

LEGISLATIVE ASSEMBLY OF SASKATCHEWAN
Third Session — Fourteenth Legislature
27th Day

Monday, April 2, 1962.

The Assembly met at 2:30 o'clock p.m.

On the Orders of the Day:

ANNOUNCEMENT: TRANSPORTATION OF FEED AND FODDER

Hon. I.C. Nollet (Minister of Agriculture): — Mr. Speaker, before the orders of the day are proceeded with I would like to announce to the House that the transportation assistance policy on the movement of feed and fodder has been extended to April 30th and the assistance for the movement of seed oats has been extended to May 31st.

I would also like to announce to the House that I have now received word from the federal government that they are prepared to share the transportation assistance on the movement of seed oats.

QUESTION: NEGOTIATIONS WITH COLLEGE OF PHYSICIANS AND SURGEONS

Mr. W. Ross Thatcher (Leader of the Opposition): — Mr. Speaker, before the orders of the day are called, I should like to direct a question to the Minister of Public Health.

Has he any report to give the House at this time on the negotiations which took place yesterday between the government and the College of Physicians and Surgeons on the medical plan?

Hon. W.G. Davies (Minister of Public Health): — I think, Mr. Speaker, that the only statement I can make at this time would be as follows; that a meeting was held all day Sunday and heard and reviewed presentations of both the government and the College of Physicians and Surgeons. It was agreed that the parties would separately consider the subjects that had been discussed and of course this would have to be done in meetings of the two parties. I might say in this connection that the college

will need some time before they can arrange their meeting for various meetings.

It was further agreed that another meeting could be arranged if there appeared to be a measure of a agreement on principles and this is how the matter stands today, Mr. Speaker.

Mr. Thatcher: — Could I ask a further question of the Minister of Health? In view of the apparent breakdown in negotiations between the government and the college . . .

Premier Lloyd: — On a point of order, Mr. Speaker, it seems to me that this question is definitely leading into the area of debate and I submit than this is a period which is not set aside for debate, nor is it a period set aside for making of statements of the kind which the Leader of the Opposition has just made.

Mr. Thatcher: — I will proceed as follows then, Mr. Speaker. Would the Minister of Health state whether it is still the intention of this government to introduce its health scheme July 1st without the co-operation of the doctors?

Hon. Mr. Davies: — Mr. Speaker, I think it is the intention of the government to proceed with the health scheme on July 1st. We hope at that time for the co-operation of the College of Physicians and Surgeons.

Mr. Thatcher: — Mr. Speaker, I have one final question to direct to the Minister of Health. Does the government propose to bring in an amendment to the medical bill at the current session of the legislature?

Hon. Mr. Davies: — Mr. Speaker, I have no amendments at this time to propose or to put before the legislature.

CONGRATULATIONS TO MOOSE JAW JUNIOR CANUCKS

Mr. Gordon T. Snyder (Moose Jaw City): — Mr. Speaker, before the orders of the day are proceeded with I am sure that all hon. members will want to join with me in congratulating the Moose Jaw Junior Canucks in their victory in capturing the South Saskatchewan title. This was done of course, Mr. Speaker, at the expense of another fine hockey club stemming from the

Queen City of Regina, and I am sure that they also would like to join with us in extending the wish that they will proceed, and wish them every success in their future engagements.

Hon. Members: — Hear! Hear!

WELCOME TO LAKESHORE HOMEMAKERS CLUB

Mr. Hans A. Brotén (Watrous): — Mr. Speaker, in the absence of the hon. member for Last Mountain and on his behalf, I would like to bring to the attention of the members a fine group of citizens from the Govan area, the Lakeshore Homemakers Club, who organized a family outing, and Sir, they have told me that they even allowed their husbands to come along. They are headed by their president, Mrs. Ernie Aldren and Mrs. Clarence Landstrom, convener of the legislative committee. I am sure that we wish them an enjoyable and profitable afternoon and a safe return home.

SECOND READINGS

Bill No. 44 — AN ACT RESPECTING SAVINGS AND CREDIT UNIONS

Hon. O.A. Turnbull (Minister of Education): — Mr. Speaker, it gives me a great deal of pleasure to speak on this matter which relates to an act respecting savings and credit unions. The bill itself doesn't have any amendments in it that have not been recommended or discussed by the legislative committee of the Credit Union League, and it may be said therefore that all the amendments to The Credit Union Act do have the league's approval.

