The clause which was adopted in the Committee was clause 11, but since then Mr. Finlayson and the Department of Justice have gone over these clauses and have suggested that for the sake of clarity, and perhaps precision, there should be three new paragraphs substituted for the three paragraphs of section 11. One advantage is that in the new draft the time at which operation begins, as between arrears and fixed amount, is related back to the time of election. Apart from that, I do not find that the new section differs materially from the old one. There was a time fixed within which this election should be made. That time has passed, and because of the changes we are now making in the Act it is thought desirable to extend it to the 31st of December next. The last subsection is merely for the purpose of giving an opportunity to those who did not come in within the period fixed.

Hon. Mr. BLACK: Honourable gentlemen, I simply wanted to make the remark that the honourable member from Ottawa (Hon. Mr. Belcourt), having admitted that my statement was absolutely correct, is apparently contradicting himself.

Hon. Mr. BELCOURT: No, no.

Hon Mr. BIACK: And he apparently has taken my remarks as to the pronouncement in the Committee as being in opposition to the amendment.

Hon. Mr. BELCOURT: No.

Hon. Mr. BLACK: He is entirely wrong in that. I am not opposing the amendment, I am merly making a plain statement of fact.

Hon. Mr. LAIRD: I would not like it to be inferred from what the honourable gentleman has just said that there is any opposition to this Bill on its merits. I do not desire to discuss the merits of the Bill at all. I make the statement here and now, that the official designated by the Department which is in charge of the Bill came before the Committee, and, in answer to questions put by himself, made the statement that this was going to impose upon the treasury an expenditure of at least half a million dollars-how much more he was not prepared to say at the time, and would not be in a position to say for probably eighteen months. Under these circumstances, I simply ask for a ruling as to the competence of this House to amend such a Bill.

Hon. Mr. BELCOURT: I do not think this comes within the section of the Act under which the Senate is precluded from initiating Hon. Mr. BELCOURT.

money Bills or increasing the charge on the public revenue. The Act refers merely to the public revenue. This, I submit—it may be a very fine distinction, and I may not be able to convince my honourable friend—

Hon. Mr. LAIRD: It is His Honour the Speaker's ruling on the question that I want.

Hon. Mr. BELCOURT: I am speaking on the question. I say this is not subject to the conditions prescribed by the Act, because this money is not going to come out of the public revenue. This is a scheme between the Government and the Civil Servants, by which contributions on a fifty-fifty basis are set aside for the purpose of creating a fund.

Hon. Mr. LAIRD: What did the Superintendent of Insurance mean when he said it was going to cost the country over half a million dollars?

Hon. Mr. BELCOURT: I am not disputing that. I am trying to point out new that this does not come out of the public revenue. It is independent and outside of that; it is to provide a superanuation fund to which the Crown contributes one-half, and the service the other half. I do not think that, strictly speaking, it comes under the provision upon which my honourable friend bases his objection.

Hon. Mr. TANNER: May I reier to the point raised by the honourable gentleman from Regina (Hon. Mr. Laird)? I merely want to express the opinion that the matter of the rights of this Chamber has been settled. I need not recall the investigation made by a special Committee, and the Report of that Committee, on the question of the power of this Chamber to amend or aiter a money Bill. That Report was unanimously adopted by this House, and is of record. Honourable members will recall that the subject came up later, in connection with a Bill relating to the indemnity question, and that the House, as I understand it, reiterated the same principle, namely, that under the British North America Act the Senate has power to deal with money Bills, but not the power to introduce them.

Hon. W. B. ROSS: The amount cannot be increased.

Hon. Mr. TANNER: The honourable Leader of the Opposition says it cannot be increased. He may be right. I am merely stating my impression of the Report.

Hon. Mr. ROBERTSON: Inasmuch as the honourable gentleman from Ottawa (Hon. Mr. Belcourt) mentioned my name in connection