

MORATORIUM BILL UNDER HEAVY FIRE

Complaint That It Does Not Go Far Enough—Attorney-General Against Interference With Contracts —More Criticism of Extravagance

So much criticism was offered against the moratorium bill in the Legislature yesterday that it looked as if a large portion of the members were interested in mortgages. When the bill was considered clause by clause in committee there were those who wanted the obligation to stop sale placed upon the mortgagor, others wanted the "war" provision excluded and the bill made applicable to all conditions, and another suggestion was that the title should be changed to the "Mortgagors and Purchasers' Relief Act." The committee, however, did not deal with the bill finally, and it will stand for further consideration and amendment until later in the session.

Mr. Mark Irish (Northeast Toronto) renewed his objection that the mortgagor should make the application to a Judge to prove his inability to pay, not the mortgagee to apply to sell.

Mr. W. Proudfoot (Centre Huron) voiced the opinion of real estate men that the person most interested in the property, the mortgagee, should say whether or not he was in a position to pay the principal. He thought the mortgagee should first take proceedings and then let the Judge decide whether he was justified in taking them. The least expensive way would be to have the application to the Judge made after the proceedings were taken.

The Attorney-General thought there were objections to this course.

Bill is a "Hotch-potch."

Hon. Mr. Hoyle (North Ontario) declared the bill was absolutely wrong, and not worth the paper it was printed on. The whole thing was a "hotch-potch."

Mr. Atkinson (North Norfolk) and Mr. C. R. McKeown (Dufferin) thought the point made by the member for Northeast Toronto was well taken.

Mr. Studholme (East Hamilton) alluded to the inability to pay having to be proved attributable to the war, and thought the "war" part should be deleted. He thought it should be retroactive to take in the whole of 1913. He was up against it on account of sickness, and many others were in a similar position who might not be able to prove their circumstances had anything to do with the war.

Mr. Sam Clarke (West Northumberland) said this bill was not going to make anything sure for any mortgagor. It all depended on the action the Judge took.

The section of the clause discussed was allowed to remain as it was.

No Action for Principal.

Further on in the bill Mr. Lucas satisfied Mr. Tolmie there would be no proceedings for principal money. That left freedom to take the usual proceedings for interest.

With regard to another section Mr. Lucas said he would be inclined to accept the proposal that the mortgagee might make application to the local Judge rather than be compelled if in Windsor, Owen Sound, or the Soo to make application to a Supreme Court Judge. At this stage the Attorney-General stated the bill would be reprinted with amendments and brought back.

Wanted Wider Liberty.

When clause 5 was reached regarding the powers of a Judge on an ap-

plication, Mr. Proudfoot thought if this act was going to be of the advantage to the people of Ontario as was expected they would have to widen the terms to some extent. He thought they should delete the words "by reason of the circumstances attributable directly or indirectly to the war." That would give an opportunity to every person who was unable to pay. The situation was that a man who was unable to pay on account of something else than the war was just in as bad a position as the man who was in a similar position directly or indirectly attributable to the war. Why not give one man the advantage of the act as well as the other?

Mr. Studholme, addressing himself to the Government remarked: "You haven't done anything for unemployment. You haven't spent a cent or dollar to find relief. This legislation was looked upon by my brothers as a God-send, and there you have put in that war clause."

Mr. Studholme Collapses.

Mr. Studholme's recent illness has left him physically so weak that although he tried to press his point with vigor he collapsed into his chair, and it was some time before he was able to leave the chamber.

Mr. Ham (South Brant) was of the opinion it might be difficult to prove in some cases that the mortgagor was unable to pay on account of the war.

Limit to Interference.

Here the Attorney-General declared that already the Legislature was going some distance in interfering with contracts under exceptional circumstances—which in this case was the war.

"I am sure that no hon. member of this House who has seriously considered the question will ask the Legislature to interfere with contracts of this kind on any other ground."

The bill followed practically the British moratorium measure, and he did not think it would be well for the Province to interfere beyond causes attributable to the war.

The bill of Mr. W. C. Chambers (West Wellington) to provide that farm lands in towns, when used as such, should be so assessed, was given a second reading, and referred to the Municipal Committee.

Government's Extravagance.

There was more heard of Government House when Mr. Z. Mageau (Sturgeon Falls) continued the Budget debate for the Opposition. Replying to Mr. Grigg (Algoma), who wanted some instances of over-expenditure, he referred to the Government Houses of Alberta and Saskatchewan, that were worth each about \$100,000. Certainly a more democratic building for Ontario would have served the purpose better. He declared that the Guelph Prison equipment was entirely too elaborate for the purpose, and a half-million dollars might have been saved here. Advocating that the grants to the University of Toronto should be cut down, he said that the wealthy benefited more than any other class by the University.

Continuing, Mr. Mageau lodged a