

tween \$13,500,000 and \$14,000,000, and I leave it to the house whether that amount will ever be paid back.

I hear from time to time from those within my constituency and those outside it; they are continually writing to me—on Monday last I got forty-eight letters—largely to this effect: I am not getting sufficient relief; the standard of relief in my municipality is such and so and I do not think it is fair; I do not think it is sufficient. To all those people I answer, as the answer must be: The question of how much relief you get, the question of the security which is taken, the question of the forms which you sign, are matters entirely for the municipality, subject to such restrictions as may be placed upon that municipality by the government of the province. The restrictions can be placed upon those municipalities only by the province and not by this government, owing to the fact that the municipalities exist because of the Manitoba municipal act, the fact that they are creatures of that province. If I as a federal member for a Manitoba constituency were to go to the municipalities and make suggestions to them or try to order them about, their only answer to me need be: Go roll your hoop, because the federal government has no authority over the municipalities, no authority in regard to the security or amount of relief. The federal government merely supplies adequate funds to Manitoba and leaves to it the question of the amount of relief that shall be given. That subject has been one of the greatest difficulties in my constituency; it is a difficulty which has taken up most of my time during the period I have been there, a difficulty which has kept me within the constituency going about from place to place, seeing municipal councils; that is my main business.

I should like now to speak in regard to the question of debt, because that is very important. The federal government has put on the statute books of this country the Farmers' Creditors Arrangement Act for the purpose of scaling down debts of farmers only. The machinery is simple; the cost is nil; the forms are given entirely free. The farmer has merely to fill out a very simple form which goes to the official receiver. The official receiver then calls together a meeting of the creditors who, sitting down together, decide what should be done with regard to the situation. The farmer has an opportunity of formulating his own proposal which he brings to the meeting. He settles on his own basis or he need not settle at all. Contrary to what some members have said in the

house, I contend that is one of the greatest things which has ever happened to the farmers within my district, that they have an opportunity of scaling down their debts in that way and on such a basis that they know they will receive fair treatment without cost to them. In particular this is a definite and final debt adjustment; it is not debt postponement, as so many of the provincial acts are.

To return again to the question raised by the hon. member for Battle River—what of the farmer?—the government this year is advancing the sum of \$90,000,000 in connection with the Canadian Farm Loan Act. I had occasion to speak of that previously and I expressed an opinion then which I would express anywhere again. One of the most important points is this: the Canadian farm loan board must be willing to grant loans throughout Canada on the ordinary business basis. They cannot set apart an area and say it is too dry. They cannot overlook the fact that within such areas during the years from 1924 to 1929 there were grown the best crops that were raised within Manitoba. I think the government was very wise in doing away with the provincial boards, particularly the one in Manitoba which has shown poor judgment in regard to the loans which it has advanced. In addition to that, as I have indicated, it may be necessary with the board at Ottawa so to surround the present commissioner that his ideas may be changed, because if his ideas are precisely as they were before; if he as an individual is still permitted to dominate that board, the policy will likely be a continuation of that of the past where they merely played safe. They asked merely the one question: Did it rain on your land last year and not the question: What is the quality of your land? What is your experience as a farmer? Have you made money in the past? Have you shown ordinary energy in pursuing your occupation? None of those questions was asked. They do not ask, even as bankers do: What is the character of the individual? They ask you: What area are you in? Perhaps, because that has been designated as drought area A or B, they say: No, we cannot advance loans there, not knowing that drought areas are still designated in that way because spots within them are completely dried up.

Speaking also in regard to the drought areas and the situation of the farmers, may I congratulate the government on the reclamation scheme which they propose to put into force? That scheme, which is not yet before the house, has potentialities beyond measure.