banking interests. I do not wish to be understood as considering the situation of these groups merely at the present time. Take, if you will, the ten years preceding the war, and the same period after the war. With respect to transportation by land and water, you will find that the people who have invested their money in that industry have not received five per cent on their invested capital, and lots of them have passed their dividends for years—they have not been able to meet those dividends.

The CHAIRMAN: I regret that I shall have to interrupt the hon. member, and to remind the Committee of paragraph 5, of Rule 13, which declares that speeches in Committee of the Whole must be strictly relevant to the item or clause under discussion. I must rule that the hon. member is not observing that rule.

Mr. McCREA: I think I am adhering to the question under discussion.

Mr. BUREAU: We are discussing regulations having reference to the banks.

Mr. McCREA: We are discussing a prosision relating to the making of regulations with respect to seed grain, and I want to point out where I think this Government proposes to be over-indulgent to the bankers of the country.

The CHAIRMAN: I must point out to my hon. friend that the speech which he is now making might possibly be in order upon the motion for the second reading of the Bill, but the clauses to which he has referred were adopted by the committee before the hon. gentleman entered the House.

Mr. MURPHY: May I direct your attention, Sir, to subsection 5 relating to orders and regulations. This deals with payments to any bank.

The CHAIRMAN: I must adhere to my ruling.

Mr. FIELDING: There are some words to which the hon, member for Three Rivers has called attention, as to which I think we might well have an explanation. I quite understand it is not uncommon that the Governor in Council shall be empowered to make regulations for the carrying out of an Act, and no doubt this is a case of the kind, but I think the minister has introduced some words into the Bill which are certainly very unusual. It is proposed, not only that the Governor in Council shall have power to make regulations for the carrying out of what is in the Act,

but also for the carrying out of matters that are not specified therein. The words in question are that—

the Governor in Council may, from time to time, make such orders and regulations as are, considered necessary to give the provisions of this Act full effect—

I think that is reasonable. The section goes on to say, however—

-or to meet any cases which may arise and for which no provision has been made in this

I think that is a very unusual provision. I have no doubt the hon. gentleman has some object in view, and I am not objecting if he will give us an explanation. I do not think the words in question are usually found in any Act of the kind, and if my hon. friend will explain the reason it may prove to be quite satisfactory.

Mr. MEIGHEN: I quite agree that the only words that are not in every Act of this character are those words to which the hon. member for Shelburne and Queens called attention. I did not draft the Bill myself (the drafting was done by officers of the branch who have to do this work), but I had fully in my mind what was before the draughtsmen when they inserted this particular clause:

The Governor in Council may, from time to time, make such orders and regulations, as are considered necessary to give the provisions of this Act full effect.

I need only say that the fewer provisions there are, as my hon. friend from Three Rivers says, the more limited the effect. All this provision could do would be to give effect to the terms of the Bill.

The next phrase is:

—or to meet any cases which may arise, and for which no provision has been made in this Act.

The cases, of course, would have to be ejusdem generis, would have to be of the character provided in the Act. I presume what the draughtsmen had in mind was this: The Bill provides only for advances to entrants. That is to say, no man becomes entitled to any benefit under the Bill, or can receive any benefit under it, unless he is an entrant, unless he has a homestead, and his rights in the homestead have not matured into his rights to the land. Now in the working out of our Dominion Lands Act, and in the working out of the Order in Council which preceded the introduction of this Bill, we found a number of difficulties like this, and the variety of them is constantly increasing: Where the man gets a certificate of recom-