

Justice as to whether we had jurisdiction. We got an opinion, but not an opinion as to whether we had jurisdiction. The question was asked, if the passing of such a Bill was within the jurisdiction of the Dominion parliament. He did not answer that it was; he said it would ill become him to express an opinion on a question to a committee composed of such eminent lawyers as our committee was composed of, which was a very great compliment, and on a question on which the House of Commons had expressed an opinion. Then he goes on to say that the province has jurisdiction in the matter. Why did he not say as plainly that the Dominion had jurisdiction, if he thought we had? Reading that letter, there is only one view to be taken of it, namely, that the Minister of Justice declined to express an opinion, if he had one. Perhaps he had not made up his mind; in that case he should not express an opinion. If he has made up his mind he does not say so. We have no guidance from the Minister of Justice. He does not say that we have jurisdiction. We have his authority that the provinces have jurisdiction; therefore, leave it to the provinces is my conclusion. There is no other conclusion to which we ought to come. But the hon. gentleman says the provinces have not given us much legislation on that subject, except the province of Quebec. The Minister of Justice is quite positive that this matter is within the authority of the provincial legislatures, except on one point, and that is that the Bill authorizes the establishment of savings banks. Having no assurance from the Minister of Justice that it is within the authority of the Dominion parliament, having come to the conclusion I do not believe any substantial authority can be shown that it is within the authority of the Dominion parliament, why should this House precipitate itself into matters of provincial legislation? We have been sitting eight months legislating on Dominion matters, and forsooth we want to remain here longer legislating for the provinces as well, so we will become a House in perpetual session as the Long Parliament of Charles I. was. Is that good legislation? I do not think so. But my hon. friend says, the provinces have not done much in

Hon. Mr. ROSS (Middlesex)

the way of legislation on this subject. Is that so? The province of Quebec has an Act as comprehensive almost as this Bill. In Ontario, any five or seven men can organize for a co-operative association if they desire to do so. The farmers have organized into dairymen's associations, sheep breeders' associations, associations for the improvement of stock of all kind. Almost everything relating to the industries of Ontario that you can think of, is represented by an association for that purpose, consisting in some cases of 40 members as a minimum and others 60, and with a fee not exceeding one dollar. This Bill provides for farmers' associations. The farmers are already provided for. There is nothing specified in this Bill that they cannot do already. The labourers can organize. Any number of them can open a store and purchase goods and sell them to customers. There is nothing in this Bill that is not possible under provincial legislation now. This Bill does not give the right to establish savings banks. It says 'credit and loan societies.' The representative of the province of Ontario said most emphatically that under Ontario legislation they could organize credit and loan societies; in fact he held they could organize savings banks, that is banks to all intents and purposes, but not banks of issue.

Hon. Mr. DeBOUCHERVILLE—If you look at subsection 16 of section 91 of the British North America Act, you will see reserved to the federal government the exclusive right to organize savings banks. Subsection 14 refers to banks and the issuing of money, showing that those two things are quite different. If there had been only one subsection relating to banking, you might say that there was a doubt about savings banks; but it says the federal government has the exclusive right of legislating with regard to savings banks, and this Bill provides for the establishment of savings banks although you may call them by some other name.

Hon. Mr. ROSS (Middlesex)—The fact is, we have credit and loan societies in Ontario. Our loan societies receive deposits. We have private banks composed of individuals, and of several individuals, which receive deposits and make loans. To all