amount to $7,500,000. The scheme was launched on October 19, and at this date a great many of the local committees are not yet functioning. I may say that the committee in Ottawa is only now getting under way, but already the banks are receiving very satisfactory inquiries. In the United States the improvements effected apart from the Government loan were in some cases as much as ten times those effected through the loan; so there is every prospect that this plan will afford a substantial amount of employment to the building trades, which have suffered so severely.

In one way the honourable senator from Winnipeg—

Hon. Mr. McMEANS: The senator from Winnipeg is myself.

Hon. Mrs. WILSON: I beg the honourable gentleman's pardon. I meant the honourable the junior member from Winnipeg (Hon. Mr. Haig).

In one way we were made to realize the magnitude of the unemployment problem, and the right honourable the leader of the Opposition certainly paid a compliment to the ability of the Government when he said they were quite able to solve this question within their own administration. Every member of this Chamber has confidence, I think, in the extraordinary ability and self-sacrifice of the Chairman of the Employment Commission, and when we know that these problems are absorbing his attention for sixteen hours a day we realize that they are difficult, although perhaps not quite impossible of solution, as we were told this afternoon.

That is all I wish to say with regard to this question.

Hon. L. McMEANS: Honourable members, there are just one or two remarks that I should like to make with reference to the situation in the Western Provinces. In Winnipeg no one can borrow a dollar on any house he may possess. One of the great difficulties is the radical legislation that has been passed in respect of all classes of loans. What is the result? The result is that if you lend $1,000 on a house you are very apt to find after the next session of the Legislature that you cannot collect it. You could go to the city of Winnipeg to-morrow and lend many millions of dollars at a rate of about six per cent, but the trouble is that you do not know what the Legislature might do. It might to-day pass a law on the basis of which you would lend money against a mortgage, and next session pass another law which would make your mortgage no good. The Legislatures have enacted measures which have driven all the loan companies and financial institutions out of the provinces, and that is one reason why the provinces are in such a desperate condition. In Saskatchewan, Alberta and Manitoba, if you lent $1,000 on a house worth $5,000 you might find after the next session of the Legislature that your loan was wiped out. No financial institution which has a board of directors in Montreal or Toronto will lend a dollar in the West. Within the last month I received a letter from a gentleman in the East who said he was advised by a banker not to put out a single dollar on a mortgage in the Western Provinces.

These provinces are to blame for their present condition because of the awful legislation they are passing. How can they expect to get along after they drive every financial institution outside of their borders? They come to the Dominion Government and say: "We are hard up. We have no money and we cannot collect what is owing to us." But, I repeat, they are in this condition because of their own laws. It seems to me that unless there is some control over the legislation of these provinces we must expect the present condition will continue to exist.

Hon. Mr. CALDER: How would you control it?

Hon. Mr. McMEANS: I do not like to say so, but I suppose three-quarters of the men who are elected to the provincial Legislatures owe on mortgages themselves, and when a Bill is introduced to provide that neither principal nor interest can be collected on a mortgage they all vote for it. I do not know how their legislation is going to be controlled. I believe that if at the time of Confederation we had had a legislative rather than a federal union, with the provinces being allowed the authority of only—

Hon. Mr. LYNCH-STAUNTON: County councils.

Hon. Mr. McMEANS: —extended county councils, we should have been in better condition. Again I want to say that in my opinion it is the provinces themselves that have brought about the terrible condition existing in the West.

Hon. JAMES MURDOCK: Honourable senators, a little while ago I was very much interested in listening to the junior senator from Winnipeg (Hon. Mr. Haig), who dealt chiefly with the situation of the Western Provinces and pointed out that debt is one of the greatest handicaps of these provinces in particular and