

March 4th.

HYDRO BONUS BILL AIMS AT COMFORT FOR FARM WOMEN

Doing More Than Rocking
Cradle Nowadays,
Says Premier

LOANS TO INSTALL POWER

After lengthy discussion, the Ontario Government's bill to set aside the money to bonus rural power districts was given second reading in the Legislature yesterday.

A feature of the proceedings was a vigorous appeal by Premier Ferguson for the creation of more comfortable surroundings for farm women.

"The women are doing more than rocking the cradle nowadays," said he. "They pretty well run the whole show."

"Going Too Far."

During the debate W. E. N. Sinclair, Liberal Leader, again protested the subsection of the bill which states: "A chattel mortgage, lien note or other instrument registered or filed, or any judgment or other legal process, shall not have priority over the lien created by an advance from the Commission under this act." He held that such a provision was "going too far."

Hon. John R. Cooke, Hydro Commissioner, who sponsored the bill, stated that he would welcome any amendment that would be "something better." So this will be thrashed out in committee.

Hon. Mr. Cooke presented a detailed statement with regard to the bill, its provisions and purpose. The measure is known as "The Rural Power District Loans Act, 1930."

Purpose of Act.

"The general purpose of the act," said Mr. Cooke, "is to authorize the Government, through the Hydro Commission, to make advances for the installation of equipment on farms and for service in rural power districts, and to do so without the formality or expense necessary in connection with the farm mortgage loan under our rural credit legislation.

"Briefly, the procedure under the act will be as follows: The farmer who desires an advance will make application through the representative or general manager of the rural power district in which he is, and upon that application he will give the details of his property, a declaration as to ownership and as to what, if any, encumbrances there are on the property. This application will then come before the Commission, and if there is a mortgage or other encumbrance on the property the mortgagee will receive a two weeks' notice so that he may have opportunity to make objection to the installation if he sees fit to do so.

Precedent for Mortgages.

"As a precedent for us framing this clause for mortgages, we have the Drainage Act. Under the Drainage Act the Government makes advances for drainage purposes and makes the necessary charges to repay the advances collectible as taxes, and makes the same provision for notice to the mortgagee, and then leaves it in the discretion of the Government to say whether or not the money shall be advanced.

"Now you will notice in Section 9, Subsection 2, which I think is the section to which the member for South Ontario took exception, that subsection

declares that no chattel mortgage shall take priority over the loan created by an advance of the Commission under this act. This shall become part of the law, and so part of the general notice to all the public, and it is for this reason the Government contemplates making this advance for the purpose of paying in full for the installation of the equipment; and while no doubt the Government has proper security under its right to collect these payments as taxes, it would leave room open for fraud if the owner was allowed, after the installation—and, mind you, I am speaking of any advance that has been made, after any subsequent chattel mortgage—if the owner was allowed after the advance was made, to place any chattel mortgage or any lien note that could take priority to any money advanced to pay in cash for this equipment. These considerations seem to me to amply justify this subsection, because the vendors of electrical equipment are commercial concerns and would understand perfectly the law and their rights, and so should have no grievance once that was registered, and no one should be permitted under any subsequent chattel mortgage taken at any time to secure a prior right to that of the Commission for this advance to purchase the equipment."

William Newman (Liberal, North Victoria) declared that the farmers objected to having any debt hanging over their heads.

C. A. Robertson (Liberal, North Huron) stated that he felt that farmers would rather borrow money from private individuals at 6 per cent. than borrow from the Government at 5 per cent. and have their affairs known through all the country. "The chief objection to this bill," said he, "is that it puts the man in a humiliating position in asking for a loan." He thought the Commission should reduce the service charges in urban districts, and thus enable the urban centres to get more industries, and so benefit all the country.

J. A. Sangster (Liberal, Glengarry) also voiced the opinion that there should be some change.

Washer, a Luxury, He Says.

D. J. Taylor (Progressive, North Grey) thought that the loans proposed might interfere with borrowings, which, he said, "were none too bright in the rural districts at the present time." He also thought the \$1,000 loan allowance was a little too high. There was just the danger, he said, that the Hydro, in its anxiety to build up the number of consumers in a certain area, and thereby get the rates costs down, might extend the \$1,000 maximum loan. That, in his opinion, would be a bad move. Mr. Taylor also stressed the difference

between an asset to the farming people and a luxury, and in the latter category he was inclined to place the electric washer.

Premier Ferguson, when he rose to speak to the bill, promptly challenged Mr. Taylor's remarks regarding electrical equipment, stating that of the farming people were to be kept contented such conveniences had to be made available to them. Electric irons, electric washers, electric toasters were some of the things, he said, that made life endurable and attractive to the farm-wife, and the Government, as the bill indicated, was just as much concerned about this feature as it was with the other side of the picture—the grinding of corn, the pumping of water, cutting of wood, etc.

"Run Whole Show."

"The women are doing more than rocking the cradle nowadays," he contended. "They pretty well run the whole show." If agriculture was to maintain its high standards it as absolutely imperative, he claimed, that clean, comfortable surroundings be provided for the women of the farm.

Any one who talked of the Government's loan extension scheme as "a bad thing" was, he contended, "flying in the face of public sentiment."

W. J. Mackay (Liberal, South Bruce) recalled the Prime Minister's election campaign assurances that under the rural rate reductions and the loan extensions proposed a farmer would be able to cut his wood, and pump his water, and grind his feed, for 11 cents a day.

"If he can do that for us," said Mr. Mackay, "I'll throw out my present electrical service and install Hydro right away."

Sinclair Attacks Clause.

Liberal Leader Sinclair took strong exception to the clause in the bill which would give the Hydro priority over first mortgages held by mortgagees against the land.

"Surely," he stressed, "if the Legislature of this Province is going to enact legislation of this sort we are going too far." The faith of the investing public would be completely undermined, he claimed, if such a policy was put in force.

"I wish the honorable member would advance something better than that," said Mr. Cooke. "I might say I already have a suggestion for an amendment."

"I'll help you out," Mr. Sinclair replied.

The bill was then given second reading.

Second reading was also given to Hon. William Finlayson's bill "for the prevention of forest fires." The Minister spoke at length on this measure when it was introduced recently, and yesterday second reading was given without discussion.