

demands year by year for increases in certain payments, and I prophesy that before many years longer we shall be asked for a cash bonus for every returned man in the country.

I am a returned man and am in full sympathy with those who served overseas, but I am not in favour of injustice being meted out either to returned men or to the people of Canada, whether before or after an election. I do not believe that the Parliament of Canada would be doing its duty to the people of the country if we passed this Bill, which would result in an additional bonus of \$11,000,000 to a small proportion of our returned men. I believe it is bad legislation, and even though no honourable member agrees with me, I shall vote against the Bill.

Hon. Mr. DANDURAND: Does the honourable Chairman of the Committee on Banking and Commerce (Hon. Mr. Black) desire to divide the House on the motion to adopt the report or on the motion for third reading? I do not know at what stage my honourable friend intends to register his vote against the Bill. If the report of the Committee is to be adopted now, I shall not say anything further, but if the report is to be challenged I shall have a few remarks to make.

Hon. Mr. BLACK: Judging from the action of the committee and the silence that has greeted my remarks in this Chamber, it is clear that there are very few members who would desire to vote as I intend to, although the majority of members, I feel, are really of the same opinion as myself. It would be useless to divide the House if honourable members are almost unanimously in favour of the Bill.

Hon. R. DANDURAND: Honourable members, I take it for granted that if we adopt the report of the committee we shall vote for the third reading of the Bill; so any honourable member who has remarks to make might make them now.

This Bill results from the work of a committee which made a unanimous report to the other Chamber. The Government had promised that it would be governed by the conclusions of that committee—I suppose it implied the unanimous conclusions—and that it would embody them in a Bill. The Government has done that, and I understand the measure has been unanimously approved in the other House. Now the Senate is asked to give its sanction.

I confess that I could not follow the work of the committee of the other House in dealing with particular questions in respect to advances to soldiers who went on the land.

It is true that Parliament has done much to relieve the burdens of those soldiers who took over the land when the prices were high. I have not the figures before me, but I believe that revaluations were made in some 7,000 or 8,000 cases. It now appears that the 12,000 soldiers who are debtors to the Settlement Board and the Dominion treasury may be divided into four grades. The first and second groups comprise those who have done well, and who, although they perhaps have not paid all their dues, are in good standing. Those in the third class are barely holding their own. The Chairman of the Board told us that it was hoped some of them would make good, though a certain number would fail. The fourth class comprises men who have given little ground for hope that they will be able to maintain themselves on the land. The question which apparently was in the mind of one honourable member who attended the meeting of the committee this morning was why 30 per cent should be deducted from the indebtedness of all soldier settlers—those who have made good on the land and those who have not. We were told that it would be a very difficult matter to draw distinctions between various classes; that to do so would necessitate a detailed and costly inquiry, and that it has been felt that although all the settlers are not asking for the 30 per cent deduction as provided for by the Bill, a large proportion of them—I would say some 50 per cent—would have their morale strengthened and would face the future with greater hope if the relief contemplated in the Bill were given.

Undoubtedly many of the accounts in the third and fourth classes will be uncollectable and the farms of the men in these classes will be returned to the Settlement Board. In other words, the Treasury Board will incur many losses in connection with the third and fourth groups. What it will cost to grant a 30 per cent remission to the settlers of the first and second classes, I am unable to say. I confess that we are facing a very difficult problem. If we remit \$11,000,000 by this Bill, the country will be a creditor to the extent of \$27,000,000. To collect this large sum would be a costly process. The country entered upon a perilous adventure when it initiated the soldier settlement scheme. If the Government of any country embarks upon any such plan, whereby money is advanced directly to its own citizens, its experience is generally along the line that ours has been. I am not very hopeful that we shall be able to salvage the whole \$27,000,000. It is a question whether Parliament should not apply itself to the soldier settlement problem with a view to