

intents and purposes we have, or can have under our provincial legislation, credit and loan societies so that even for that purpose I would hesitate before passing this Bill. Then we have the Post Office Savings Banks in which deposits can be made and withdrawn on giving certain notice, and we are making provision for old age pensions where you can deposit but cannot withdraw with any notice. They neither borrow nor lend, places where your savings are absolutely out of your control the moment they get into the hands of the government. We have many facilities for savings. I am quite free in saying to the House, without any reservation, that within my own judgment there is nothing that can be done in the way of credit and loan societies in this Bill that we cannot do under our letters patent, and, for that reason, I see no necessity why it should pass. I appreciate the motives of the hon. gentleman. They are kind, as his motives always have been. His life has been one of generous philanthropy and generous intentions, and I suppose in this case he is only following in the line of a long career of that character; but, all the same, his purpose can be accomplished without encroaching on our constitution, and my opposition to him is not because of the character of the Bill; but because of the nature of the legislation which it involves, and, therefore, I shall resist this Bill on all occasions.

Hon. Sir MACKENZIE BOWELL—We have a number of what are termed loan and savings companies organized under the Ontario law, which have been carried on for a great number of years. They are not designated savings banks, but they are, under their charters, savings and loan societies.

Hon. Mr. LANDRY—What is the motion before the House?

The SPEAKER—It is a motion by the Hon. Mr. Scott that the report be not now adopted, but that the Bill be referred to a Committee of the Whole House.

Hon. Sir MACKENZIE BOWELL—The ordinary procedure has been to move concurrence in the report of the committee.

Then the hon. gentleman's motion would properly come in, that it be not concurred in, but that it be referred to a Committee of the Whole House.

Hon. Mr. SCOTT—That is splitting hairs.

Hon. Sir MACKENZIE BOWELL—The hon. gentleman has made a motion which is really out of the usual order of business.

Hon. Mr. SCOTT—I thought it was the commonsense way of getting at it. Nobody else was moving, and my motion was to refer the Bill to a Committee of the Whole House. If any one thinks it is not regular, let somebody move the adoption of the report, and my motion will come in as an amendment.

Hon. Mr. YOUNG moved the adoption of the report.

The SPEAKER—I am somewhat in a quandary, inasmuch as if the motion of the Secretary of State was negatived, there would be no motion for a step forward.

Hon. Mr. POWER—The hon. gentleman from Killarney, in order to get out of the difficulty, has now formerly moved concurrence in the report and the hon. Secretary of State has agreed to make his motion in amendment.

Hon. Mr. FERGUSON—I think the motion of the leader of the House is perfectly in order. Supposing no member of the House approved of that report you would have to have that motion. It would be the only way to bring it up.

The SPEAKER—That is why I was not absolutely clear. The practice is for some member to move the adoption of the report and then the other motion is made as an amendment.

Hon. Mr. LANDRY moved that the debate be adjourned until the next sitting of the House.

The motion was agreed to.

The Senate adjourned until this evening at Eight o'clock.