

Central Mortgage Bank

difficulties. There should be some method whereby she can walk into a mortgage bank and put the case before some officer who would deal with it to give her some redress. I do not think this method of protecting the lender should be limited only to the big mortgage companies. While I am wholly in accord with protecting them, because I know it would be a catastrophe if one of our big lending institutions or a big life insurance company went into bankruptcy, it is an even greater catastrophe for the individual who sees her all that is invested in a small mortgage go by the board, with no opportunity for redress.

Perhaps over the weekend the minister and his officers could work out some plan that would deal with such a case. I have nothing to offer at the moment because I have not had an opportunity to give any study to the matter. While I accept, of course, the minister's statement that it is a very difficult problem, I cannot see why it should be impossible of solution; and I trust that before the bill is again proceeded with, the minister and his officers will give serious consideration to working out some plan whereby the small individual lender may get redress something akin to the redress here being provided for the big financial institutions.

Mr. PELLETIER: We in this group heartily endorse the attitude of the leader of the opposition in refraining from discussion at this stage, but in permitting the resolution to pass we reserve the right to discuss the principle of the legislation on the second reading. We shall be glad to facilitate the business of the house by permitting the resolution to pass on that understanding.

Resolution reported, read the second time and concurred in. Mr. Dunning thereupon moved for leave to introduce Bill No. 132, to incorporate the Central Mortgage Bank.

Motion agreed to and bill read the first time.

At one o'clock the house took recess.

The house resumed at two o'clock.

PRAIRIE FARM ASSISTANCE

PERCENTAGE DEDUCTION FROM GRAINS MARKETED
IN SPRING WHEAT AREA—PROVISION FOR
ACREAGE PAYMENT

The house resumed from Friday, May 5, consideration of the motion of Mr. Gardiner for the second reading of Bill No. 83, to assist agriculture in the prairie provinces.

[Mr. Manion.]

Hon. R. J. MANION (Leader of the Opposition): Mr. Speaker, when this matter was before the house last evening I spoke for about half an hour, but unfortunately I did not quite conclude my remarks and therefore I find it necessary to make a few further observations this afternoon. If I speak at any great length on the question to-day, perhaps I may be excused on the ground that I have listened patiently for many hours, yes, and even days, to others discussing it. What remarks I have to contribute to the debate will, I hope, be altogether constructive, and I can assure you entirely unprejudiced. I say unprejudiced because I think that most Canadians are free from prejudice with respect to matters affecting religion, race or section. There are, unfortunately, a few who may not appear to be absolutely so, but I do believe that most of us at any rate aim at that freedom from prejudice. And that, it seems to me, is the course that we should take in discussing a matter of this kind, because to take the moderate road between two extremes is usually the better course.

I shall try, sir, not to cover the ground I did last night, though I may repeat a few points that I made then. Speaking of the importance of the west, I pointed out that in the last fifteen years exports of wheat and wheat flour constituted an average of 28.7 per cent of the total exports of Canada. Of all the exports of Canada in those fifteen years 28.7 per cent consisted of wheat and wheat flour, amounting to \$279,000,000 annually. I quote that from the report of the royal grain inquiry conducted by Mr. Justice Turgeon. Further, I pointed out the huge wealth that has been produced in western Canada not only in grains but in live stock as well, and I made the point, in view of that production and all that it involves, that the east and the west are mutually dependent. We are one nation and we should aim at developing a united dominion. We should not strive to develop as nine or any other number of separate entities but one undivided nation. With our vast area, our rich resources and our sparse population it seems to me that we have a great opportunity to build up a great united dominion. At the same time, whether in this or any other important measure of the kind in which controversy is unavoidable, I suggest that we should show that toleration which does not seem at times to be quite evident.

I have sometimes been struck with the thought that there are certain individuals who perhaps have less regard for one section of Canada than for another. That, in my opinion, is the wrong attitude to take in considering