

opens a branch in a town the centre of a farm section—and I have seen this too in my own experience—it does not get deposits because the public do not recognize it as a strong financial institution. The result is its deposits are very light indeed; the people go to the stronger and bigger banks with their money.

The member for Sherbrooke (Mr. McCrea) is a manufacturer like myself, and I presume he has had pretty well the same kind of experience. For my part, I have no hesitation in saying that I owe to the banks of this country every success I have had, because of their lending me money when I was not in a very strong position to borrow. But bankers take into consideration the character of the man and his business ability when they are lending him money, which I think they should do, because those are really his capital. In my earlier days perhaps I tried to borrow more money than the banks would let me have, but on the whole the banks have made me, as they have made every other business man in this country, by lending very liberally and often to a greater extent than they should in order that the business of the country may be carried on. I say that we are under great obligation to the banking system of this country. I do not believe that either a manufacturer or a farmer has any difficulty in borrowing money to a proper extent in connection with his business if he has behind his application that capital which is absolutely necessary—character and good business management. Again I say, Mr. Speaker, that I am a supporter of the banks because I have good reason to be, I am proud of them, and I think our Canadian banking system is something which we should all be proud of.

Motion agreed to.

#### DEVELOPMENT OF TRADE WITH FRANCE.

On motion of Hon. Mr. Lemieux:

That, in the opinion of this House, adequate means be taken to foster and develop our trade conditions in France.

He said: Mr. Speaker, at the request of my hon. friend, the Acting Minister of Trade and Commerce, I will drop this motion because I may bring this same matter up when the House goes into Supply on the Trade and Commerce Estimates. I, therefore, drop it on the understanding—

Hon. A. K. MACLEAN (Acting Minister of Trade and Commerce): I meant that when we were passing Supply relating to trade matters the hon. member might have

an opportunity to bring up the same matter as is covered by his motion.

Motion dropped.

#### UNDISCUSSED AND UNOPPOSED MOTION FOR PAPERS.

Mr. DUFF:

For a copy of all correspondence, letters, telegrams and recommendations relating to the appointment of a keeper of Free Stone Island lighthouse, County of Richmond, Nova Scotia, in the year 1918.

#### MILITIA DEPARTMENT OVERSEAS ADMINISTRATION.

On the Orders of the Day:

Hon. RODOLPHE LEMIEUX (Maison-neuve): Asked for leave to move the adjournment of the House for the purpose of discussing a definite matter of urgent public importance, namely, the grave charges made by Brigadier General Smart and Lieut. Colonel Pratt against the overseas administration of the Militia Department.

Mr. SPEAKER: With respect to this motion, I may say that yesterday the hon. member for Maisonneuve (Mr. Lemieux) consulted me to know whether it would be competent for him to move such a motion. I told him that, *prima facie*, I felt that it was not such a motion as he could bring under Rule 39. I have had opportunity of looking into the matter a little more carefully since, and I have arrived at this conclusion. In the first place, the subject matters which he would consider are the grave charges made by Brigadier-General Smart and Lieut.-Colonel Pratt. Subsection (b) of Rule 39 says that not more than one matter can be discussed on the same motion. So that the mere use of the plural there puts him out of court under subsection (b). If, on the other hand, it is contended that it is the subject matter and not the alleged charges made by those two gentlemen which is the subject of discussion, then I have to say that the subjects dealt with by them in these charges so-called cover a wide range; they deal with matters dating back to the year 1916; so that urgency cannot be asserted. It has been held in connection with this rule that the matter must be of urgent public importance, and the decisions, not only in this House, but more particularly in the British House, which has a similar rule, are to the effect that the matter must be of recent occurrence. The rule itself was designed to meet cases of extreme urgency which could not be discussed in consequence of the inelasticity of the rules of the House and it therefore permitted the discussion of