I would like to mention to the House for those who may have forgotten, or may not be as well acquainted with the credit unions as other members are, that the credit union movement in Saskatchewan did start in 1937 and the name of the first credit union as I recall it was the Hebrew Savings and Credit Union of Saskatchewan, which started off with a very modest sum of loan capital of some \$200. The first credit union legislation was passed, as I seem to recall, around August and this particular association came into being in November, and by the end of the year had loaned out some \$120.

That was a very modest beginning Mr. Speaker, but since that time credit unions here have taken their place in the scheme of things as they have in other countries. It should be remembered first of all that the credit unions were designed as an instrument to fill some of the credit

gaps that did exist, and were not designed and still are not designed to specifically compete with banking as we know it. They are designed primarily as a thrift promoting and saving agency and if they are in competition with any of the credit arms in our economy I would suggest that they would be more in competition with the small loans type of organization. I think in some provinces they have done, perhaps in some respects, a little better job than we have in Saskatchewan but the credit unions in Saskatchewan have done a first class job, and I think all members here in the legislature would like to compliment them on the type of work they have done.

Government Members: — Hear! Hear!

Hon. Mr. Turnbull: — Since that modest beginning in 1937 the total assets of credit unions now stand at \$112 million. This represents a sharp increase of 26 per cent over the year before and the total number of loans that have been made since that original block of loans of \$120 in 1937 now add up to \$309 million. To get some impression of the amount of support credit unions have, about 16 per cent of the population of Saskatchewan now have membership in credit unions.

It can be said also, Mr. Speaker, that credit unions have never been involved in any type of a transaction that can be classed as improper handling of funds or in the nature of an embezzlement. It is true that some credit unions at times have gotten into difficulty but the credit unions themselves provided a mutual aid fund by which they could assist themselves and with the Credit Union League they are able to supply themselves with the type of coordination and management advice that the credit unions have had to have, in order to move forward.

The government of the province of course took a very definite stand in the formation and promotion of credit unions and that is why the Department of Co-operatives and Co-operative Development was formed. We have in the past, not so much now, been instrumental in assisting communities understand what a credit union can and cannot do, and this the field service offered by the management advisory staff of the department has been able to do in the past. Now that the Credit Union League is growing in a strength and stature I would anticipate that it would require progressively less of our time as a department.

I think the House would be interested in knowing that when we have offered to withdraw totally from this area the Credit Union League and the credit unions themselves ask us to say, as they still do rely on certain technical advice that our people can provide them, and of course

due to the nature of the credit unions, the department must always be there for inspection and certification.

The only amendments have to do with the nature of the mutual aid fund and there is some change of a modest nature in this. There are some amendments also in the functioning of the credit committee which changes the rule from a unanimous agreement to a majority agreement. I think as you go through the bill, and as we will go through the bill, members will appreciate that what we have done is bring the act up to date to celebrate the anniversary of the co-operative development which is 25 years this year, as a gesture more than a prime legislative requirement. We wanted to do two things; to provide those amendments the credit unions themselves thought were necessary, and at this time because it is the 25th anniversary, we thought this would serve to bring to the attention of the community generally by reviewing the whole of The Credit Union Act and bring it up to date.

There has been a great deal said about credit unions and a good deal written. I draw attention to members of the House of one particular group of articles that were written by Pierre Burton, a well-known columnist, that are quoted in a bulletin from the Canadian Federation of Agriculture. Mr. Burton, in his easy-going and fluent style is able to give you the picture of how credit unions have helped individuals in their particular propositions and their particular financial transactions. He also draws some interesting comparisons between what an individual could have done if he had financed his transaction through a credit union rather than through a credit arm of a department store, or a small loan company. They are easy to read, they are hard-hitting, and they are informative. They are entitled, 'The High Cost of Money'. Any member who would like to get this from the Federation of Agriculture, I am sure, could have it for the writing. I am sure you would find it most interesting and enjoyable to read.

I predict, Mr. Speaker, that credit unions are going to grow and in fact, in spite of the rather spectacular leap they took last year of 26.6 per cent, I think we can look for a continued rate of growth in Saskatchewan. The time will be coming I feel, when people who have a co-operative bent of mind will look forward to using other devices and perhaps developing other devices so that the money that is available in the co-operative field could be used to the ultimate effectiveness of the people that are interested in this particular type of economic development. I think it is a demonstration also of how people can assist themselves.

