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Our Ottawa Letter

How the Bankers' Association make laws to suit themselves—Highways Bill advanced—South African Scrip extended

(By The Guide Special Correspondent.)

Ottawa, May 3.—Since the hearing of witnesses has been completed in the Banking and Commerce Committee, in connection with Hon. W. T. White's Bank Act, the "steam roller" has been consistently at work, and the indications are that the bill will return to the Commons practically in its original form. Certain it is that the deliberations of the committee will not result in the incorporation in the Bill of any reforms which will be of interest to Western Canada. Every amendment so far proposed, which has been designed in the slightest degree to curtail the privileges now enjoyed by the banks, or to work reform for the public benefit, for the depositor, or the shareholder has been "steam-rolled" out. Despite the fact that the bill has been in committee almost constantly for nearly two months, and that eighteen witnesses, representing various walks in life have been heard, the bill will, to all intents and purposes, be the same bill as it was when introduced.

Bankers Making Laws

Certain strong influences have been working since the committee got down to the consideration of proposed amendments. In the first place the chairman, H. B. Ames, and the minister of finance, Hon. W. T. White, both have strong leanings toward the bankers' viewpoint, and both have discouraged any amendment which even savored of radicalism, or reform. In the second place the Canadian Bankers' Association, which has been represented throughout by half a dozen King's Counsel, three or four parliamentary agents, and a number of bank officials, has exercised an influence over members which cannot be overestimated. The president of the association, D. R. Wilkie, has been in attendance at the committee during most of its recent sittings, and associated with him are Hector McInnis, K.C.; Col. A. Thompson; R. A. Pringle, K.C.; Norman Guthrie, and Wallace Nesbitt, K.C. These have formed the steam roller brigade, their work being to drum up members to vote against amendments.

Rubber Stamp Members

So plain have their tactics become that amendments have time and again been withdrawn, the movers realizing that their fate was a foregone conclusion. Whenever an amendment is ready to be put to the vote the agent in charge whips up his machine voters, and the seats fill with members who have never been seen in connection with the deliberations of the committee before. These latter, in many cases without listening to the amendment as proposed, obediently hold up their hands among those opposed to it, and having performed their duty immediately rise and leave the room. There is no pretense, and the purpose is obvious.

Bankers Win Every Time

Three reforms of interest to Western Canada have been under consideration. On the question of rates of interest charged to the West, western members have put up a good fight, but to little purpose. The clause fixing the maximum rate to be charged at seven per cent. must remain a dead letter in the bill, if it is not taken out entirely, or replaced with a clause fixing the maximum at eight per cent. The committee

has listened to the testimony of the bankers in that regard, and the minister holds the impression that if the rate charged is limited banks will cease to extend their branches in the West.

The sentiment of the committee, as dominated over by the reactionary element is opposed to the formation of small banks, as being uneconomical. Here again the evidence of the bankers has triumphed.

Loaning on Farmers' Grain

The extension of the secret lien to farmers on security of their threshed grain, and to ranchers on security of their cattle, which is probably the most striking reform from a western standpoint, contained in the bill of the minister, has come in for many hard knocks, and from no one more than the minister himself. The latter has declared frankly that it was inserted against his better judgment, and in compliance with the demands of the people of the West. On Wednesday last Major Sam Sharpe proposed an amendment providing that such liens should be registered, for the protection of the other creditors of the farmer. This was strongly opposed by Mr. Aikins, of Brandon, and it passed the committee—one of the first amendments to do so. Then Mr. Sharpe proposed a further amendment to extend the privilege, not only to ranchers, but to farmers, on the security of their cattle. This was too much for Hon. W. T. White. In plain language, obviously very much annoyed, he denounced it. "No clause in this bill has given me so much worry," he declared with some heat, "as this clause which proposes to extend the secret lien. It is my firm opinion that the secret lien should not be extended beyond the wholesale manufacturer. Only the exigencies of transportation and storage in the West would ever have induced me to extend it even so far as is proposed to do in this act. I refuse to sanction any further extension."

"But we will have them registered now," said someone.

"So I perceive," said the minister, "you have instituted the chattel mortgage system in the banks. You are turning the banks into pawnshops. They will have control of every bit of personal property before long."

Major Sharpe withdrew the amendment. As a matter of fact there are strong indications that the minister, if he could thoroughly justify the action, would be glad to withdraw the clause entirely.

Bankers Well Represented

The committee has throughout been divided into two well-defined camps, who may be classified as the reactionaries, or pro-bank men, and the progressives, or reform men. Heading the former have been the minister and the chairman, and included among them are Messrs. Armstrong, of East Lambton; Barker, of East Hamilton; Cockshutt, of Brantford; Nesbitt, of South Oxford; Marshall, of East Elgin; Lalor, of Haldimand; Macdonald, of Picton; McLean, of Halifax; Beattie, of London; Blain, of Peel; Osler, of South Toronto; Rhodes, of Cumberland, and others. In the progressive camp have been found Messrs. F. B. McCurdy, of Queens-Shelburne, who, though engaged

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