

any of our problems; nevertheless, when we come to discuss a matter of far-reaching importance such as this, we should try to be frank with one another without fear of giving offence. If my western friends will permit me to say so, it seems that they are sometimes rather too touchy with reference to remarks made by members of this house, or perhaps outside the house, which are not intended to be critical but to be merely observations of fact. For example, the other day one or two members behind me, broad-minded Canadians in every respect, made a slight reference, which might perhaps have been regarded as rather critical, to a certain bill—indeed, I forget exactly what it was—and within a few days one of the Saskatchewan newspapers violently criticized these two hon. gentlemen on the ground that they had attacked the west. As a matter of fact there was no thought in the minds of those members of attacking the west. Newspapers that take that attitude simply because of a bit of mild criticism are only sowing the seeds of antagonism—something that we should do our best to avoid if we wish to be good, loyal Canadians.

I think I have the right to speak plainly because I look upon myself as a westerner. I have always done so. I come from Fort William, which, as I pointed out last night, has been for many years—Vancouver now shares this distinction with it—the spout through which western grain has been handled. Commercial products going into the west have had also to pass through that point, and consequently both geographically and commercially we at the head of the lakes regard ourselves as forming a part of western Canada, rather than as belonging to the eastern country. I well remember some of the trials western Canada has had to face. From 1908 to 1912 the west passed through a trying time, particularly in the urban centres. From 1907 to 1912 all of us in western Canada, from the head of the lakes clear through to the Pacific coast, were so confident that the west would rapidly attain a position of vast importance, with a very considerable population, that the idea was prevalent that all one had to do was to buy real estate and forget all about it and that almost over night one would make a huge sum of money. From Fort William and Port Arthur right through to the Pacific everybody bought land. As old-timers will remember, there was a land boom of most extraordinary proportions and when it broke in 1912, and then was completely

smashed by the war in 1914, terribly chaotic conditions followed, involving all those who had indulged in that speculation.

I visited Saskatoon on one occasion in 1911, and miles away from the centre of the city there were subdivisions of land which were then regarded as city lots but which to-day have reverted to farm lands. This is true of my own city as well as of Saskatoon. This will give some idea of the crises through which western Canada has passed. I know something of the problems of the west, and I believe that we were over-optimistic. An old friend of mine, with whom I used to sit in the evening and drink a pot of tea, used an expression which I thought was very apt. He said that we were insanely optimistic and I think it is true. That was the spirit of the western country. In Fort William we used to talk about ourselves as the Chicago of the north and we believed that it was only a matter of a few years until there would be a population in Canada of 25,000,000. Indeed, in looking over the speeches of some of the statesmen of that day—at that time they were merely politicians as we are, but since their demise they have become statesmen—one finds that they too had visions of a population in Canada of some 25,000,000 in ten or fifteen or twenty years time. That was what we believed, and that is why we overbuilt railways, creating the problem which we have to deal with to-day.

I point this out to show the state of the western mind at that time. We all plunged into debt, originally in the cities and later on the farms, in the municipalities and in the provinces. But the point I wish to make is this, that while those of us who got into debt in western Canada—and the same applies to the east—deserve sympathy, we should not regard as criminals all those who lent us money. It is well for us to remember that the man who borrows the money should take his half of the blame. The problem should not be regarded as though the lender were a person who has committed a crime, although I am afraid that that represents a frame of mind which is altogether too common. At the same time I realize that such a measure as the Minister of Finance (Mr. Dunning) introduced this morning is, properly modified, the sort of legislation which will do something to readjust this situation.

Having laid that general foundation, I wish to offer a few observations which to a certain extent I touched upon last evening, but only hurriedly. They are points which we all, I think, should remember in dealing with the