

thing was insolvency, that is, inability to pay his debts, and unless that condition attached there was no right to apply under the act. That has, in some instances, been disregarded, and serious consequences have followed with great complaint on the part of those who have been thrifty and saved and lent money sometimes to thriftless persons who now laugh at them.

That situation should be considered, and, as I have said, I suggest to the minister the advisability of referring the bill to the committee on agriculture or some other appropriate committee. The hon. member for Weyburn (Mr. Douglas) had suggestions to make the other day. With some of them I am heartily in accord, and I have some suggestions that I should like to make myself. The hon. member had a bill on the order paper. If the bill were referred to an appropriate committee I believe a useful purpose would be served, and it would enable the act to be amended in such a way as to afford a measure of relief that the act does not now afford.

I know there are many suggestions which many members of the house would like to make by way of amendment, and I was going to ask the minister if he could not see it in his heart—his mind rather than his heart—to refer the bill to such a committee as he might name in order that opportunity might be afforded for the suggestion of other amendments than those contained in his bill. Otherwise there will be other bills introduced embodying other amendments, which is the negation of efficiency and effectiveness in parliamentary practice. I believe this difficulty could be overcome if the suggestion I make were acted upon.

Mr. DUNNING: With the permission of the house may I say that I could have given consideration to the suggestion, with rather more time to consider it, had I learned of it previously.

Mr. BENNETT: Give the bill the second reading and then let it stand.

Mr. DUNNING: Naturally, in connection with such a complex matter as this admittedly is, I have a précis of all the suggestions which have been made in connection with the act from both of the extreme points of view—extremes which have just been mentioned by the leader of the opposition (Mr. Bennett). I may say frankly that until this year I despaired of getting a sufficient degree of unanimity, or shall I say compromise, between the two very wide extremes as reflected in discussions in the house on former occasions, to warrant opening the act at all. I think the leader of the opposition has a

keen appreciation of both the extremes to which I am referring. Other members of the house are conscious more particularly of one of the extremes and seldom of the other. I think I may say that without offence to any hon. member.

I thought that in introducing the bill in this form it would be possible to secure agreement with respect to the proposed amendments largely because, by virtue of one of them, the operation of the act could be terminated in those provinces in which experience has demonstrated that its usefulness is now past and that it has in fact become more generally a detriment than an assistance to those whom it was designed originally to help. At the same time provision is being proposed along the line represented to us, particularly by bodies which are in close touch with the farmer and the representative of the farmer, that in those provinces where the need still manifestly exists, the machinery might be improved and speeded up to the end that the effectiveness of the act might be greater, also with, in addition, clarification of a couple of very difficult points which were referred to in the discussion on the financial resolution, one regarding privity of contract and the other regarding the affairs of deceased farmers.

If there is a general desire in the house to have the matter referred to a committee I am inclined to accede to that desire. But I would point out that if there is a committee investigation there will be the strongest kind of representations for the termination of this act. As to whether we should really improve the act as a result of a kind of free-for-all hearing of witnesses, which would undoubtedly occur before a committee—

Mr. BENNETT: No; that was not intended at all. To refer it to a committee for the purpose of receiving suggestions from members of the house was all I had in mind.

Mr. DUNNING: I can tell my right hon. friend that literally thousands of representations are being received with reference to this act and the necessity and desirability, from the standpoint of a great many people, of definitely terminating its operation. On the other hand, from the sections of the country which still need the application of this law there are equally hundreds if not thousands of representations advocating the broadening of its scope, the widening of it still more in favour of the debtor as against the creditor. I do not know any piece of legislation with which I have had to do concerning which there are such wide extremes of opinion among the people affected. It was