

is not a clergyman, to perform a mock marriage, and induces her, honestly believing that she is becoming his wife, to submit to this pretended marriage, and all the unfortunate consequences that must arise on the proof that the marriage is feigned. I think this clause of itself is quite sufficient to save the Bill. Then I think also that the third clause is a good one, which provides that any person who shall inveigle or entice any female of a virtuous or chaste character into improper places shall be punished. I think these two clauses, at all events, are sufficient to save this Bill from being thrown out. With that view, and in consequence of these two clauses being in that Bill, I shall vote for the second reading.

Motion agreed to, and Bill read the second time.

#### BANKING AND LOAN FACILITIES.

Mr. ORTON moved second reading of Bill (No. 36) to provide banking and loan facilities to those employed in agricultural pursuits. He said: In moving the second reading of this Bill I shall not repeat some of the remarks I have made before in this House on this subject. I may state that the chief object of this Bill is to remove certain disabilities under which the farmers of Canada labor in not having the same banking facilities that are afforded to other classes of our community. I desire to point out that though the wealth produced by the agricultural class in this country can be manipulated and handled by a large class of middlemen, with all the facilities that a proper banking system can afford, the very farmers who produce this wealth, and who enable these manipulators to operate, have not that facility which should be afforded their industry in this country. That is one of the chief objects of this Bill. Another object is to enable the agriculturalists of our country to co-operate one with another in providing banking facilities and loan societies so that they may not be obliged to pay more than a reasonable rate of interest for the accommodation that we hope to give them under this Bill. Now, Sir, a few years ago I had the honor to move a Bill in this House the object of which was to remove certain great grievances under which the farmers of this country labored in consequence of the exorbitant rates of interest charged by loan societies. A Bill was passed which had a partial effect in that direction, but owing to certain opposition in this House it did not go as far as it ought to have gone, and we find to-day that some of the evils that we attempted to remove by that Bill have not been as thoroughly removed as they should be. This Bill proposes to remove some of those disabilities. One of them I shall refer to more especially, and that is the difficulty under which farmers labor when they desire to have mortgages removed from their property. This Bill proposes to give power to establish loan societies or banks which will loan to the farmers and give them an opportunity of being relieved from their loans at a short notice. Now a great deal of dispute arose with reference to the time that should be allowed for a farmer to get relief from a mortgage, and it was argued that he should be bound hand and foot to his bond for five years. Under the old system there was a 20 year or a long term plan in existence which was very injurious to those who borrowed largely, from the fact that when they desired to take up their loans, through their property becoming so cumbersome in their hands, and desired to obtain loans on more favorable terms, they had to pay a high rate of interest to the mortgagee in order to get that relief. In other words, instead of the mortgagees allowing them the same rate of interest for the money which they had to pay in order to get that relief, the capitalists allowed them but half the rate of interest which they charged for the loan. I am sorry to say that this same process is in operation to a

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very large extent to-day, not only by loan societies, but also by private individuals. I know of cases in my own county where loans are made upon the same system, that is that instalments are made payable either yearly, half yearly, quarterly or monthly, and if the unfortunate borrower is not able to meet the instalments as they become due, he is liable to be punished by those who hold mortgages against the borrowers' property. This is certainly one of the most outrageous grievances the people of this country have to endure. Although this Bill does not give full relief, because it is not retrospective in its action, it at all event affords an opportunity, if these banks are carried on upon the principle I have suggested or any other principle that can be devised by this House, of paying off loans for any period on three months' notice being given; and it will relieve the farmers from a great hardship under which they suffer, for it will provide a banking institution from which they can borrow small sums of money, from \$10 to \$500, in order to carry on their operations, and can obtain those loans at a reasonable rate of interest and at short dates. I believe, if this Bill should be adopted by the House, both the position of the Government and the positions of the shareholders and borrowers will be met. I do not say that this Bill is framed with that wisdom and precision which would characterize a Bill framed by one thoroughly versed in all the intricacies of banking institutions. But so far as my humble ability goes, I have endeavored to incorporate in this Bill the great principles which have been applied for this purpose in other countries. So seriously is this question viewed in Great Britain that last year it was ordered by Lord Granville that a report should be furnished the House of Commons of the operations of banking institutions based on almost identically the same principles as those of the present Bill. That report has been made; it is a very interesting document, and is well worthy of perusal by hon. members who desire to see the farmers of our country prosperous, and when I say that I think the phrase covers the general prosperity of the people of Canada. I will not detain the House by further remarks, but will simply move the second reading of the Bill, which, I trust, will receive that consideration which I hope and believe it deserves.

Motion agreed to, and Bill read the second time.

#### LIQUOR LICENSE ACT, 1883, AMENDMENT.

Mr. FOSTER moved second reading of Bill (No. 58) to amend the Liquor License Act, 1883. He said: I desire to make a few remarks with respect to the very short amendment I propose to make to the Liquor License Act, 1883. So far as printed it reads simply as follows:—

"Section one hundred and forty-five of the Liquor License Act, 1883, is hereby repealed."

That, however, does not meet the whole of the case, and I propose, when this Bill goes into Committee, to add the following:

"And it is hereby declared that the true intent and meaning of the Liquor License Act of 1883 was and is that the provisions of 'The Canada Temperance Act, 1878,' relating to offences, penalties and punishments, and the procedure relating thereto, were not and are not affected or impaired by any provisions of the Liquor License Act, 1883, or any Act amending the same."

The difficulty that has arisen is simply this: That section 145 of the Liquor License Act, 1883, with which this amendment deals, has been held by the Supreme Court of New Brunswick to have repealed the penalties and procedure of the Canada Temperance Act. A large number of cases which were brought up by the different inspectors appointed under the Liquor License Act, 1883, were carried before that court, and in their decisions the judges have ruled as I have stated. It might not at first sight seem to be, even though that ruling be held to be true, an unmixed evil or an evil that had to be remedied, because under that