcely a municipality which has not paid every dollar of its indebtedness to the banks. Many of them have cash in the bank. There are still great open spaces in the West, and many

men who have more land than they can use to advantage. There is plenty of room for the young man who wants to make a home for himself, and he can do it much more easily and more comfortably than could those men who built up this great country of ours, and who were not drawn away, by an overexpansion of business, from the work on the farms. The object of all these measures that have been put into effect or are being proposed is to encourage and assist men to stay on the land. I believe there is not a city, town or village in Canada, and certainly not in Western Canada, where men could not be found who should never have left the land and ought to be on farms to-day.

Another point of great importance in the Speech from the Throne is this:

You will be invited also to enact measures to provide the investing public with means to protect itself against exploitation.

Honourable senators may be surprised if I tell them that the farmer has been the chief victim of such exploitation in the Dominion of Canada. I believe that is the fact. Millions of dollars of Western Canadian money have been put into schemes that never had a chance of paying a single cent in return. It is impossible for a busy farmer to understand stories that are told to him by high pressure salesmen. The salesman has an unfair advantage, because he probably does not get out of bed until nine o'clock, after having had a fine night's rest, whereas the farmer has been up and trudging about since four o'clock and is therefore not as fit to put up a good argument as he otherwise And in addition to that the would be. farmer is flattered by being told that he has a beautiful wife and a lovely farm. Farmers have borrowed money on their land to go into schemes that they thought would make them rich overnight. People of the little community in which I live put a quarter of a million dollars into the Canadian Farm Implement Company, which was promoted in Medicine Hat, Alberta. Not one dollar of that money was returned. We have heard a great deal about the Grain Exchange as the ideal means for disposing of grain, but many million dollars of farmers' savings have been squandered in efforts to make money on the market instead of by actual production of grain. We believe that sort of thing is unnecessary.

I wish again to express my gratitude for the great privilege of seconding the Address in reply to the Speech from the Throne. I also desire to thank honourable members sincerely for the kind attention they have given to my rambling remarks.