I have seen, members here have seen I am sure, how a credit union has started in a community, and while it had taken some time to accumulate the assets, we have seen how individual members were able to purchase land, buildings; they may have used the money to develop community projects, and it is an interesting thing to see how some communities have used this money, where they have had sufficient flexibility in the types of loans that they were administering, to develop not only community curling rinks, but some of them have actually assisted in the buying of debentures for such things as sewer and water in the community, and it is an interesting type of thing and I think a healthy thing in demonstrating the will and ability of a community to self-help. I would like to see the credit unions continue not only to grow as they now have developed themselves, but to look forward, seriously, to developing new types of arrangements and I know that they are looking at these things and I know that we can be assured that they have both the wisdom and the courage to carry them out.

With these few remarks, Mr. Speaker, I move second reading.

Mr. G. Herman Danielson (Arm River): — Mr. Speaker, I am not going to make any speech on the second reading of this bill. I want to draw the attention of the House to the fact that the minister has a bill here, an old bill with numerous amendments and additions covering about 58 pages, and he never mentioned one word about what is in the bill.

Are there any changes of principle, any extension of power, are there any penalties for infraction that are not in the old bill? Not a word about what is in this bill. After he devoted at least fifteen minutes to expounding about the philosophy and principles of credit union operations, I think this is a new method of political propaganda brought into this House.

On second reading it is the duty of the minister, Mr. Speaker, to point out to the House what changes there are in the bill, not in detail but in a general way and he has absolutely failed to do that. He never said one word about this 58 pages of old bill and new bill, because it is both — numerous amendments and extensions in this bill — and I for one protest against being absolutely ignored so far as the minister is concerned about informing the House and pointing out these things which we should look for when we get into committee, and even before we get into committee. These things should be pointed out by the minister and members of this House could sit down in their leisure and check and scrutinize and see what the meaning of it really is.

Mr. Robert Perkins (Nipawin): — I would like at this time, Mr. Speaker, to be allowed to say a word or two about this Bill No. 44: An Act Respecting Savings and Credit Unions — and also to make reference to the 25 years which credit unions have operated under the existing act. This act is essentially the same with amendments and changes to keep pace with changing conditions as the first Credit Union Act brought in in this province during the 1937 session of the provincial legislature. On September 28, 1936 a brief was prepared and presented to Premier W.J. Patterson recommending the enactment of credit union legislation. This brief was prepared by a committee which had been set up by the conference of trading co-operatives at that time, this conference was headed by Mr. H.L. Fowler, then manager of Consumer Co-operative Refinery Limited. The legislation was passed the following session and proclaimed on June 30, 1937.

The objects of the 1962 act are the same as those of 1937. They read as follows: — “The promotion of thrift among its members and the creation of a source of credit at legitimate rates of interest for provident and productive purposes.”

The passing of this Credit Union Act in 1937 was preceded by many important meetings across this province attended by people who saw a need for the extension of credit facilities that were not available from the existing lending institutions of that time.

In 1933 at the annual meeting of the Co-operative Union of Canada, held here in Regina, a resolution was passed urging the provincial government to set up or enact necessary legislation for the formation of credit unions, that is in 1933. At successive meetings of the Co-operative Trading Associations, which was later to become the Co-operative Union of Saskatchewan, much publicity was given to the need for credit union legislation and a great deal of information was assembled and study made as to the possibilities of the formation of credit unions.

Such names as Mr. George Keen, then secretary of the Co-operative Union of Canada, Dr. Father Coady, a great leader of the co-operative union in Nova Scotia, Mr. W.E. Bohen, active at that time in the co-operative movement in the United States, and then our own Harry Fowler, James McKay, Bob McKay and hundreds of others (to name a few is to slight the rest). These names were prominent at the time of the formation and passing of the first Credit Union Act 27 years ago. It seems to me that because the

legislation has required so little amendment up to this time and the fact that the spread and growth of credit unions has been so consistent is a living tribute to the vision and industry displayed by these leaders at that time.

