Hon. Mr. CHOQUETTE—It is quite true that we have no law in Quebec for chattel mortgages, but we have a law with regard to the time within which movables can be sold, and we have to conform to that law. A man cannot sell movables unless he gives the notice required by law. I am not quite sure of the exact time, but I think it is eight or ten days. Why not say that in the province of Quebec the common law procedure shall apply to these cases? That will be satisfactory to everybody.

Hon. Mr. LOUGHEED—We do not want to draw distinctions for the different provinces. This is simply a minimum time.

Hon. Mr. POWER—There is no doubt a great deal of force in what is said by the hon. the leader of the Government, but in 1913, when the Bank Act was going through, he does not seem to appear to have entertained the same views as he does now. I refer to section 89 of the Bank Act of 1913, chapter 9 of that year. After giving the bank the right to make advances on various things, including grain, and giving the power of selling goods on non-payment of the debt, we find the following:

Provided that such power of sale shall be exercised subject to the following provisions, namely:—

(a) No sale, without the consent in writing of the owner of any products of the forest shall be made under this Act until notice of the time and place of such sale has been given by a registered letter, mailed in the post office, post paid, to the last known address of the pledger thereof, at least thirty days prior to the sale thereof;

(b) No such products or stock, other than products of the forest, and no goods, wares and merchandise, and no grain, shall be sold by the bank under this Act without the consent of the owner, until notice of the time and place of sale has been given by a registered letter, mailed in the post office, post paid, to the last known address of the pledger thereof, at least ten days prior to the sale thereof;

(c) Every sale, under such power of sale, without the consent of the owner, shall be made by public auction, after notice thereof by advertisement, in at least two newspapers published in or nearest to the place where the sale is to be made, stating the time and place thereof; and, if the sale is in the province of Quebec, then at least one of such newspapers shall be a newspaper published in the English language, and one other such newspaper shall be a newspaper published in the French language.

I direct the attention of hon. gentlemen particularly to this section 3. I do not see why so much care should be taken of grain and lumber and things of that sort and so little of cattle.



Hon. Mr. LOUGHEED—The reason is quite manifest. If you held live stock during that period of time, the expenses would be very large.

Hon. Mr. POWER—The hon. gentleman said this would apply chiefly in the province of Quebec, as I understand it. It seems to me that if the notice is put in an English newspaper and the debtor happens to be a French-Canadian, he is not likely to see the notice.

Hon. Mr. BOLDUC—Does the clause not state that it is to be published in two newspapers, one French and one English?

Hon. Mr. POWER—Oh, no.

Hon. Mr. WATSON—Not in the Bill before us.

Hon. Mr. POWER—There is nothing of the kind in the Bill, but in the Bank Act there is a provision of that sort. It seems to me the same provision should apply to this case. The hon. leader of the Government says that the cattle might suffer. Well, they might, but I think the bank should be compelled to feed them. The hon. gentleman from Portage la Prairie suggested the other day, and I thought it was a very judicious suggestion—and I may say that a great many of his suggestions are judicious—that this notice, in addition to being published in the newspaper for five days, should be posted up for the same length of time in the local post office where the party lives.

Hon. Mr. LOUGHEED—I shall be very glad to make that suggestion to the department.

Hon. Mr. CLORAN—Apart from the announcement in the public press, why not send a registered letter to the interested parties? That is already in our statutes. It is only fair to the man whose stock has been seized that he should know that he is going to be sold out, and the proper way is to send him notice by registered letter as provided for in the Act of two years ago.

Hon. Mr. SPROULE, from the committee, reported that they had made some progress with the Bill, and asked leave to sit again.

## BILLS INTRODUCED.

Bill (G-2), An Act for the relief of Hope Fothergill Baily.—Hon. Mr. Derbyshire.

Bill No. 29, An Act respecting the Pedlar People Ltd.—Hon. Mr. Taylor.