

from the contaminations of city life. "Who made the statements to which the honorable member refers?" asked Premier Drury. "Who spoke of the 'red-lights' of the cities?"

"The statements were made. I heard them," replied Hon. Mr. Ross. To a chorus of "No! No!" from the Government benches, he added:

"It may have been one of those strange winds again."

Observation on his part, the member for Kingston continued, had shown him that crime, and particularly crime for "temperance offenses," was on the increase in Ontario. Certainly, he knew, a larger number of boys from the age of twenty down was being sent to penitentiary for first offenses. This practise the Government should take some steps to stop; the Government should adopt some policy of looking after young offenders, rather than allow them to go to penal servitude, where there was no chance of reformation.

Not Common-sense Law.

"I care not what others may say, the Ontario Temperance Act is not a common-sense law," declared Hon. Mr. Ross. "If it is not a common-sense law, it cannot secure the support of public opinion." Like other veterans of the war, he said, he had seen in France the "effects upon the men of a glass of beer," and he was not so narrow, in spite of the fact that he touched neither liquor nor beer, to demand or expect that all men do exactly as he did. A certain proportion of the public felt the need of a certain amount of latitude in this respect, and it might be advisable for the Government to seriously consider a policy whereby it might "meet the needs of that class in the cities and leave the law in the country as it is."

A member—Then they will all leave the farms.

The member for Kingston criticized the Government for failure to act definitely or resolutely as regards the increases in telephone, freight and express rates. No strong stand, he averred, had been taken, nor had the Government acted as it should have done when surplus supplies of sugar were leaving Ontario for the United States. The sugar was gone, but the Stone Crushers' Corporation had been saved by the efforts of the Minister of Public Works.

Hon. Manning Doherty—I might inform the honorable member that the Government has taken a stand and has engaged counsel to fight the freight rates increase. The case, I believe, will be presented in April.

"You're Waking Up."

Mr. MacBride—You're waking up. We're here to wake you up.

Referring to the policy of the Government in respect of fraternal associations, Hon. Mr. Ross expressed the hope that no steps would be taken that might "force the liquidation of the associations and their assets into the hands of so-called chartered accountants." Fraternal associations, in the past, had done good work at small expense and should not at once be placed on the same footing as large straight-line companies.

Hon. Mr. Ross touched upon the origin of the U.F.O. movement. "At last," he said, "we have an acknowledgment that the U.F.O. movement was born as a result of the war." He paid a glowing tribute to the services rendered in the war by the legal and medical professions. More than one doctor of whom he knew had returned to find debts accruing to him to be out of date and his practise passed into other hands. Yet there had been "no squealing and no grousing." How different, he remarked, were things that had occurred in other circles.

Broadening-out was needed, he thought, in respect of the policy of education and in the administration of law and justice. "We need a soul in this Province to meet all branches and all classes of our people," he concluded. "We are legislating too much, and we cannot expect our people to develop so long as we pass laws that prevent a man from taking a course which is not with him so much a matter of morality as of his own personal freedom."

REPORT ON PLAN TO AID FARMERS

Ontario Committee Would Form Credit Societies Through Province

HAVE A CENTRAL "BANK"

Hon. Manning Doherty, Minister of Agriculture, tabled yesterday in the Legislature the report of the Committee on Rural Credits as prepared by Messrs. Thos. McMillan, M. H. Staples and Professor W. T. Jackman. The report, forty-five pages, contains exhaustive information regarding the need of rural credits in Ontario and the operations of such systems in other Provinces, as well as in certain foreign countries.

Briefly the committee recommends the establishment of rural credit societies somewhat similar to those operating in Manitoba, and of a "savings institution" in the nature of a Provincial bank, which would become a reservoir for deposits made by societies or individuals. While debarred by the Bank Act from the title of "bank," this savings centre would receive deposits, advance loans, pay interest, and otherwise act in the fullest sense as a chartered bank for patrons of rural credits societies.

Farmers Hold All Shares.

As to these latter, the report recommends some changes from the system so successfully operating in Manitoba. The committee would have every society responsible for passing upon the applications in its neighborhood, as in the Western Provinces, but would have all shares held by farmers themselves. In Manitoba one-half is held by farmers, the other half being divided equally between the municipality and the Government.

"Our object in making this change," says the report, "would be to keep the society clear of any complication with the Government or with the municipality, and vice versa."

A further change from the Manitoba system is that which provides that of nine directors to each unit six shall "be chosen by farmers and the other three by such organizations or associations as are best calculated to understand and promote agricultural interests." In Manitoba each directorate comprises three men chosen by farmers, three named by the Municipal Council and three named by the Government.

Land Mortgage Bank.

The above outlined system would care, chiefly and primarily, for the provision of "short-term credits," i.e., credits for the purchase of seed, stock, implements, fertilizers, etc. For the equally necessary "long-term credits," upon which the farmer would depend for financing permanent improvements or the acquiring of fixed assets, provision is made. In this connection the report reviews the defects of the present mortgage system with most of the mortgages held by private individuals, and points out the dangers of any Government assuming "the active direction of farm loans." It recommends, instead, "the organization of a land mortgage bank to act in conjunction with rural credit societies." This bank, the committee believes, should have a capital stock of \$500,000, subscribed and taken by farmers and payable in installments of about twenty-five per cent. When one-half the stock had been paid in the bank might begin to function. By massing mortgages as securities it could issue debentures which could be sold to farmers and others, and the funds obtained from the sale of these be