Mr. ST. LAURENT: Because there are provisions in the Royal Canadian Mounted Police pension statute which are more favourable to them on account of the manner in which the force is recruited and the periods for which members serve than would be the terms of the army pension act. If the hon member will compare the two he will see that the Royal Canadian Mounted Police have special provisions which are not allowed in the superannuation fund or in the army pension act.

Mr. SKEY: As I understand the army pension, a service man is not even guaranteed a pension. I understand now that there are men with seventeen years' service in the R.C.A.F. who are being asked to leave the forces with one month's pay for every year of service and no pension, and that if a man elects or asks for his pension he is only allowed two-thirds of the pension to which he is rightfully entitled. If the minister wants to talk about the army or navy or air force pension—

Mr. ST. LAURENT: No, I do not, and the members of the Royal Canadian Mounted Police do not.

Mr. SKEY: Of course I am open to reason in what I am advocating, but it has been represented to me that the constable in the Royal Canadian Mounted Police is far less well provided for than the army pensioner, in spite of the unfortunate regulations. I do not wish to delay the committee, and I see it is almost eleven o'clock.

I would just say, in conclusion, that as a returned service man I feel that the Royal Canadian Mounted Police should be considered on an absolutely equitable basis with the armed forces of Canada in every respect. They should lose no seniority through any service for their country and lose no pension rights. The man's family should be protected equally with the members of the armed forces because he and his family are a part of our community, and so long as we provide for the Royal Canadian Mounted Police as well as we provide for the men of our armed forces I feel that we shall be doing for these men what the people of Canada would agree is the right thing to do.

Mr. ST. LAURENT: May I be allowed one minute, in fairness to La Banque Provinciale. I shall be glad to show the hon. member for Lake Centre all the reports that I have received in connection with that incident, and then we can proceed further with the discussion. But I wish to say at this time, and I say it after having said to the hon.

[Mr. Skey.]

member for Lake Centre that I am going to show him all the reports I have, that there are no grounds for casting reflections upon the bank itself. There are grounds for casting reflections upon certain individuals in the employ of the bank who did not carry out diligently and correctly the instructions they had received as to how coupons were to be handled. But the situation is not one that reflects upon the bank generally.

Mr. DIEFENBAKER: That was an unfortunate press release, then.

Mr. ST. LAURENT: It was unfortunate as to the form in which it was made, and it has already caused some anxiety to the customers of the bank and has caused the displacing of some accounts with the bank. For that reason I thought it was only fair that I should make this general statement this evening, because it may be some time before we come back to the estimates of the department. In the meantime I should be glad to let my hon. friend see all the reports I have on that incident.

Mr. DIEFENBAKER: Would the minister clarify one point. Why in view of these facts were the rights of the bank to continue its coupon procedure cancelled as of July 31?

Mr. ST. LAURENT: There were a few branches with which the wartime prices and trade board had had these difficulties. They could not get these staffs to keep a proper and timely accounting of the coupons, and could not make them realize that it was quite as necessary to keep that accounting up to the minute as it was to keep the dollars and cents accounting of the ordinary banking business up to the minute. The board came to the conclusion that, having made these representations to these branch offices more than once, and inasmuch as they were not having their instructions fully complied with, they would say to the bank that from and after July 31 they would not allow its branches to deal with these coupon accounts. I think the very fact that they made the 31st of July the deadline shows that they wanted it to be a warning to the head office to take the matter seriously. and in the meantime, between the date the statement was issued and July 31, they expected satisfactory assurances might be obtained and the order cancelled. This is not one of the large banks. This bank does about 1.8 per cent of the banking business of the chartered banks of Canada, of which there are only ten. It has a large number of small branches. I have the figures here. It is a bank that is doing a retail banking