

been a false impression spread throughout this country that I have been seeking for special consideration, which is absolutely incorrect. My interest is in the men that I took overseas and the others in a like position. Personally I am not concerned. But I do say to honourable gentlemen that it would be unfair of me to create a precedent so that my brother colonels who are overseas doing their duty, as I tried to do mine, could not claim a pension when they came back. It is not right that because I am a senator I should not participate in a pension; but there will be no protest from me if the Government passes a law to the contrary, making it retroactive if they wish. Anything that has been paid will be handed back. All that ever came to me was a cheque for \$69, which has never been cashed.

BILLS OF EXCHANGE ACT AMENDMENT BILL.

FIRST, SECOND AND THIRD READINGS.

Bill 113, an Act to amend the Bills of Exchange Act—Hon. Sir James Lougheed—was received from the House of Commons and read the first time.

Hon. Sir JAMES LOUGHEED moved the second reading of the Bill.

He said: By this Bill it is proposed to strike out of the Bills of Exchange Act the words, "three o'clock," in the last line, and to insert in lieu thereof the words, "half-past two o'clock." This is to permit of the banks closing at half-past two instead of at three. Owing to the operation of the Military Service Act, and the judgment of the appeal court on exemptions that bank clerks are by no means exempted any more than any other class, the bank staffs have been so greatly reduced as to create a congestion of work, involving the necessity of working until a very late hour in the evening. It is proposed that this Act shall remain in force during the war and one year thereafter. Bills of exchange falling due will have to be met at half-past two instead of at three o'clock. That of course will not affect honourable gentlemen of the Senate.

Hon. Mr. BOSTOCK: I have no objection to the Bill, except that I have not seen it. I do not know whether other gentlemen have seen it or not. I take the statement of my honourable friend. I understand that bank employees will not be able to avail themselves of the Daylight Saving Bill.

Hon. Sir JAMES LOUGHEED: The Daylight Saving Bill will in no way reduce

their hours of labour. They go to the bank at the same hour, but owing to the congestion of work brought about by war conditions and reduced staffs, it necessarily follows that they are kept until a very late hour in the evening in order to keep up with the work.

Hon. Mr. DANDURAND: The bankers' association has resolved to close the doors of the banks at half-past two, commencing on the first of June next. This is to allow of that being done.

Hon. Mr. CROSBY: I do not want to oppose the Bill; but it seems to me that half-an-hour may make a lot of difference to a man in business, or to one just starting in business, in having his bills protested.

Hon. Mr. BOYER: The banks will open at 9.30.

Hon. Mr. CROSBY: Opening the banks at 9.30 will not help very much if it takes until three o'clock to get the money. The last half-hour is generally the most important, as I have no hesitation in saying from my own experience. I have no desire to interfere, but I say that business men depending upon the accommodation of the banks and anxious to keep right with them sometimes find the last half-hour very precious. I would not like to do anything that would interfere with that.

Hon. Mr. DANDURAND: But the honourable gentleman knows that a debtor has until 4 o'clock before his note goes into the hands of the notary.

Hon. Mr. CROSBY: This honourable gentleman does not know as much about that as does my honourable friend. Men in his profession, when they get a license from the bar, can get what they like, but I am speaking of the ordinary every-day business man, who has to fight his way in the world. I would be very sorry to do anything that would interfere with that class of struggling men. We have a lot of good, true, faithful business men in all parts of this country; but very often such men could not find my honourable friend by half-past two, for he would not be back from his lunch by that time; but they might find him at a quarter to three, and perhaps get accommodation from him that would help them out of the difficulty for the time being. Many a good man has to go to his friends to help him out, but the hour of 2.30 is so close to the lunch time of the man who has the means that it might be difficult for the business man to catch him in time to save protest, while he might get him before