In the past 25 years credit unions have grown until approximately 16 per cent of the entire population of Saskatchewan are now members of credit unions. These organizations are filling a real need in their respective communities and I think I should say especially in the rural areas of this province. I know of several cases of people who have been assisted by loans from their local credit union when their credit rating was nil in other lending institutions. I could tell of a man who first got a relatively small loan of \$50 from a local credit union when he was unable to get credit anywhere else and that loan, together with several others made since, were the means of him being able to get on his feet at the time, and he is now in a position where his credit is good anywhere. This man still thanks his local credit union for the extension of assistance and credit at that time when he could get it nowhere else. Examples such as this, I am sure, could be told by members of credit unions wherever a union has been formed. They are one of the principal reasons, I think, for the great popularity of credit unions at the present time in Saskatchewan. Mr. Speaker, it seems to me that the operation of credit unions like other co-operatives brings out the best in the individual. Nowhere, it seems to me, can the principle of individual enterprises be practiced to the full extend without damage to society as in the co-operative framework.

While in the strictly individualistic — sometimes called capitalistic private ownership, free enterprise — whatever you want to call it, freedom can very easily turn to license, ambition becomes greed, growing success becomes control, with monopolies and cartels and all their attendant evils, but in co-operative operations there are none of these dangers. In the co-operative field the harder one works, the more one earns, the more one spends within the co-operative, the more one benefits his fellow members. Let his fellow member be white, yellow or black, let him belong to any 'ism, creed, or denomination, as long as a member of a co-operative, be it producer or consumer or credit union, so long as he markets his produce through a co-operative channel and so long as he buys his needs through co-operative facilities he is contributing to the welfare of every fellow member.

Co-operative operation in trade or finance, I repeat, brings out the best in the individual. It develops business ability by assisting an individual in assuming responsibility and conducting the affairs of his own

organization and encourages active participation in his own co-operative enterprise, knowing all the time that in furthering his own best interests, he is also benefiting everyone of his fellow members. I maintain that in the field of co-operative endeavour we incorporate the best elements of both public and private ownership and control. Nowhere is the adage contributed to Kipling, 'The strength of the wolf is the pack and the strength of the pack is the wolf' more clearly exemplified than in the operation of co-operative enterprise.

A tribute to the anniversary of the co-operative act of 25 years ago would be incomplete without mention of one who has so recently passed from our midst, one who spent his life in dedicated service to the co-operative movement — the late Hon. L.F. McIntosh. He was the first Minister of Co-operatives and Co-operative Development in this province. He was the first man to hold such office in Canada. One of his late duties was assisting in the final preparation of this bill and one of his final interests to see it successfully through this legislature. May his devotion to service serve as an inspiration to those of us who are responsible for carrying out the provisions of this bill and of carrying forward the credit union movement.

I would conclude, Mr. Speaker, with the hope that this bill may be passed unanimously in this legislature and that it may continue to serve as an instrument to serve the credit needs of the people of this province and also as an agency of self-help from the practiced saving of credit union members.

Mr. E. Whelan (Regina City): — Mr. Speaker, the introduction of this bill in the Saskatchewan legislature today marks the most progressive step the credit union movement in Canada has taken to date. Credit union principles, practice and administration as set out in this bill establish a milestone in a continuous steady march by credit union members since the first legislation was introduced in this House 25 years ago. In 25 years, Mr. Speaker, eighteen of them under this present administration, credit union assets, credit union membership and credit union services have increased by leaps and bounds.

Starting with a few thousand dollars, the credit union movement in this province now has millions in assets and savings and many thousands of members. Consideration of this bill at second reading and, I hope, unanimous adoption of the principles involved would be accepted by thrifty, industrious, democratically-minded credit union members as

a go-ahead signal in their advance toward control of their economic destiny through the credit union movement.

The day before Lachie McIntosh passed away he asked me to speak on this bill; we all regret that this man, whose humble and sincere co-operative approach has helped this great movement is not here to introduce his bill on this 25th anniversary date. This would have been a proud moment; this would have been an achievement he would have treasured. Those who have worked in the credit union movement and those who understand and appreciate the contribution that Lachie made understand the high value he placed on his close association with his fellow credit union members. His contribution will always be remembered and appreciated by them.

Where did the credit union idea come from, Mr. Speaker? Did the idea originate with wealthy, profit-bent individuals? Did it come from a handful of people bent on controlling financial resources for themselves?

