

can explain the point of view of Nova Scotia, Prince Edward Island and New Brunswick, and express the grievances and the sentiments of the people. It will be the wisdom of the entire Board that will rule. I am convinced that the board as it stands cannot be accused of being a body of partisans. I know Mr. Ernest Decarie, of Montreal, who with three other men administered the city of Montreal. Those Conservatives in this Chamber who have seen him at the helm will bear me out when I say that he administered the affairs of the city of Montreal with a firm hand—some said, with an iron hand—but with a single eye to the public weal. I am reminded that that gentleman has the entire respect of the community, is of independent means, and has an independent mind. My honourable friend has admitted that Mr. Stewart, of Winnipeg, is an ideal representative from that district.

Reverting to the all important question of immigration, I desire to inform my honourable friend that Australia, according to figures I have been given, received 80,000 immigrants last year, but lost 70,000 by emigration.

We are to have a revision of the Bank Act. My honourable friend says it would be a fine thing to have a statement showing the various systems prevailing throughout the world, and we should be made aware of the suggestions for improvement that are being offered. No one is better posted than he is with regard to those suggestions. They come mostly from the West—from his own section. But I may say this, that when the Bank Act comes to this Chamber it will be referred to the Banking and Commerce Committee, and will be there studied by competent men, most of whom understand banking and who will devote their best experience and judgment to the framing of a good Bank Act. I remember that the Commons tried for three years to prepare a revised Insurance Act, but when the measure came to the Senate our Banking and Commerce Committee studied it for five or six weeks and brought forth an Act which is a credit to Canada. The Commons accepted it, I think, without the addition of a comma. I am sanguine that the work of the Senate on the Bank Act will be on a par with the work which was done on the Insurance Act.

Hon. Mr. CASGRAIN: Will it be introduced in the Senate?

Hon. Mr. DANDURAND: I do not think so.

My honourable friend (Hon. Sir James Lougheed) spoke in conclusion of the desirability of economy. He had better wait and

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see the results of the fiscal year ending the 31st March before expressing an opinion. I have been clamouring, day in and day out, for economy. I could preach it all the more easily, perhaps that I did not have to practice it personally, having no department. But I may say that if the Senate is in favour of economy it has had a very earnest champion in your humble servant.

On motion of Hon. Mr. Bennett, the debate was adjourned.

The Senate adjourned until to-morrow at 3 p.m.

THE SENATE

Friday, February 2, 1923.

The Senate met at 3 p.m., the Speaker in the Chair.

Prayers and routine proceedings.

THE GOVERNOR GENERAL'S SPEECH

ADDRESS IN REPLY

The Senate resumed from yesterday consideration of His Excellency the Governor General's Speech at the opening of the Session, and the motion of Hon. Mr. Hardy for an Address in reply thereto.

Hon. W. H. BENNETT: Honourable gentlemen, in rising to resume the debate on the Address, I wish, along with the other gentlemen who have preceded me, to tender my congratulations to the mover and seconder of the Address. The mover is a new member of this House, but I am sure he gives evidence of what his usefulness will be here. As to our honourable friend from New Brunswick (Hon. Mr. Turgeon), as he is an old parliamentarian we expected an address from him along interesting lines, and I am sure we had it, although I did not understand it, as he spoke in French.

The Speech from the Throne, it seems to me, is divided under three principal headings; and, after all, there is in effect one. There is the question of immigration, that of the standing of the agricultural interest, and that of transportation. These three subjects are so interwoven that they may well be termed a trinity of the interests of Canada.

The eastern part of Canada has its future bound up with that of the West. Last fall most men were carefully reading the newspapers to learn the crop prospects in the Northwest provinces. The reason for this was that we are interdependent. A magnificent