

February 14

# MORTGAGE RATES MIGHT BE LOWERED, LIBERAL DECLARES

## Way for Development Board to Help Farmer Is Indicated

### LEGISLATURE DEBATE

Cut the mortgage interest rate, and let the farmer revivify Ontario trade, William Newman (Liberal, Victoria North) urged upon the Legislature yesterday in continuing the Address debate. Another item in Mr. Newman's contribution was his assertion that the Liberals in the Legislature did not have their policies dictated to them by Mitchell F. Hepburn, M.P., Ontario Liberal Leader.

Other speakers of the sitting were: G. S. Shields (Conservative, Toronto-Woodbine), who championed Hydro and raised the ire of Progressive Leader Nixon; and W. J. Mackay (Liberal, Bruce South), who objected to the increasing power of bureaucracy in the Province.

#### Two Per Cent. Cut.

Mr. Newman figured that if 2 per cent. were lopped from mortgage interest of the Provincial Agricultural Development Board for two years to come, and if the cut were made retroactive for two years, Ontario would sweep forward on a new wave of prosperity arising from farmers' purchases. He suggested that profits from the Province of Ontario Savings Branch be applied to meeting the cost of the interest-reduction, and estimated that net loss to the Government would be \$2,800,000 in four years. He pictured the situation if every farmer were enabled to spend \$500 in needed improvements on his property.

At the outset of his speech, Mr. Newman defined Liberalism's attitude toward its leadership and its allies. "Mitchell F. Hepburn is not dictating our policies to us," he declaimed, and was greeted with "Oh, oh!" from various Conservative benches. "I didn't vote for him at the convention," said Mr. Newman, while Conservatives pounded desks ironically, "but I will say this: He has done more to stir up the spirit of Liberalism in Ontario than has any man we've had for some years. He sits in with us and gives his opinion, but we are following policies approved by all Liberals. In this House we are following the leadership of Dr. McQuibban."

#### Loan Procedure Attacked.

Before entering his plea for the farmer, Mr. Newman criticized the Government's methods in floating its recent loan, "a loan which was practically a bonus. I say these loans were not competitive because they were subscribed for before the books were open, even before many of the advertisements which were paid for had appeared."

Regarding unemployment relief, he affirmed that the winter months were not the time for road-building. The Government, he said, had made sadly inadequate arrangements for winter relief this year, but was promising to spend money later this year—because an election would be coming on next summer.

Deploring the enforced idleness in which youth was finding itself, he mourned for a world "with an abundance and not much to do." Governments were blamed, capitalism was blamed. As for the Liberals, they "do not wish to destroy capital, but would like capital to bear its share of the load. We do not wish to destroy government, we merely wish to change the Government."

#### Standard of Living.

The farmer he saw as debt-burdened, losing his insurance, and faced with the prospect of continued low prices. He did not blame the farmer for spending money on small luxuries when times were good, and he warned the House that the rural standard of living was steadily declining. He then advanced his proposal for a reduced mortgage interest rate.

Mr. Shields, the only Government contributor to the debate yesterday, coupled a brief appeal to keep Hydro out of politics with an analysis of Opposition personalities and policies. Referring to pre-session reports of increased Liberal activity, the Conservative member charged: "Our friends in the Liberal ranks have not lived up to advance notice."

"Why pick on Hydro?" Mr. Shields asked. Harking back to the days of electricity's advent, he said: "It was amazing to see how soon the wires were in every little home, and those humble homes were as brilliantly lighted as the castle on the hill." The member for Woodbine claimed that "Today we have a system in the Province of Ontario which is the greatest in the whole world, and we are proud of it."

Mr. Shields attacked Progressive Leader Nixon at length, charging that Sir Adam Beck had referred to him "as the worst enemy of Hydro." Mr. Nixon challenged him to produce proof, and the member promised future compliance.

#### Tories Get Blame.

Mr. Mackay lay the fault for unemployment directly at the door of the Conservative Government. He noted that Premier Henry had mentioned the 432,000 people who were living on charity "through no fault of their own." Obviously, he said, such a condition must be some one's fault, and he could think of no others more responsible than those who had been in office in Ontario for the last four years.

After claiming that bureaucracy was a present fault of Governments, he made some answer to Mr. Shields's championship of Hydro. He recalled

attending the plowing matches at Owen Sound last fall. Among advertisers' exhibits, he said, he found one sponsored by Hydro, which contained "a mechanical woman pumping water for the cows." This he regarded as a direct reflection on Ontario farm life. Women no longer pumped water for the cows, he said, Hydro or no Hydro. Windmills and gas engines long had done that job.

Regarding the Government estimate that Ontario farmers would produce crops worth \$500,000,000 in 1934, he observed that cost of this production was \$400,000,000. The profit was not profit, he said, because it would be absorbed by Federal and Provincial taxes.

Just before the House rose Premier Henry moved the appointment of E. J. Murphy (Toronto-St. Patrick) to the jurors' and judicature sub-committees of the Legal Bills Committee.

## AMENDMENT SOUGHT TO MARRIAGE ACT

### Would Give Right to Pastors of Congregations Here and in Hamilton

Ministers of two independent congregations—the People's Church of Toronto and the Open Door Evangelistic Association of Hamilton—would be permitted to conduct marriages under an amendment to the Marriage Act, notice of which has been given to the Ontario Legislature by Argue Martin, member for Hamilton West. The statute at present confines the right to solemnize marriage to clergymen of specified denominations, and members of both the congregations mentioned in the amendment have found it necessary to go to denominational ministers when they wished to marry. Both the People's Church and the Open Door faith have very large memberships. The pastor of the former is Rev. Oswald J. Smith, 22 Kendal Avenue, Toronto, and of the latter, Rev. F. H. Ferris.