Mr. Speaker, the record of history tells us that it originated with a conscientious son of Germany, that it was brought to Canada by a son of the province of Quebec and was introduced to the United States by a Jewish descendant and resident of the New England states. Along with those that have already been mentioned by the hon. member for Nipawin (Mr. Perkins), it was promoted in Saskatchewan by a citizen of Icelandic origin who received valuable assistance from a Scotch-Canadian, an Irish-Canadian and a former citizen of Prince Edward Island.

The first credit union in Saskatchewan was organized by the Jewish people of my constituency. The Saskatchewan credit union pioneers were Dr. Barney Arneson, who is Deputy Minister of Co-operatives, Dan Rankin, a co-op leader and Regina plains farmer, Tom Molloy, a former deputy minister of the government of Saskatchewan, and H.L. Fowler who is now the president of Federated Co-operatives.

After the organization of the first credit union others followed rapidly and, Mr. Speaker, I call members' attention to the fact that the same principles that were practised then, the same idea of democratic control of credit at cost, the same theory of a fixed return of interest on shares, and rates of refund according to patronage, all these ideas that are continued in the present day, were the practices and the principles that encouraged and developed the credit unions of Saskatchewan.

Government Members: — Hear! Hear!

Mr. Whelan: — They are continued, they are brought up to date in this bill. In my introductory remarks, Mr. Speaker, if I have digressed from the principle of the bill, it was only to remind the members of this house of the leaders whose imagination and foresight, whose courage and persistence have helped build a great credit and savings institution for the people of Saskatchewan. Looking at the bill itself, Mr. Speaker, I should like to mention three general characteristics and to trace and evaluate them under these headings. First, the aspect of democratic control; second, the service provided; third, government responsibility.

Mr. Speaker, a credit union is an organization of people democratically controlled. Why do I say this? Why do I make this statement? Because, as have so many other members of this assembly, I have experienced the democratic function and operation of the credit union. You will find that the bill in its clauses provides that the directors be elected at a regularly called annual meeting, the legislation provides for election on a delegate basis or election from the membership at annual meetings.

The credit committee, Mr. Speaker, is named by the board of directors. The supervisory committee, which controls the activity of the board and management of the credit union, is in effect the watch-dog, is also elected in part by the members at the annual meeting. The auditor, Mr. Speaker, is chosen by the general meeting each year. Why is this? Why is this provided in the bill? These people who are handling the funds of members, who are joined together with them to provide credit facilities, have to report and have to submit their stewardship at regular intervals. Compare this if you will with the directors of the local finance company who are thousands of miles away perhaps, controlling the policy, isolated from the circumstances, reporting only to the shareholders regarding financial return.

In the credit union, Mr. Speaker, whether it is in association of co-operators or church groups, or group of employees, Leader-Post employees for instance, ethnic groups, they know their members and make loans to them according to their character, carefully investigating the security held in the manner set out in this bill. In respect to services, what kind of services does the credit union operation set out in this bill provide to members? One, it provides credit at cost. Two, it provides cheque-cashing facilities, re-invests their savings in loans to fellow members. It insures the loans and savings to provide members with a form of security in the event of death.

Mr. Speaker, the credit union that I know best buys homes for young people, provides the funds to take people through university, purchases household appliances, used farm machinery, seed oats, grain bins, livestock, yes, Mr. Speaker, it purchases new fur coats for members, sports cars, bicycles, seed oats, grain bins, livestock.

Yes, Mr. Speaker, our credit union, I am sure the same policy applies to every credit union in this province, has placed its trust in the rank and file citizens. The members have never let them down.

The third point I want to raise, and I want the members of this Assembly to remember, is that we as legislators have a responsibility that is set out in this bill. As legislators we have to hire a registrar, we have to give guidance in the establishing of by-laws, in the organization of a loaning policy, in the functioning of a supervisory committee and the operation of a credit committee, and the collection of loans and the interpretation of by-laws and careful analysis of the over-all operation of the credit union. Those who would question the services and misplace the responsibility established throughout this bill have a limited knowledge and no appreciation of the genuine need for guidance from a government department in the handling of \$130 million of credit union funds.

