

that the Sovereign Bank came down because high finance ruled its board. We must not forget that the Farmers' Bank became involved because wild finance took possession and had control of its organization. I trust that when the Bank Act comes before the House, the hon. Minister of Finance (Mr. White), whom I have known well for a number of years as a close student of economic and fiscal questions, a man practical as well as theoretical, will see to it that some method is devised by which a more careful audit will be obtained, that the thrift of the investor and the savings of the depositor shall not be entirely entrusted to those who, at times, seem to forget that they are trustees for others. I trust that the Finance Minister will keep in view the fact that we must have the greatest freedom of circulation consistent with safety. The country is growing, and no opposition must be permitted that will prevent the expansion of our financial institutions. I would draw his attention to another factor, and that is that, if it be possible, some means should be devised by which the directors and presidents of banks shall be made to feel the responsibility they bear. There seems to be a belief in some parts of the country that the position of president or director of a bank means nothing, that men's names should be used to draw capital for the institution, but that, having been so used, they have fulfilled the object for which they were solicited. I have confidence in the Finance Minister, that these things have had his careful consideration, and that when the Bank Act comes before us it will be found that reasonable and proper methods have been adopted by him to secure the end desired.

Coming from Ontario, an agricultural province, it probably is wise that I should say something in regard to that great industry. As is well known, the power to legislate in regard to agriculture is concurrently held by the Dominion and the provinces, with this restriction that when there is a conflict of legislation that of the Dominion takes precedence over that of the province. The Dominion and the provinces have carried on work in relation to agriculture for some time, and it is not surprising that, in the elaboration of the work there should have been a certain overlapping and duplication. Perhaps, it might be said that in the main the work of the Dominion has been more experimental and research work and has dealt more with interprovincial and international questions, while that of the province has been educational work and work of demonstration. It was a matter of congratulation last session when the estimates disclosed the fact that the Government had decided to appropriate \$500,000 for the purposes of agriculture. Of this amount \$175,-

000 went to the province of Ontario. And it seems, Mr. Speaker, that no wiser or saner course could have been adopted than that a part of the growing wealth of the Dominion should have been placed at the disposal of the provinces where the machinery for administration and education is well established. Education has been defined at the adapting of the individual to the environment in which he is to live, a rough definition perhaps, but if I can judge the work that is being done in Ontario that is the underlying principle of her undertakings. Through the agricultural college, Ontario is trying to teach the scientific principles of agriculture. Through her demonstration work recently undertaken—but since undertaken copied in the States to the south of us by some of the railways and other hugh corporations in the hope of increasing the productivity of the soil—work is being done on the farms of the people.

It is not a case of telling how; it is a case of showing how. The representative of the district serves the ends of the community in the same way as the doctor, except without fee. This work has been so eminently satisfactory that the money available to the province of Ontario last year has been made use of in enlarging the sphere of its agricultural work along this line. Ontario is trying to make life on the farm more comfortable. We have heard a great deal in the last few years about the high cost of living, and we have read many reports dealing with the various causes leading to that condition. If one reads a report issued by a legislature or a committee whose theories are opposed to free trade, he finds the tariff is accused of being the cause of the increase. And yet men seem totally oblivious to the fact that in England, a free trade country, the increase in the cost of living has been almost as great as in Canada, where we have a protective tariff. Coming from a constituency that is not rural, I know that the increased cost of living is bearing hard on our industrial classes. Ontario is trying to solve the problem of more scientific farming, of increasing the productiveness of the soil by the application of scientific principles, not to lessen the earnings of the farmer, but so to increase his products that they may be sold at a better price in the markets of the cities. Great credit is due to the Hon. Adam Beck for the efforts he has put forth to introduce electricity throughout the western and eastern parts of the province of Ontario, in the hope that the labour of the farmer will thereby be somewhat reduced.