Chamber, especially in view of the fact that the very things of which we complain to-day are about to be cured in the Mother Country by legislation that I think will soon be introduced by the Baldwin government. The way they are going to cure it there is to substitute elective representatives in the House of Lords. They are going to have them elected for fixed terms, and the legislation will be proposed within a year. If I may quote authority, I will quote the authority of Lord Birkenhead, who had to lead with this question. The way to make the Senate more responsible is to elect the senators for fixed terms, and to have them selected by some responsible body, by the legislatures of this country.

I have had the courage to deal with this question, like I had the courage a little while ago to deal with the railway question, and only yesterday I got the endorsement of my position in regard to the railway question from this very Senate we are criticizing here to-night.

Sir HENRY DRAYTON: (West York): I am somewhat disappointed at the way matters have gone in connection with this Home Bank legislation. I pointed out to the government at the time what the effect would be of these claims touching constitu-tional questions. My view of this whole matter has remained unchanged; it is precisely the same now as it was when first the subject was broached. It has been my view all along that the matter should be treated from the standpoint of necessity and compassion and with the object in view of extending aid in such a way that there would be as little suffering as possible as a result of the failure of the Home Bank. But that principle has not by any means been entirely carried into effect; instead of that we find the matter dealt with apart from any consideration of necessity among those who have suffered most. I would have had the payments so made as to apply in ease of the cases where the greatest need exists. I would have had them apply to eleemosynary institutions such as churches, unions and the like. I pointed out to the government when the question was first brought up just what was likely to happen, and what I said on that occasion has proved absolutely true. Instead of going to the Senate on the question on the merits of the legislation, that of giving a larger share of the grant to those who most need it, hon. gentlemen opposite elected to go rather on the question of cold constitutional procedure. For some reason or other the human element, the real consideration that should move any of us in connection with this legislation, was entirely overlooked. I did not vote against the measure, because I did not want to do anything that would in any way interfere with the position of the depositors. But the government has chosen to act solely on constitutional grounds instead of being moved by considerations of relief. What chance had they of getting any recognition of the merits of the question when they went to the Senate with a chip on their shoulder? They have had no relief; nothing whatever has been done. The result is just what they had a right to expect. The government's interest in this matter from start to finish has been political, from the very first order in council; and everyone knows it. They laugh now, and that shows the extent of their sympathy in the pain and suffering that have come to those who have suffered by the failure of this bank. Hon. gentlemen when they treat this matter lightly are not doing either themselves or their party justice. What I said on the previous occasion has proved to be absolutely correct. We have had a sham battle between this House and the Senate.

An hon. MEMBER: Let us have a live one.

Sir HENRY DRAYTON: What hon, gentleman expresses that wish? It is the ever ready aid that comes to the government from British Columbia, and the hon, member is running true to form. He is looking for a Liberal nomination at the next election.

Mr. NEILL: I rise to a point of order.

Sir HENRY DRAYTON: I was not referring to the hon. gentleman but to the member sitting next to him.

Mr. NEILL: You looked at me.

Sir HENRY DRAYTON: My hon. friend's eyesight is at fault to-night. If the House is in the proper condition, Mr. Speaker, I will proceed.

Mr. MURDOCK: "Condition" is right.

Sir HENRY DRAYTON: Hon. gentlemen's conduct shows plainly what hope we may have that the real merits of the question will be considered. The Prime Minister says that the matter has been pressed as far as it could be and that the bill must be accepted. What has been pressed upon the Senate? Look through the reasons passed by this House. What has been pressed upon them? The merits of the depositors' claims? Their necessities? Not a word of it. Forgotten entirely. It was