

I think I am quite safe in saying that the proposal made in the Bill is one that will have very far-reaching consequences—consequences which many of us at the moment do not begin to understand. I should very much prefer not to vote at all, simply because I do not possess the information which I think is necessary to enable me to vote intelligently—and I think I can understand the practical effects of legislation of this character just about as well as anybody in this House.

Right Hon. Mr. MEIGHEN: Hear, hear.

Hon. Mr. CALDER: In passing, I should like to speak of the \$40,000,000 referred to by the honourable senator from Winnipeg South-Centre (Hon. Mr. Haig). That figure was described by the Deputy Minister this morning as “only a rough guess.”

Hon. Mr. HAIG: Yes. The Minister said the same thing.

Hon. Mr. CALDER: Exactly. We all know it can be nothing else. We know also that the extent to which this legislation will apply and the amount involved in it are purely matters of speculation. These are things about which we should have been able to get some information. Furthermore, the Farmers' Creditors Arrangement Act was in operation for some years and thousands of cases were dealt with, but we have had no substantial evidence as to the effect on the mortgage situation of the work done under that Act during the past two or three years. Every one of the companies was in a position to bring us exact figures as to the amount of the reductions made, but we have had no information along that line.

One of the Western members told me last night that in one city in Western Canada 2,000 urban mortgages will come within this law, and all of them are ready to be acted upon if the law goes through. This information was secured as the result of a search in the Land Titles Office.

I say this Chamber is not in a position to deal with this Bill on its merits, simply because we have not got the facts; and again I say it is unfortunate that legislation of this kind should reach us at this stage.

Some Hon. SENATORS: Hear, hear.

Hon. Mr. CALDER: I do not like to vote against the Bill, but because this House lacks information to which it is entitled, and which it requires in order to be able to deal with the Bill on its merits, I do not want to vote for it. How long would it take to get this information? I should say that even if our Committee on Banking and Commerce had the Bill before it for a week it would not be able to make the necessary inquiry.

Hon. Mr. DANDURAND: The Bill was before the committee of the Commons for three days, and the evidence taken there was printed, and is now before us.

Hon. Mr. CALDER: But we do not deal with things in the same way as the Commons do. Measures of this kind undergo a fairly exhaustive study in this House.

I wish to refer to only one aspect of the statement of the leader of the Government. Let me speak first of the situation that developed in the West—a situation which was not in any way a consequence of anything done by the West, or by the farmers of the West. We suffered a calamity out there. Suppose that calamity had occurred in the two provinces of Ontario and Quebec, what would have been the attitude of the West towards it? The attitude of the West would have been exactly the same as was the attitude of the East towards the West.

Hon. Mr. DANDURAND: I have no doubt of that.

Hon. Mr. CALDER: There is no doubt of it at all. Every country everywhere deals with these natural calamities in the same way: sympathy goes out and help is rendered. What the people of the East have done, in sending thousands upon thousands of carloads of stuff to help the poor unfortunate people of the West, is simply amazing.

The honourable gentleman (Hon. Mr. Dandurand) referred to the help which had been given to the provinces. Because of unemployment, and because of services that had to be carried on, a situation arose in which it became necessary for the Federal Government to advance money to the provinces. There are in the three Prairie Provinces in the neighbourhood of 2,000,000 people. These people had to be maintained; they could not be allowed to starve. The argument of the honourable gentleman was that, having given assistance to the West, the people of Eastern Canada were now demanding a quid pro quo, and were saying, “We must be assisted in some way or other.”

Hon. Mr. DANDURAND: In the matter of mortgages.

Hon. Mr. CALDER: There is provision for that, in so far as agriculture is concerned, in the Bill. A person in Eastern Canada and a person in Western Canada, if they are in the same position, will be dealt with in exactly the same way. The same treatment will be given to an urban community in the East as to one in the West. Furthermore, the Farmers' Creditors Arrangement Act was applicable to all Canada. I need not go further along that line.