

they live within their means and know how to finance. There is a character in this old foundation stock which makes them refuse to sacrifice their homes and go into debt. Their wives will go without a new dress; they will go without things instead of going into debt for them. That is the spirit which is responsible for the fact that so many of these rural municipalities have no debt.

Mr. HEAPS: I should like to ask the hon. member as a matter of information whether when he gives figures of the debt of the municipalities it is gross or net debt.

Mr. WOOD: It is the gross debt.

Mr. HEAPS: Should he not as a matter of fairness to the cities he has mentioned give the net debt?

Mr. WOOD: Of course, but I may add that as regards those municipalities I have mentioned, \$16,000,000 of the debt which is in default is not included in that figure.

Mr. HEAPS: If I might continue the question—

Some hon. MEMBERS: Order.

Mr. HEAPS: I do not think the hon. member objects to answering this question. In the case of a municipality such as the city of Toronto I think it is hardly fair to speak of the gross debt without explaining as to the utilities—

Some hon. MEMBERS: Order.

Mr. LAPOINTE (Quebec East): We should like to hear this speech.

Mr. WOOD: It just depends upon your philosophy of life and the things you are in the habit of enjoying. I may go into debt to buy an automobile; I will enjoy it, and I have some value for it. But my philosophy is that I would rather have that automobile paid for before I started to use it. I know it is a lot easier for me. Perhaps that answers the question of the hon. member.

Mr. HEAPS: No, it does not.

Some hon. MEMBERS: Order.

Mr. WOOD: I have often wondered what the unthrifty people are going to do after the thrifty people have exhausted their funds, and how they are going to make a living then. True, there seems to be some magnetism in our industrial centres by virtue of the fact that living there is a great deal easier. You do not have to put as much energy into making a living. I go to Toronto quite often, and I find that their picture shows are flourishing, and you can see a great deal of prosperity

in and about Toronto. They enjoy life. I should like to draw the attention of the house for a few moments to something I happened to see in the Toronto Daily Star in regard to an Indian by the name of Charlie Jones, who came to Toronto from Shawanga, which is somewhere near Parry Sound. I should like to tell the house what one of our aborigines had to say about the city of Toronto, and I quote this for the very fact that he comes with an open mind. He has made his living in remote districts, and his judgment is not warped by the fact that he has been associated with any other municipality. Apparently he was taken through the city of Toronto by a representative of the Toronto Star, and this question was put to him:

"What do you think of it so far?" . . . "It is beautiful," said Charlie. "Everybody hurrying, but maybe going no place."

This is what I want hon. members to notice:

"But everybody looks contented. I never saw anybody before that was in such a hurry and yet looked so contented. When people hurry like this, you expect them to look worried. Nobody in this city looks worried."

That is the opinion of one of our Indians upon seeing the city of Toronto, and I think that state of affairs is wholesome when we consider that hon. members come here to-night hoping that they can pull a long face and induce us to help the city of Toronto even more, when after all it would be just as well if they would actually give us the expression of their own hearts. In defence of the hon. member for Skeena (Mr. Hanson) to-night, may I say that I had occasion—

An hon. MEMBER: Can he not defend himself?

Mr. WOOD: Yes, he can easily defend himself, but for the benefit of the house there is one observation I should like to make. Last year I took advantage of the opportunity to go to that section of our country. I had occasion to stop off at Prince George, I believe it was. I am not sure whether that is in the constituency of the hon. member for Skeena; but in any case when the train stopped I commenced to talk to one of the residents of that community, asking about the condition of affairs in that locality. He said, "You know, in 1935 we had fourteen sawmills, and only two were operating. Now not only are the fourteen running but two additional sawmills have been put in." Perhaps that answers the question fairly well.

Mr. MASSEY: Ottawa agreements, 1932.

Mr. TURGEON: United States agreement, 1936.