

I have no quarrel with that statement, notwithstanding the fact that I have been interested in manufacturing ever since I was eighteen years old.

Q. We are talking to you as a public spirited person, not as a manufacturer.
—A. I am still interested in manufacturing, but I have no hesitation in saying that the manufacturers as a class have made about as poor a study of sound economics as any class in the country, and I quarrel with my manufacturing friends, even though I am interested in it, with their ideas on the tariff.

By Mr. Sales:

Q. And they have failed to get down to a sound economic basis.—A. I will agree with that. (Mr. Sales shakes his head.)

Q. I shook my head, Mr. Bowman, and you noticed it—?—A. Certainly, that was all right.

Q. —because of your statement that you confined it to the farmer. If you had said the people of Canada and changed your sentence in that way, I would agree with you. It is no use your making an effort unless the other fellow makes an effort too.—A. Now, Mr. Sales, I am quite prepared to take in more territory and include the whole of Canada, but the reason I confined my remarks to the western farmers is that I came for the purpose of discussing the conditions as they exist in the West. To give you a frank candid picture of the situation as we see it, at the Mutual Life Head Office, and point out some of the things—and the thing I want to emphasize in closing is this, that if you want to get a hopeful, sound, optimistic view regarding the three provinces, come to the Mutual Life Office and you will get it. If you want to counteract some of the blue ruin stories that have come from the west, we will give it to you.

By the Chairman:

Q. The views you have presented to us this afternoon are not different in any substantial degree from the views entertained by most of the people who have come here.—A. I am glad to find that there are men of such sound judgment.

By Mr. Caldwell:

Q. There is another thing that has not been brought out.—A. I was speaking perhaps a little too broadly. I represented matters probably in a way I ought not to have.

By the Chairman:

Q. I should say that 85 per cent of what Mr. Bowman has said, we agree with.—A. Mr. Sales does not want you to take in quite as much territory as 85 per cent.

By Mr. Caldwell:

Q. Might there be one other thought in this connection: would Mr. Bowman's observations be due to the fact that he is dealing with men whom he considers good risks as loans. What about the other portion of the province?—A. I am dealing with the situation as a whole. I am taking into consideration the men who do not come up to our standard. As a result of my observation in the last four years in travelling through the country and talking with individual farmers, I believe there is an evolution going on in the west, and it is adversity that is bringing about that evolution. It is adversity and having to fight, and fighting for the necessities, after all, is what develops the best in a man or woman. That is what we are experiencing now.

[Mr. Charles M. Bowman,]