

of insurance and taxes. I surmise it will be over 6 per cent, because if he pays taxes in advance, as he probably will do, he will receive a discount. As far as I know, all municipalities allow some discount for prompt payment, and in some cases the discount is large. The lender is sure to take advantage of that provision. The man who is able to buy his house and pay his taxes in advance will be in a distinctly preferred position.

I have here an article which I think is worth putting on the record. It appeared in the Sault Ste. Marie *Star* and was reproduced in the *Ottawa Journal*:

THE GIRL WHO MARRIES A FARMER!

In these days of "Cadillac culture" it is rare to find young and attractive girls who have any real value for the old-fashioned type of home.

Brought up on washing machines and kitchen gadgets which take the work out of many of the household chores, most of our young spinsters appear to scorn the simple things which make a home. They show more appreciation for any kind of meal, dished up by a tired short-order cook, than the most tasty dishes which result from loving care exerted in the home kitchen.

In view of this, the fact that girls are once again looking for farmers to marry makes very nearly headline news.

Maybe a farm is not as exciting as hanging around the cafes, eating banana splits, and drinking milk shakes. Maybe these girls will miss the bi-weekly theatre and the dances to a radio; but what they get in return will be of greater lasting good.

In the first place, they will get a man well worthy of the name; in the second place, they will eat well and be able to bring up their children in healthy pleasant surroundings. Thirdly, the home they build will be all their own, reflecting their own character and the growth of their personal belongings; as opposed to the usual furnished apartment which apes the hotel room or movie boudoir.

I am sure honourable senators have an idea of what I think about all this city building. I hope I am wrong, but I am afraid I will live to see the day when legislation of this kind will be extended to promote the construction of farm dwellings.

On motion of Hon. Mr. Haig, the debate was adjourned.

DIVORCE PETITION

REPORT OF COMMITTEE CONCURRED IN

The Senate proceeded to consideration of report No. 339 of the Standing Committee on Divorce, dealing with a petition for divorce.

Hon. Mr. Golding, for the chairman of the committee, moved that the report be concurred in.

The motion was agreed to, on division.

The Senate adjourned until tomorrow at 3 p.m.