

bought on time, this measure would place restrictions upon the farmer who wants to buy equipment on an instalment basis. Very few farmers can afford to pay for the machinery which they require in less than a year or even sixteen months. The usual practice is to make a down payment and to pay off the balance over the next two or three years.

We must consider also the position of a young man who is preparing to get married and who wants a home of his own. Most of us in this chamber have been married at least once, and when we started out we bought our household goods and furniture on the instalment plan. Of course in those days we were young and reckless, and the fact that it might take two or three years to liquidate our debts did not bother us. Even today many of us, especially those who come from Western Canada, have no more money than they need.

**Hon. Mr. Euler:** There are exceptions.

**Hon. Mr. Aseltine:** If we try to buy things on the instalment plan in the face of the provisions of this bill we may find ourselves in difficulties.

I offer another illustration as a basis for a further objection. In my home town in the province of Saskatchewan there is now being constructed a very expensive waterworks and sewage system. Hundreds of the townfolk will not be able to install the water system, buy the sinks, bathtubs and other equipment, unless they are permitted to do so on a fairly liberal instalment plan. I should like to know if the government intends to apply the provisions of this bill in such a way as to prevent these people from modernizing their homes and enjoying benefits which larger towns and cities now have.

For the reasons I have given, I am reluctant to vote for the bill until the extensive powers which it confers have been clearly defined, so that I will know exactly what I am voting for. As a western senator, I should like to know to what extent this measure will interfere with the development of the Prairie Provinces. It may be that the object behind the bill is to prevent a high-pressure salesman from persuading the housewife to buy some gadget on an instalment plan under which she pays a dollar a month for the rest of her life. If that is the object contemplated, I am in favour of that feature of the bill.

I want to voice my objection to the penalties for which the bill makes provision. The measure sets forth only the maximum penalties, and leaves to the Governor in Council the power to make regulations as is seen fit. I

think that is bad legislation and bad law, and we should not agree to it.

If the house is prepared to pass this measure, I suggest that its life be limited to a period of one year. By the end of that time we would know the effect of the measure, and whether the country favours the continuation of such legislation. True, parliament has the right to review any legislation, but my experience has been that measures of this kind run on until they expire. For my part, I hope the government will see fit to amend section 5 so as to make the legislation operative for one year only.

**Hon. Salter A. Hayden:** Honourable senators may I add a few words to the debate on this bill?

Unusual times bring about unusual legislation, and this bill is no exception. If in normal times the Governor in Council had asked for power to make regulations restricting consumer goods without spelling out the scope of the regulations, and sought the further power to determine what goods are essential, we would immediately want to know in detail the purpose of the measure and to what extent its provisions would be used.

In discussing the bill, I do not intend to be severely critical of it because of the absence of things which should normally appear in legislation. My view is that this bill is intended to meet a temporary situation; by that I mean until the next session of parliament. If we continue to expand our defence preparations, and encroach further upon our economy by channeling civilian materials to meet the demands of defence, we must expect within a very short time to face further restrictions and controls.

This bill cannot be regarded as a cure-all. It is intended to keep down certain tendencies which have appeared recently. With that in mind, I repeat that I do not propose to be critical of the bill.

There is no doubt that the government has the authority to enact this legislation. So far as currency is concerned, section 91 of the British North America Act puts it within the federal jurisdiction. The same section makes the subject of defence a federal matter. I would go so far as to say that even omitting the questions of currency and defence, which are specifically federal matters, the subject matter of this legislation is one that concerns not only the national safety of Canada, but the welfare of all Canadians. Once that is admitted, there can no longer be any question of encroachment upon the provincial field of jurisdiction as regards property and civil rights. In those