not enough to establish experimental farms here and there, but we must take the results derived from the experiment on those farms to the farmer himself and show him the best way to get results from his labour if we want to raise the standard of the farmer in this country.

Now we come to the question of banks. The hon. mover of the address did not dwell very long upon this subject. Hon. gentlemen will bear with me for a few minutes and I trust my remarks will not be considered by the banks themselves, or any hon. gentlemen in this House who are bank directors, as any reflection on the system or on the management of those institutions. It has been said and often written that we have the best banking system in the world. I am not a banker and I am not in any way qualified to express an opinion with regard to that, but I do know that in financial crises the institutions known as the Canadian banks have been able to carry the finances and commerce of Canada over those periods very much better than our neighbours in the United States, and for that they deserve all credit. But between such times I have doubted on many occasions whether we are getting from our banking system in periods of prosperity, or when there was no depression, that advantage that we should obtain, and whether it was best that every business man should be told, as every man has probably been told during the last three or four months, that he must curtail his expenditures because it was necessary to move the great grain crop of the west. In the west we were told the same thing, and it demonstrates one fact, if nothing more, that the banks of Canada have not money enough to carry the great volume of business in the country all the time as that business presents itself. I do not wish to be understood as criticising them or saying that they have not done their best; my remarks are in the direction more of removing an evil which I find to exist. As a farmer I find myself without any credit, absolutely without a status in the banking world. True, my farm can form the basis for issuing national bonds. My notes and securities can form the basis of credit in the mercantile world, but so far as I am concerned myself, as a farmer I have not the slightest credit with the banks to see me through an emergency. Personally, if I am worth it outside of everything else, I have a borrowing power, but not as a farmer. To-day, for instance, if I have 20,000 bushels of wheat in my granary in the Northwest, or in any part of Canada, I can not borrow upon it. The wheat has been threshed, is of good quality, and worth 60, 70 or 80 cents per bushel, according to the facilities for transportation, but I cannot borrow a single dollar on it from the banks. I require money to pay my help, to pay for the threshing, to pay for machinery, to pay grocery bills, possibly, but I am as penniless, so far as the banks are concerned, as if I had had a failure instead of a success in my crop. But I am told, 'You can get it on an elevator receipt.' In the first place you have to get the grain to the elevator; in the next place the elevator has to be ready to receive the grain and the cars have to be at the elevator. Those are conditions over which the farmer has no control; neither has the bank. We have heard it over and over again from gentlemen from the west who have reproached the elevator companies, the railway companies, everybody under the sun except the faulty system which does not permit the farm to get money from a bank until the grain is in the elevator. I may be told, 'Then why do you not deliver.' From practical experience as a farmer in the west I know that the three most important weeks of the whole year, are the three weeks during which you can plough, during the time after you thresh your grain and the frost comes, because, excepting for your summer fallow, it is not a safe proposition to plough in the spring. If it is very dry you will dry out your crop; if it is too wet the growth will be too rank. Therefore, instead of drawing grain to the elevator, even if the elevator should be ready to take it, it should be your duty to prepare the soil for the next year. I have said that much with regard to local conditions so far as I know them in that western country, but I do not pretend to be a high authority on the subject, in the presence of other