

pany. The Commission is brought into existence under this Act for the purpose of accommodating with credit those engaged in the agricultural industry. It is not a profit-seeking company, but a friendly mortgagee, with no desire to foreclose or to hurry up or to embarrass in any way the borrower, provided he signifies an earnest endeavour to comply with the conditions of the mortgage.

"Provision is made in this Act so that in case of sickness, death, or for any other cause that removes the head of the family, the Agricultural Credit Commission may appoint an administrator to take charge of the farm and conduct the operations under the direction of the Commission in the interests of the widow and heirs of a deceased mortgagor, and every care has been exercised to protect the interests of those who borrow from the Agricultural Credit Commission.

"I believe that the establishment of this monetary institution in British Columbia will give to the agricultural industry such an impetus as has never been experienced in any part of the Dominion of Canada.

COMMERCIAL DEPARTMENT NEEDED

"Before concluding my remarks in respect of this Bill, Mr. Speaker, I wish to call the attention of the House to a matter not directly bearing on the subject of the Bill, but indirectly of importance as supplementary of the policy involved. I refer to the recommendation made by the Agricultural Commission to establish a Commercial Branch of the Agricultural Department. As the previous speaker, the honourable member for Cowichan, has already outlined the work to be performed by such a branch, I shall restrict myself to state my views only on a single phase of the scope of activities that should be undertaken, namely, a solution of the transportation problem as it confronts the farmer. Concerning this matter the Agricultural Commission had conferences with directors and managers of four railway companies, the Canadian Pacific, the Grand Trunk Pacific, the Canadian Northern and the Pacific Great Eastern. These representatives stated that their respective companies are quite prepared to co-operate with the Government in evolving a comprehensive plan for the promotion of interprovincial trade. About 50 per cent. of the freight carried by the railways consists of agricultural products or raw material for the farmers, and there can not be the slightest doubt that those railroad companies are just as anxious to get traffic as the farmers are to get shipping facilities. It would not be difficult to suggest practical plans for improving the farmer's position commercially by concerted action among the co-operative associations, the transportation companies, and the Government. To state the matter in concrete form, I will suppose that a co-operative selling agency should undertake to handle, for instance, apples for the producer at a charge that would leave him a fair margin of profit, say at ten cents a box. It is evident that for some time the earnings of the agency would be insufficient to cover running expenses. The expense of a selling agency with an efficient service would at the outset not be less than thirty cents a box and probably more. If the Government and