Hon. Mr. WILLOUGHBY: No; I am speaking not of them, but of agents of the ordinary loan and insurance companies. They procured many applications and the necessary inspections were made. The loans were not granted at the time, no matter how adequate the security was, and so far as I can learn from recent letters the greater part of them have not been made yet. I have personal knowledge of many instances where the land, if worth only 50 per cent of the value it had before the slump, would have furnished adequate security for a loan, and yet the owners were unable to borrow, under the existing conditions, from the loan and insurance companies, even at 8 per cent, which is a special rate. Money can make its own terms, I suppose, just as water will find its own level, but 8 per cent is more than the farmers can pay to-day. It was in most cases more than could be paid before the last crop failure and the slump in the price of agricultural products. As all honourable members know, the Government of Saskatchewan conducts a Loan Board, which has lent a very large sum of money. If it granted all the applications on hand, the sum would be considerably larger, but I learnt on a visit home during the current session that it has virtually no funds to let out, and is making very few advances. The Dominion Farm Loan scheme does not apply there, because of the existence of the local board.

A large section of the country referred to by the honourable gentleman from Saskatchewan (Hon. Mr. Gillis) contains some of the very choicest land. Honourable members who are familiar with the Regina plains, or who have been on the Soo line from Moose Jaw to Portal, know that that territory is regarded as one of the finest agricultural districts in the world. There is not the same variety of landscape as is found in Ontario, for example, but as a prairie country it compares very favourably with anything to be found in the States or elsewhere. A great many farmers in that district not only have no wheat for sale, but will not have any for next year's seed. I recently received a personal letter from a gentleman who has visited a large number of farms, all of which I happen to know, and he tells me there is absolutely no wheat on them. Even if there were some it would not pay the farmers to harvest it. Of course, they are doing all they can to maintain themselves by other means. Those who have some live stock, particularly cows, are fortunate, if there happens to be an adequate water supply—which is not too common in the district I have in mind—for they will be able to keep the pot boiling by the sale of milk or cream. They will need for their own use the coarse crops, such as oats, barley and perhaps sweet clover and rye, all of which are in very limited quantities.

When I was home last I travelled from Moose Jaw to Regina, some forty-two miles, and about the same distance south, and I saw scarcely a blade of green grain. It looked like a veritable Desert of Sahara. The conditions are almost incredible, even to those of us who have lived many years in the West. While it is true that last year was a lean year and 1929 was only medium, the farmers were then in far better circumstances than they are now. A great sum of money will be necessary for relief; a fact that I dare say will continue to be impressed upon the honourable gentleman to my right (Hon. Mr. Robertson). It is a fortunate thing that many of the farmers have life insurance policies, against which they will be able to borrow.

Right Hon. Mr. GRAHAM: A great many of them are borrowing on their policies.

Hon. Mr. WILLOUGHBY: They are fortunate in having life insurance, which as a rule is not so commonly carried in the rural districts as in the cities. To all intents and purposes, the banks are not lending. I am not finding fault with them, for it is their business to act conservatively and look after the interests of their shareholders and depositors. Farmers are finding it very difficult to borrow even trifling sums to enable them to keep on living from hand to mouth. People of the better elements in the West are not quarrelling with the banks. Of course, we have out there some people who belong to the Red element, who are opposed to the ownership of property by any man, government or institution, and who hold dogmas that are very much in favour in another country. I am not speaking on behalf of those people, but of the staid farmers. They are solid citizens. They may grumble at conditions, but as a rule they are good pay.

Conditions in the West this year are more serious than the people of the East realize. From a short distance south of Saskatoon right down to the American boundary, and somewhat east of Regina up to Maple Creek, well on to the boundary of Alberta, there is virtually no crop nor anything out of which the farmers can hope to make a livelihood. Many of those who own stock will not have enough hay for the coming winter. I know a little about agriculture, for unfortunately I am interested in it to a fairly large extent. Last year I had to bring in oats for a couple of my farms, eight or ten carloads in each instance, because I had no hay.