It might be said, Mr. Speaker, that a credit union like Sherwood Credit Union, which I had the privilege of directing along with my colleague from Regina City, the hon. Provincial Treasurer, would not need supervision because of its size, it now has approximately \$9 million in assets. Let me tell the Assembly this, once a year the members with share savings in our credit union can be sure the by-laws are checked, the supervisory and credit committees' reports are read one at a time and a careful report made on each delinquent loan to the board of directors by qualified, experienced, conscientious and competent government supervisors. This credit union has a good staff and management, but let me tell the House this, as a board of directors we readily accepted the credit union inspectors recommendations for we know that — and everyone of us agree I am sure, that they too are interested in the welfare of credit union members.

As an officer and a credit union member for a number of years, I can honestly say to this Assembly that I have never seen, nor do I think I will ever see, a more dedicated group of public servants than the credit union staff of the Department of Co-operatives, who will have a great deal to, I suggest, with establishing in a practical way on a day-to-day basis, in co-operation with directors and management, the principles contained in this bill.

Mr. Speaker, first I have tried to point out to the Assembly how these financial institutions are democratically owned and controlled, Second, in a few concise statements I have tried to list, Mr. Speaker, for hon. members, the services the credit union can provide in the average community. Third, Mr. Speaker, I have quoted the need for supervision of these great credit and savings institutions.

In conclusion, Mr. Speaker, who has asked for this bill? Who has written its clauses and who has drafted the standard by-laws? Mr. Speaker, the credit union people through their chapters, through the Credit Union League, Credit Society, and the co-operators who work with them worked this out in close coordination with the Department of Co-operation. Mr. Speaker, who sponsors and endorses and recommends the organization of credit unions and the assistance in supervision by government? Mr. Speaker, credit unions and their supervision are recommended by churches, by all religious groups, Catholic, Anglican, United Church, Jewish people, Mr. Speaker, they are endorsed by occupational groups, by teachers, by machinists, steel workers, by auto workers, mine workers, brewery workers, electrical workers, packing house workers. Mr. Speaker, they are endorsed by ethnic groups, labour unions, school children, home and school groups. The common objective of them all is democratic control of financial resources at cost.

This objective has been realized in part by the natives of Tanganyika, by the working people of the United States, by the residents of the Fiji Islands, by the citizens of Jamaica, by the fishermen of Nova Scotia, by the people of India, the school children of British Columbia, the community groups of Saskatchewan.

On the final assessment of this bill, Mr. Speaker, I insist that the genius of man has not devised a better way of thwarting the money changers, of elevating the common man, of opening the door to economic security.

Mr. Speaker, the principle of this bill, of co-operating democratically, of bringing all of these services to all of the citizens of this province, is the philosophy of the credit union movement and was the philosophy and the life of Lachie McIntosh. I will support second reading of the bill.

Mrs. Gladys Strum (Saskatoon City): — Mr. Speaker, before this bill goes out of second reading I would like to add just a few words that have not been spoken in support of credit unions. I merely wish to

say that credit unions are the necessary support for the co-operative movement. When the co-operative movement decided to separate credit from merchandising they made a great forward step in strengthening their co-operative stores. To me the credit union movement and the co-operative movement are very, very important far and above the dollar value of the saving. We have many values in our society on which there is no price tag, and the co-operative movement is one of them. The co-operative movement is an economic device with social implications and today we are faced with the necessity of bringing in to full citizenship our native people, the Eskimos, the Indians, and I know of no training school that is as appropriate or as valuable and effective as the co-operative movement. It has an honour system which develops the best aspect of citizenship and responsibility and it has an all-Canadian practice behind it.

Mr. Speaker, I have campaigned in nine out of ten provinces and the one thing that you can always find when you go across Canada is the co-operative movement; and you meet all kinds of people that may differ from you in every other aspect of life but you probably are both members of a co-operative. I know of nothing that has delivered the people of Nova Scotia out of the hands of the fish merchants like the co-operative movement. I had the honour of being a guest at St. Francis Xavier at Antigonish and there I found that that great university of the people is the mouth piece of the co-operative movement and it has done more to raise the level of education and culture and understanding of business than any other single thing. When you travel in Europe everywhere you go you find the co-operative movement and the credit union which is strengthening it.

I think it is appropriate that on this occasion, the 25th anniversary of the founding of this institution in our province, and as a memorial to our late minister, that we should pass this bill, that we should review every aspect of it and that we should consolidate it under a new act. I am glad that the previous speakers have covered all these aspects and this was the only thing that I wished to add, that as a tool for citizenship, as a promotion for those better instincts that are present in all men, I know of no better tools than the co-operative movement and its arm, the credit union.

