ploying of workmen at half the proper wage, or less, so that it becomes necessary for municipal relief authorities to come to the assistance of such workmen? I can see no distinction in the type of people who would do either of these things.

In order that I may not be misunderstood, I want to say that I am whole-heartedly in sympathy with what I am bound to assume is the motive of the gentlemen who are supporting this Bill. I always hold to the view that our hospitals should be fully manned, efficiently equipped and well managed, so that they may render the very best possible services to suffering humanity. Well, the money necessary for all this can be procured in sufficiently large amounts, if we are sincerely desirous of getting it, without our having to resort to legislation of the kind now proposed. If our honourable friends from Vancouver and Victoria, and others who supported the Bill last year and may still be in favour of it, are genuinely concerned to see that the hospitals are provided with the wherewithal they require, then there is a splendid opportunity for the Senate of Canada to demonstrate a real consideration for the unfortunate citizens of this country. Our banks are operating under a charter given by the Dominion Government. Exercising their charter rights, they have fixed the rate of interest on savings bank deposits at two and a half per cent. For the benefit of the poor, unfortunate persons who may not be able to get proper hospital care at Vancouver or Victoria or some other city, would it not be consistent for this House to initiate legislation empowering the federal, the provincial or the municipal authorities to take everything in excess of two and a half per cent that any of us receive on bonds or other securities? I believe there are millions of dollars of potential revenue in this suggestion. If we want to do something for the unfortunate and the indigent, let us "come clean" along these lines. If two and a half per cent is a proper legal rate of interest to pay the poor, unfortunate depositor who places ten dollars in any of our chartered banks, I should like to know why it would not be consistent to require those fortunate persons holding hundreds of thousands of dollars' worth of stock, mining or other, to "cough up" to the federal, provincial or municipal authorities every cent which their securities return them over and above two and a half per cent. The other day a dear citizen of this country passed to his great reward, and honourable members may recall reading in the papers that a part of his personal estate included some $645,000 worth of five and a half per cent tax-free bonds. In other words, he had not paid a single penny in respect of his income from those bonds for the relief of the sick or the distressed. I do not say this in disparagement of the deceased gentleman, but I do hold in supreme contempt this proposed means of helping the poor, for that is all this Bill contemplates. Presumably its enactment would arouse such enthusiasm in the mind of the poor, unfortunate coal heaver—I referred to him last session and my honourable friend from Winnipeg (Hon. Mr. McMeans) ridiculed me; perhaps the snow shoveller would be a more appropriate person to cite at this time—it would engender such enthusiasm on the part of the unfortunate snow shoveller that he and thousands of his fellows would be encouraged to gamble a few dollars on the chance of winning affluence and independence. The Bill contains nothing in the way of a clear-cut statement that we are our brother's keeper, and that we who have are ready to divide up reasonably with those who have not. Those thirty-eight employers of labour in the city of Toronto ought to be proud of the fact—they will not be, because they have been shown up—that they are paying workmen wages insufficient to maintain themselves and their families in decent comfort.

Now, I want to express the hope, although I do not for a moment imagine that it will carry much weight here, that the Senate of Canada will not again lower its dignity by passing for the third time a measure that in my judgment has not the slightest chance of becoming law. Honourable members are entitled to their own opinion in this respect, and many of them no doubt know better than I do whether or not my judgment is right.

May I in conclusion quote further from the article in the Reader's Digest on the Return of Lotteries?

> The chief argument against the lottery is that it destroys the citizen's sense of civic responsibility (his willingness to pay taxes without hope of return) and breaks down the moral fibre of the individual. Those opposed to lotteries can truthfully cite hundreds of cases of men who won cash prizes, got drunk, beat their wives, eloped with demimondaines, and finally died penniless.

If the hospitals of this or any other of our cities are financially embarrassed, I do not see why those of us who reasonably can should not manfully undertake to discharge our responsibilities, rather than shirk them and thus show our unwillingness to pay taxes without hope of return. Evasion of responsibility is briefly what is proposed by this Bill. I hope the Senate of Canada will not by endorsing its principle again lend its authority to a form