

one per cent for collection. There are the provisions of the Bill. We give the minister the right to make an agreement with the bank to advance money and then we give the minister the right to pay one per cent. Clause 5 comes along and gives the minister the right to do what the Government have been doing and what we have been protesting against for the last few years. This means that you shall again rule by Order in Council; that you shall determine how the application shall be made by Order in Council, that you shall determine what the form of the note and security shall be by Order in Council; that you shall determine what guarantee you shall give to the bank by Order in Council. In fact everything is to be determined by Order in Council. Furthermore, we are asked to swallow Order in Council P.C. 2472. I do not know what Order in Council P.C. 2472 is and I do not believe there is a man in this House, even the minister himself, who is able to follow the Orders in Council that have been passed. I think that in deference to this House this Order in Council should have been distributed amongst the members so that they would have an opportunity of looking it over. When an Order in Council is mentioned in a Bill notice ought to be given to the clerk so that he could go through the mass of Orders in Council that have been passed and pick out the one that is referred to so that we should have an opportunity of seeing what we were approving. I shall not detain the House any longer than to repeat the protest which I made last session against government by Order in Council. It is the worst kind of camouflage to say that the Governor in Council shall have power to make regulations to carry out the provisions of the Act. What are the provisions of the Act? Outside of the interpretation clause they authorize the payment of one per cent to the bank and they give the minister the right to make an agreement with the bank to borrow money provided the rate of interest does not exceed seven per cent. I would like to know whether or not these regulations and orders are going to be general and whether or not, when the entrant makes application and when he conforms to the general regulations and orders, he shall be entitled to get his money from the bank. The way the Bill reads now not only are regulations and orders to be adopted by the Governor in Council to carry out the provisions of the Act, but special cases which are not provided for by the Act may also

be determined, settled and regulated by Order in Council. We find that section 5 says that the Governor in Council may make such orders and regulations as are necessary "to meet any cases which may arise and for which no provision has been made in this Act." For my part, I think you might as well adopt the old and more convenient method of leaving it to the Minister of Interior. It is more agreeable to his temperament and more in conformity with his way of acting with the House. Take an Order in Council, go on and use it and do not come to the House with a Bill, which as a matter of fact is no Bill at all, and say: Gentlemen, we are going to ask your permission to pass a law. There is nothing in the provision of the law that has any reference whatever to the main matter which is the obtaining of the money by the entrant from the bank or which guarantees that every man who is going to apply to the bank for money will be treated fairly and equally. That is what I want put into the law. I have reasons, as other people have, to suspect that all entrants will not be treated in the same way.

Mr. McCREA: The Bill provides that the party who gets the seed grain shall pay interest not to exceed seven per cent. Banks are also to be allowed one per cent commission on collections, making a total of eight per cent, which the banks are to receive for the charitable assistance that is to be afforded to the farmer. Now a great many people in this country are of the opinion that banks are the most favoured class of institution in Canada to-day. We hear a lot about the Government stretching out a helping hand to the labouring classes, and the advocacy of shorter hours and more pay for those classes is very popular. When it comes to dealing with the farmers, it is desired to do everything for the agricultural community, but the Government is not very generous to the farmer when it asks him through the medium of this Bill, to pay eight per cent for the seed grain which he has got to have. Let me take up a little of the time of the House by explaining what I have in mind. I think it is about time that this Parliament should give some attention to an interest that does not seem to have received much consideration, presumably under the belief that it is making big profits. For the purpose of my argument I will provide the industries of the country into four groups: First, transportation by land and water; second, the farming industry; third, the manufacturers; and fourth, the