

## APPENDIX No. 4

reside in such centres as San Francisco, Chicago, and New York. I did not find many in the Southern States, and I think I have covered every State. In the Central and Southern States there are not very many; the bulk seem to be in the Eastern centres and West. With a representative in Chicago I think we could do something.

Mr. AHERN: The Pensions Board use the organization of the American Red Cross. They have 20,000 students throughout the States who have made arrangements to look after pensioners who want any information regarding their pensions, and they take the cases up with Ottawa.

The CHAIRMAN: Are the pensioners so advised?

Mr. AHERN: Yes, I understand so.

*By Mr. Brien:*

Q. Is it a common practice to charge 15 or 20 per cent discount on exchange on these cheques?—A. Yes, sir. Up till recently, the cheques were issued on the Bank of Montreal in New York, and a letter was sent to the effect that they could not carry on giving par value very much longer. One week there, it was down 16 or 17 cents, and a widow with one child came in and kicked up an awful row because she had a cheque and was going to lose so much money on it. This lady is trying to work at night and in the day time in order to make a living. Her husband was killed at Vimy.

Q. Do they treat their own soldiers in the same way?—A. They get the American currency.

Q. But in a general way, do they give the soldiers the same consideration over there as ours get?—A. They do to a certain degree.

Q. Are they not inclined to give Canadian soldiers every consideration?—A. They do not recognize our boys in any way. When we go to them they say that we are foreigners. The Hearst papers are our greatest enemy.

*By Mr. Morphy:*

Q. Can you give us a list of the main Hearst papers?—A. The Chicago *Herald* and *Examiner* is one. That is our greatest enemy there. When they see one of our disabled men on the street, they go to the office and write up a column with big headings about the negligence of the British authorities turning their pensioners aside. They make a big display about it.

Q. Give us a list of these papers?—A. I can tell you quite a lot about them.

Q. Can you give us a list so that it can be put on file?—A. I can get you a list of the worst and most rabid.

*By Hon. Mr. Béland:*

Q. Are all the cheques made on the Bank of Montreal in New York?—A. They were, up to a couple of months ago; but at present I think they are made out to the Bank of Montreal, Chicago.

*By Mr. Cooper:*

Q. Up to a certain time, the pension cheques were paid at par?—A. Yes, sir.

Q. Up to what date?—A. I think it was up to February. The gratuity cheques suffered rebate; the pension cheques were at par, but suddenly they went down 17 and 18 cents. There was quite a lot of kicking.

Mr. AHERN: It is quite true that up till two or three months ago the pension cheques were made payable at par at the Bank of Montreal in New York. Thereupon it was declared illegal and we were not allowed to do it. The great stumbling block is the legality of it. Canada has agreed to pay so many dollars and so many cents in Canadian currency irrespective of where the pensioner lives. We are paying pensions in twenty-four different countries outside of Canada, and we cannot take the exchange into consideration in all these countries.

[Mr. Nightingale].