diately after the war broke out Canadian and other loans became more difficult to negotiate in Great Britain. Great Britain husbanded her finances in order that she might be able to take care of her national interests. We are pleased to know that she has also taken this colony of hers, Canada, under her wing, and has assisted her in the difficult task of financing. We are glad to know that we are able to finance under such favourable conditions. Most of the nations of Europe are involved in this war. We have Germany, Austria and Turkey on one side, and Great Britain, Russia, France, Belgium, Japan, and the British colonies on the other. This brings the matter home to us in a very decided way. Canada is inhabited by people of many nations. We have people of English, Irish, Scotch, German, French, Austrian and other nationalities. Perhaps we are too much given to sectionalism and to the perpetuation of national distinctions. I like the word "Canadian" better than any other, and I think that the sooner we realize that we are all Canadians the better it will be for this country of ours. In western Canada we have a great many German people. Many of these people are in my own riding. They find themselves in a very difficult position at the present time. Many of them have their brothers and friends fighting in the war against Britain. These people are endeavouring to be, and I believe are, loyal to the Crown under which they live. We can understand their difficulty. They are deserving of our sympathy, and we ought to be careful not to estrange such German citizens at this time. In my own riding they are an industrious, law-abiding, thrifty and loyal people. Many of them, no doubt, coming direct from the fatherland, have a love and affection for that land while loyal to the country they live in. In a generation or two this feeling will pass away, and we shall all become one people.

A year or two ago there was much talk of an emergency. There must have been an emergency at that time, as this war has broken out so suddenly. Germany had been preparing for the war. The Kaiser probably has been preparing for the last twenty-five years or more, and therefore it was up to the rest of the nations of Europe to see that they also were prepared. We had considerable discussion here about dreadnoughts and naval preparations for war a couple of years ago. I have no doubt that the British Government at that time realized the

danger, and it may be that some members of this Government had some hint as to the danger that was then in the air. It would have been very gratifying to us now if some of our dreadnoughts had been in the fighting line.

At the present time trade and financial depression extend throughout every country in the world, and it is for the Canadian Government to help business along and to carry out all the contracts which the country has entered into, so as to encourage the people and help them to struggle along until the hard times have passed. The industries which are turning out war materials do not perhaps feel the depression so keenly, but factories that are making what might be more or less called luxuries are undoubtedly adversely affected by the war. In my own town of Hanover we find that the war affects us greatly Our town was in good shape before this appalling war broke out, but since then business has become more or less stagnant, and the same remark would apply to Berlin, Stratford, and other towns in which the furniture industry is carried on. The Government has been very liberal with our banks, and I think that the banks in turn should assist business men who are legitimately entitled to advances, and in cases where the security is perfectly good. It seems to me that the banks could do a great deal in the way of helping business until the war is over and there is a recovery.

The farmers of Canada are no doubt in a prosperous condition, and we are all glad to know it, because nobody envies the farmer all he can get out of his industry. Perhaps the best way to draw people to the land is to develop agricultural education, and the present Government has done a great deal in that direction. I believe also that the education in the public schools should be more directed along the lines of teaching agriculture, for it is a regrettable fact that up to the present our young people have been trained more for professions and other occupations which take them away from the land. The inauguration of rural mail delivery and the parcel post by the Government, as well as the establishment of rural telephones and the development of electricity during late years. all bring the comforts of urban life to the rural population and tend to induce people to cultivate the land and to stay on the

We have had during late years a good deal of trouble over labour matters in this