

The one great thing that faces Canada to-day is its appalling debt. The very first week of the present session, the Minister of Public Works (Mr. Carvell) gave us to understand that there would be a shortage of \$100,000,000; that the sums required were enormous and appalling. As a man who has worked fifteen hours a day for more than twenty years, and who, in many of those years, has had to make most strenuous efforts to hold himself together, I think I could beat the hon. member for Brantford (Mr. Cockshutt) at the woodpile or at any other pile where hard labour is necessary, and I admire the workingman because I believe the cheerful worker is the happiest person on this earth.

The Minister of Marine (Mr. Ballantyne) said that the sum of \$40,000,000 was required for pensions, but if we compare our position with that of the United States after the civil war, it was more than ten years after the civil war was over that the pensions of the United States reached that enormous sum. In Canada, we should have adopted a different scheme in dealing with that matter, and instead of putting down \$40,000,000 in hard cash for pensions, we should have had an insurance system similar to that adopted by the United States. Every soldier, as soon as he was enlisted or conscripted in Canada, should have had an opportunity of putting \$5,000, or \$10,000 insurance on his life and the premium should have been deducted from his pay, and then he would have a fund to rely on in the future. I do not believe in living for to-day; I believe every good business man plans and builds for to-morrow and the future. The United States adopted that policy, and they stood behind the soldier who had his life insured so that the premiums could not be raised. What did this Government do? They did not adopt such a policy, and the consequence was that as soon as a soldier went to the war the premiums were raised on any insurance policies he had. I know a man who had two sons insured in a British company, and he was so provoked by the additional sums his sons had to pay in insurance premiums that he dropped those policies, and as they lived near the American border, those sons went into the American army and insured in American companies. There is no need for this country to have such an appalling amount to pay in pensions as \$40,000,000. We could have had our soldiers carrying insurance policies at about one-half or two-thirds of the rates that an ordinary citizen pays.

This would have given our soldiers something to look forward to in the future, in their old age or should they decline in health, as they could have taken out any of the ordinary insurance policies such as straight life, endowment, and so on.

Where are we going to get all this money? The Minister of Public Works (Mr. Carvell) seemed to be very much alarmed over the situation, and the expenditure of money has continued; indeed, in one week in this House we voted nearly \$500,000,000 for public works. When the railways were taken over—that most stupendous undertaking—we were told by the hon. member for Perth that we on this side of the House did not dare state where we stood. Five minutes after he sat down the hon. member for Nelson (Mr. Campbell) said that not five hon. members on this side believed in public ownership. No one, I am sure, believes in public ownership unless there is a provision that everything shall be run as it should be, and we who understand these things do not believe that men will work for the Government as they will work for a private corporation. We do not believe men have the same interest as they have in a private undertaking; we believe it will be one long price and that it will be said: Never mind, the Government has to pay the money, so let it go.

I do not believe in these commissions that are being established. I believe the members of the Cabinet and their deputies could handle their departments and save an enormous amount of money. Just three days ago the hon. member for South Renfrew (Mr. Pedlow) mentioned a little fact, namely, that he saved \$7,000 by going to the Minister of Public Works over some cabinets, and the minister said to him: If I had known that I could have saved \$62,000 by using wood instead of steel cabinets. We do not believe that the country can run a railroad or any other undertaking without there being enormous deficits. That most excellent authority, the hon. member for Shelburne and Queen's (Mr. Fielding) took issue with the Minister of Finance over the question whether railway income and expenditure should go into the Consolidated Fund or not. The hon. member for Shelburne and Queen's claimed that they should and I am as sure as I am here and as the Minister of Finance is there that he knew it could not be done without absorbing the whole revenue producing departments of the Government, that is, customs and inland revenue. He knew, if the railway income and expenditure were put