

Bill K-4, an Act for the relief of Edward Kotapski.

Bill L-4, an Act for the relief of Julia Rinkeviciute Strelis.

Bill M-4, an Act for the relief of Samuel Weniger.

Bill N-4, an Act for the relief of Marie-Yvette Laurette Petit Levesque.

Bill O-4, an Act for the relief of Lennard Gordon Spurrell.

Bill P-4, an Act for the relief of Marjorie Edwina Elizabeth Eke Stanley.

Bill Q-4, an Act for the relief of Joseph Jacques Robert Mackay.

Bill R-4, an Act for the relief of Sylvia Slutsky Steinhart.

Bill S-4, an Act for the relief of Margaret Frances Dearmond Bonner.

The motion was agreed to, and the bills were read the third time, and passed, on division.

SPEECH FROM THE THRONE

MOTION FOR ADDRESS IN REPLY— DEBATE CONTINUED

The Senate continued from Thursday, February 7, consideration of His Excellency the Governor General's Speech at the opening of the session and the motion of Hon. Mr. Bois, seconded by Hon. Mr. Smith (Kamloops), for an Address in reply thereto.

Hon. R. B. Horner: Honourable senators, I sometimes think that honourable senators may be amazed, because of my limited ability to express myself, that I persist on occasions of this kind in presenting my views, but I believe that, in the light of the gravity of world conditions today and of the state of things even in our own country, it is a duty to give voice to one's ideas and beliefs.

At the outset I would add my congratulations to those offered to the honourable gentlemen who moved and seconded the Address. When I read the remarks of the honourable senator from Montarville (Hon. Mr. Bois) I recognized at once his deep knowledge of and interest in farmers and farming. We expected, of course, a great deal from the honourable senator from Kamloops (Hon. Mr. Smith), because he spent some 20 years in the great province from which I come, and we were not disappointed.

A great problem, if not the main one before the Canadian people today, is inflation. There is much difference of opinion about the right course to follow, and frankly I am not at all satisfied that the action which is being taken is doing anything other than penalizing small businessmen and farmers. I cannot see that it has had the smallest

preventive effect. Inflation is with us, and without it probably we could not cope with our enormous public debt. But the pouring forth of statistics concerning our gross national product and the great prosperity it supposedly indicates does not impress me; such figures are no more than a house of cards. We read in the press that purchases on credit—in which I do not include mortgages on homes and industrial buildings—have risen to nearly three billions of dollars; they have doubled in the last few years. The other evening someone told me that a friend of his who holds a position in one of our largest retail outlets was approached by a man who asked for a credit of \$500. He did not think that the applicant was entitled to it, so he took him to the manager. The manager's comment was: "Well, we might as well give it to him. If we don't, somebody else will."

When is all this debt going to be paid? That is what alarms me. It may be argued that more people own their own homes than ever before, but how many of them have barely been able to scrape together the down payment and will be paying the balance over the next thirty years? However, if economic conditions change and these people become unemployed, I suppose the Central Mortgage and Housing Corporation will take the attitude that it is better to have its buildings occupied than empty, whether or not it receives any revenue from them.

I have been very much interested in the many fine speeches that have been made during this debate. I was particularly impressed by the remarks of the honourable senator from Halifax North (Hon. Mr. Connolly). I also enjoyed those of the honourable senators from Medicine Hat (Hon. Mr. Gershaw) and Kingston (Hon. Mr. Davies), and of course we always enjoy hearing the honourable gentleman from New Westminster (Hon. Mr. Reid).

We all prefer to talk on subjects about which we have a special knowledge, and the seconder of the motion for the Address, the honourable senator from Kamloops (Hon. Mr. Smith), spoke about Canada's motorists and truckers, stating that they pay a very large proportion of taxes at municipal, provincial and federal levels. When I left western Canada this winter the administrative officers of the villages, towns and cities out there were seriously considering the imposition of a special automobile tax. It is almost impossible for these small communities to borrow money because of the high rate of interest, and on top of this they are faced everywhere with rising administrative costs. Among other things, they have to pay for police and fire protection,