

three cows, so many chickens, machinery, seed and feed, but when he becomes a tenant, by getting into arrears, he automatically loses all his exemptions, and it is a very bad feature.

The CHAIRMAN: Is that the law of Saskatchewan?

Mr. SALES: That is the way it works.

Mr. CALDWELL: They are in a better fix than the people of New Brunswick, because we have no exemption in any case.

The CHAIRMAN: We have in Quebec.

The WITNESS: I thought these exemptions were under Magna Charta.

The CHAIRMAN: No.

The WITNESS: That is where they originated.

*By Mr. Caldwell:*

Q. Does the farmer automatically become a tenant without the mortgage company foreclosing the mortgage?—A. The mortgage company will, under threat of foreclosure, induce the farmer to become their tenant.

Q. It is not a proper mortgage agreement?—A. No.

Mr. SALES: I would appeal to Mr. Reid. He has already been sworn. Could you verify me in my statement? Say it is so or it is not so?

Mr. REID: Let me suggest that my statement should not be taken down. It is the fact, as Mr. Sales says, that it is being practised in Saskatchewan to-day. There is a clause—just a few words, I believe, in the mortgage contract. Stop this man taking this down, will you, please?

The CHAIRMAN: If it is of real value, let the country judge.

Mr. REID: It is being practised to-day, I understand, that the farmer loses his exemption, and he may become a tenant and he may be sold out entirely at any time.

The CHAIRMAN: Do I understand that the law of Saskatchewan does not grant the tenant on the farm certain exemptions?

Mr. REID: I believe not.

Mr. CALDWELL: The law of New Brunswick does not grant the farmer exemptions on anything.

The CHAIRMAN: As we are all testifying concerning our respective provinces, the law of Quebec exempts from seizure one team, a plough, horses, oxen, the bed or bedding used by the farmer, his clothes, one cook stove, pot hook irons and a number of things, so that a man cannot be put on the road without a bed to lie on or a stove to cook his meals with.

Mr. CALDWELL: In New Brunswick they will take them with the clothes on their back.

Mr. MCKAY: They are a hard bunch down there.

Hon. Mr. SINCLAIR: Foreclosures are so rare in my province that I do not recollect any.

*By Hon. Mr. Tolmie:*

Q. Have you any class of farmers who make a practice of being tenants and not holders as they have in the United States? I understand there are a number of farmers in the United States who make a practice of being tenants instead of owning the land.—A. I think there are a few people who do that.

Q. Have you any figures to show that tenancy has materially increased in Denmark and Ireland as a result of the scheme you have outlined?—A. I have

[Mr. John W. Ward.]