The help we extend to the agricultural class leads definitely to the improvement of the city workers' conditions.

Consideration was recently given in the House to the unemployment situation, but would not unemployment increase by the fact that a great number of farmers' sons, finding no more work on the land, would seek the towns to earn their living. From such a migration there could be no other result than overcrowding, I would add, sir, a dangerous overcrowding.

The government fortunately have done a great deal for the farmer. By their measure in connection with the maple sugar industry, enacted this year, they will considerably improve the lot of those who are in the maple sugar industry, in the province of Quebec, and I wish to congratulate all the Quebec members who have taken an active part in getting this measure adopted.

The government has also given proof of a high standard of patriotism by adopting the Farm Loans Act. When this act was passed, in the interest of all the provinces of the Dominion, the government was aware that in the western provinces those who borrowed were in the habit of paying high rates of interest. Unfortunately, owing to present conditions in the province of Quebec, and with a knowledge that our products are not selling as they should, I consider that the rates of interest asked on loans effected by virtue of the Farm Loans Act, 6½ per cent is too high to bring a real remedy to the situation of farmers who are really in need and who must look to the central and local governments for help in order to balance their budget by negotiating a loan which they could with difficulty obtain under better conditions in their own district. I, therefore, endorse with great pleasure the request of all the members of the province of Quebec, who earnestly pray the government to remedy this situation, at the present session if possible, by reducing the present rate of interest of 6½ per cent to 5½ per cent.

In many ways, we could help the farming class. The Bankruptcy Act of 1919 has been for us, from the province of Quebec, a complete upsetting of our former act of assignment of property and of our code of civil procedure. I have no hesitation in saying that this Bankruptcy Act, by allowing, for the first time in the history of this country, farmers to make a voluntary assignment and to place their assets often in the hands of adventurers who take up bankruptcy only as a side line, has caused more harm to the farmers of the province of Quebec than could possibly have done a plague of grasshoppers. I even wonder if this Bankruptcy Act is truly "intra vires" and might not be unconstitutional. Indeed, at the time of the confederation pact, the constitution maintained in force our law on assignment of property. And pursuant to this law, traders alone had the right to make a voluntary assignment of their property. Farmers had not that right. What happened under the regime of the Bankruptcy Act which has inaugurated an absolutely new system? A certain number of farmers having met difficulties in balancing their budget became discouraged, and solicited by certain assignees, thought of bettering their lot by passing over their property to an assignee who would handle their assets. In a great number of cases these liquidations did not bring a sufficient amount to pay for mortgages and the price realized on the whole implements of the farm was hardly enough to defray the costs.

The hon. member for l'Assomption-Montcalm (Mr. Séguin), at the outset of this session reported the case of a creditor in his riding who had a mortgage of $1,500 on a farm valued, at the time of the loan, at $5,000, and who received through the bankruptcy proceedings from his debtor $800 only. He lost the difference because the bankruptcy costs were so large.

There is nothing astonishing that there are abuses committed under this act, because the creditors are often unable to protect themselves. There are farmers who have forsaken, in favour of their creditors, property worth from twenty to thirty thousand dollars and the costs of liquidation amounted to four or five thousand dollars. Personally, I know of two in the county of l'Assomption-Montcalm.

This Bankruptcy Act has caused great and irreparable harm to farmers. They have lost their credit. The local money lenders lost confidence in them and when they realized that they were exposed to lose their money, because of the administration of the Bankruptcy Act, they preferred to invest their money in the cities. Even there, they often met adventurers who induced them to make loans on doubtful security, and these money lenders lost a considerable amount of their savings. It is not astonishing, under such circumstances, that our farmers have to suffer, because their income is small.

The are numerous omissions in the Bankruptcy Act which would need to be rectified. I would suggest to the government that they appoint a commission to inquire into this act, and its working, at least in the province of Quebec, and to report on changes which would be appropriate.