Mr. Speaker, I will support the bill.

Mr. A.C. Cameron (Maple Creek): — Mr. Speaker, I didn't expect that on a bill brought in for second reading it would be an occasion to pay tribute to a credit union on their 25th anniversary.

I treated this as any bill coming for second reading. I am rather surprised that on this important occasion you didn't see fit to bring in a resolution appropriately drawn up to pay tribute to the credit unions themselves.

I have taken an interest in credit unions for a good many years. I have served on boards of directors and as treasurer and have helped to organize credit unions. I have sitting with me, my co-partner here, a man who has spent 40 years in the co-operative movement and a man who has during his time in this legislature assisted in piloting through eighteen bills dealing with co-operatives. This man sat here when the credit union bill was first brought into the House in 1937. It is a tribute to those pioneers and to the thinking of those people in those days to hear speakers stand here now, 25 years later, and to say that the principles of this bill are in keeping with the principles set out in 1937 when the first credit union was set up. I would like to have the occasion to pay tribute to the founders of the credit union movement in the province of Saskatchewan and for that reason, Mr. Speaker, I feel I am not qualified to do that today.

I would like to move leave to adjourn the debate.

The debate was, on motion of Mr. Cameron, adjourned.

The Assembly recessed at 5:30 o'clock p.m.

The Assembly resumed at 7:30 o'clock p.m.

THIRD READING

The Hon. E.I. Wood (Minister of Municipal Affairs): — moved

“THAT, Bill No. 48 — An Act to amend the Saskatchewan Municipal Advisory Commission Act be now read the third time and passed under its title.”

Mr. Speaker: — Is it the pleasure of the House to adopt the motion?

Mr. James E. Snedker (Saltcoats): — Mr. Speaker, I am about to speak on the third reading of this bill. Have you any objections.

Mr. Speaker: — If you wish to speak.

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Mr. Snedker: — That is exactly what I wish to do.

Mr. Speaker: — But don't sit on your desk, please stand up.

Premier Lloyd: — If the member would rise in his place and address the Speaker, he would probably be given the right to speak.

Mr. Danielson: — He did.

Mr. Speaker: — Order! Order!

Mr. Snedker: — I have never risen to speak in this House yet but someone has tried to stop me, and you have never stopped me yet.

Mr. Speaker: — Order! Order!

Mr. Snedker: — If you want order, stand up and I will sit down.

Mr. Speaker: — If you are not careful I will have to name the member.

Mr. Snedker: — What am I supposed to do now?

Mr. Speaker: — You are supposed to speak to the third reading of the bill if you wish.

Mr. Snedker: — Do I have your permission to speak to the third reading of the bill?

Mr. Speaker: — You have.

Mr. Snedker: — Mr. Speaker, I am going to oppose the third reading of this bill. I have listened to the explanations given by the Minister of Municipal Affairs. The bill as it stands at the present time puts a ceiling of five members on the Municipal Advisory Committee. The Minister of Municipal Affairs says that he would like to have the number raised from five to seven or possibly eight. I have no objection to the number of members on the Municipal Advisory Committee being raised from five to possibly seven or eight, but I have every objection in the world to it being left wide open as it is at the present time so that any number whatsoever may be added. As this amendment stands if it passes the House the government may add any number they choose to the Municipal

Advisory Committee, there is no limit on the number whatsoever, it is strictly a blue-sky deal.

I said at the time that it was going into committee that I thought a ceiling should be placed on it and the minister said or indicated that a ceiling of ten should be placed on it, I would possibly agree to that, but to pass this bill at this time with no ceiling on it whatsoever so that the government can at any time add any number of people to this Municipal Advisory Committee that they see fit, I don't consider is right or proper or good government.

Similarly in connection with the personnel on the advisory committee, it has been said that there is some representation of farm people on the advisory committee. I mentioned when the bill was in committee that it would be possible for the government to swamp any farm members that are on this committee by the simple expedient of adding more members from the city or from some other walk of life and that is quite true.

On those grounds, Mr. Speaker, I am opposed to the third reading of this bill, and that is why I am going to vote against it.

The question being put it was agreed to and the bill was accordingly read the third time and passed.

The Assembly adjourned at 10:00 o'clock p.m.