

hard to try and get me placed through the Lethbridge office but so far has had no success. I am hoping that through your efforts I soon will be able to get placed at work and I wish to thank you for your interest in my behalf.

Now, Mr. Speaker, there are two witnesses, and I will wager you could bring others from a thousand places in Canada, or more. Yet we are supposed to be short of labour. Is it to be imagined that a man of the quality of these would not go into agriculture if he had an opportunity to get enough money to keep his family? Is it to be imagined that he would not work on a farm? Yet what prospects would he have? About twenty-five dollars a month during all the months except the harvest season; during the harvest season, perhaps five or six dollars a day. I ask anyone, what chance has such a man of keeping a family on an income like that?

The reason why men of that calibre are not absorbed into agriculture or other primary industry is simply the matter of wages. It is a matter of price, pure and simple. The farmers are unable to pay them any better prices. Something must be done; the only power in this country able to do anything is the Department of Finance, and they apparently are unable to do anything as long as they are under the present system.

Most of the flaws in our organization for production can be blamed only upon the Minister of Finance. He alone can provide a remedy, but budgets such as this are not providing the remedy; budgets such as this are actually destroying incentive. They are drawing off savings which could go into production. They are aggravating the debt.

Last year I urged most earnestly, just as long as I felt it was becoming that I should, that the minister make allowance in the income tax for people who owed debts which they had contracted honourably prior to the introduction of the tax. But the only consideration he would give was in regard to mortgages and agreements of sale of homes. But there are people, tens of thousands of them, in this country who are deeply in debt and are being threatened with foreclosure, eviction and other misfortunes, and who are rendered utterly helpless to discharge their obligations because the minister has put them in that position through the financial system under which he is working. He says "I have to have the money."

May I give an idea how serious the debt situation is? I shall choose just one province, namely, Saskatchewan, which I do not happen to come from, and I hope hon. members from Saskatchewan will pardon me if I seem to be taking up a task which, I know, they would gladly take up if they had the opportunity. I chose Saskatchewan as an example of the

provinces of Canada. According to the figures I have, there is a debt of \$630,000,000 on the farms in Saskatchewan, which amounts to \$21 an acre of the thirty million acres of farming land in that province. The average debt on the better land is perhaps \$30 an acre. At present, 45 per cent of the crop is required to pay the interest on the debt alone. Just to show how farm organizations are concerned about this matter, and that they have expressed their opinion very definitely, may I read from a pamphlet which I have in my hand, "U.F.C. Information," published in Saskatoon. The particular issue is February, 1943, and I read as follows from page 2:

As mortgage companies call for one full third share of the crop, to apply as mortgage payment, it should be clear that even this full one-third is insufficient to meet the existing obligation. This deficiency, plus an amount less than one-third which also cannot be paid except in exceptional years, is pyramiding upon unpaid principal. 1940 produced the second highest provincial farm income since 1930, i.e. \$142,000,000, and in that year \$42,000,000 was required to service the farm debt of the province, leaving about \$100,000,000 as the fundamental maintenance for our provincial economy, or slightly over \$100 per person.

Probably that was never brought to the minister's attention. But I ask him now, does he imagine that people can carry on and produce when all they have to live on is \$100 a year—and many of them not that—when they are badgered, beset, driven by creditors writing them offensive threatening letters, until they dread to go to town to get the mail? When they are threatened with foreclosure on such and such a date they struggle away in order to raise enough money, somehow or another, to stave off their creditors. And they are not sure whether they will be able to hold their farms until the next crop period is over. Under such circumstances how can they produce with any degree of assurance? This whole matter should be taken care of in a way which will relieve our producers from the handicaps which are now preventing them from producing. The whole matter boils down to this question: Where is the money coming from? And that again boils down to the financial system under which the minister works.

May I read a quotation from this "U.F.C. Information Bulletin". I find this at page 1:

Give the farmers a chance to produce, the same chance as the manufacturers, and we shall have food in abundance for the armed forces, for export and for the civilians.

There is no doubt about that. I read again:

We admit that the situation is difficult; but on the other hand much of the man-power which could be utilized for chores, feeding and the