Hon. W. M. Benidickson: Honourable senators, I too wish to express my great regret that the calendar and the amendments to our laws are jointly responsible for the retirement in a few days of Senator Casgrain. I did not know her personally until she joined our ranks in the Senate, but in that short period of time I think we have formed a friendship which, so far as I am concerned at any rate, is very much appreciated.

Reference has been made to her political and family relations. At the time of her appointment her father was referred to by the Montreal *Star* as a "Conservative" but a "tycoon who was always on the side of the underdog." His daughter has followed along in that tradition.

Senator Flynn made reference to her other political association through marriage, but I do not think he mentioned that at one time Senator Casgrain herself ran as an Independent Liberal candidate.

Honourable senators, I do not wish to repeat what has already been said, but I think it should be mentioned that Senator Casgrain's first initiative in the business of this chamber took the form of referring to us an inquiry on the report of the Bird Royal Commission on the Status of Women in Canada. There resulted from this first motion of Senator Casgrain a very fruitful debate, and I think she will agree that in recent months there have been a number of legislative and administrative actions in several areas which are of importance to the women of this land for whom she has been a champion over the years. She was a leader, as has been said, in obtaining the franchise for women in Quebec. When she became a member of the Senate she was at that time President of the Quebec branch of the Canadian Consumers Association. She is a former President of la Ligue de la Jeunesse féminine, having held that office as long ago as 1926.

I want to tell her that I personally appreciate very much her strong support for my amendment this session to the Combines Investigation Act. My purpose was to try to eliminate the acceptance of collusion by banks with respect to bank charges for services; and, of course, on April 1 these charges involved increased costs to consumers—a matter in which Madame Casgrain has been very interested—in the area of perhaps \$30 million.

This was done despite the fact that both of us have close relatives who are directors of banks. So keen was she a supporter of this amendment, which has been on our Order Paper, that she was going to take advantage of our special rule this session which permits one to make two speeches on a particular reading of a bill. However, the arbitrary legal retirement now makes that impossible for her to do, and she expressed her regret about it.

I am sure that she is as pleased as I am to read in the newspaper this morning that the Government as a whole have endorsed this principle and yesterday introduced into the House of Commons a bill which would accomplish the intent of my amendment now with Government support. I suspect it would not have received too much support in the Banking, Trade and Commerce Committee after reading the speech of its chairman on my motion. However, yesterday's new government bill introduces

new safeguards for the public against undue concentrations of market power.

Senator Casgrain, in a recently published interview, is quoted as having said:

Well, I have always had a chip on my shoulder. I suppose that's what kept me going.

Well, I say long may she be able to continue her activities and stand upright with the same good health and energy as now, and that if and when necessary she will be able to carry resolutely another chip on her shoulders for good public causes.

Hon. Mary E. Kinnear: Honourable senators, I too wish to pay tribute to the Honourable Thérèse Casgrain. I have not known her intimately for a long time, but I have known her over a period of years. She once chaired a meeting that I attended, and I have remembered her since that day.

Honourable senators have spoken of her many fine qualities and her distinguished family. On one occasion I saw her daughter here, who was present with her family, and she had the same attractive smile that the honourable Senator Casgrain has. I recognized her immediately.

We have mutual friends, from whom I hear so many fine things about her. She is a willing and able parliamentarian. She has determination, energy and enthusiasm, and I believe that with enthusiasm one can do anything.

Women can accomplish their goals in life if they have the strength of character to keep their aim on the target. Too often they give up. However, success in life is not achieved by anyone unless there is self-discipline. Thérèse Casgrain has this strength of character. She will never give up and I congratulate her on her efforts on behalf of all Canadians. I urge her to continue to lead an active and crusading life during her retirement.

Hon. John J. Connolly (Ottawa West): Honourable senators, I associate myself with all the very appropriate remarks with respect to Senator Casgrain. However, we should tell her that the loss occasioned by her departure from this body is not hers but ours. I think she will appreciate from the way honourable senators have spoken today that the members of the Senate realize perhaps more truly than they ever have before, the wisdom in the English aphorism, which applies to us: "It is better to have loved and lost than never to have loved at all.

[Translation]

Hon. L. P. Gelinas: Honourable senators, I would feel guilty if I did not take this opportunity to join those who paid tributes to Senator Casgrain. I would be angry at myself if I did not express publicly and loudly our affection and our admiration, and our regret at seeing her go. She contributed much to the proceedings of this house during her too short mandate.

Others have spoken more eloquently than I could about her merits, the good works she has achieved despite