That means these gentlemen will be appointed by order in council. Then subsection (f) provides that—

The manner of crediting advance payments by the borrowers under the mortgages-

Shall be subject to the approval of the governor in council.

Mr. ROBB: What is the objection to that?

Mr. GARLAND (Bow River): It leads to interminable delay. Would it not be done better by the provincial board, or by the provincial board in consultation with the federal board?

Mr. STEVENS: The central board will make its regulations, which may be approved by order in council.

Mr. GARLAND (Bow River): If that is clear, all right.

Mr. ROBB: I think it is clear.

Mr. GARLAND (Bow River): Then it is just the regulations.

Mr. ROBB: Yes.

Mr. GARLAND (Bow River): This section does not say so. Section 16 reads:

The board may, subject to the approval of the Governor in Council, make regulations not inconsistent with the provisions of this act for the conduct of the business of the board, and without limiting the generality of the foregoing provision the board shall have power to provide by regulation for:

And then it gives a list of the officers, appraisers, inspectors, and so on. In my opinion that is a direct violation of the merit principle in the operation of the Civil Service Act itself, and I suggest to the minister that he insert the words:

The board shall have power to provide by regulation, subject to the terms of the Civil Service Act, for the employment of officers, appraisers—

And so on. I am quite willing that the federal board, the provincial board and the advisory council shall be appointed in whatever manner may be best calculated to secure the proper men, but that all under them, all clerk and other employees, should be subject to the Civil Service Act. I do not think there will be any division of opinion in the House on this point. I am satisfied my hon. friends opposite are as anxious to maintain the integrity of that act as hon. members to my right. I am satisfied the minister will accept my suggestion and I do not think any further argument is necessary.

Mr. ROBB: I think the hon. member had better let this section go through as it stands. I want to assure him that there is no ques-[Mr. E. J. Garland.] tion of seeking additional patronage or anything of that sort. If my hon. friend knew what I know and had the experience I have had within the last thirty days in connection with some of the officials in the Department of Finance I think he would agree with me. I am finding no fault with the Civil Service Commission. They appointed these gentle-men under the act, but we discovered that some of those who were appointed had been let out of positions-well, I would not like to use a harsh word, but one man assigned to us by the commission has had to go to the penitentiary. I do not hesitate to say that. I have taken that matter up with the Civil Service Commission, pointing out that we feel sometimes that we are sitting on a powder barrel in the case of a department where millions of the people's money are at stake in connection with appointments made under the act. It would look as if the commission had never gone back to look into the question of a man's character-they look for everything else but character. After all character is the main thing in administering a department of a financial nature. I think my hon. friend had better allow this to go through as it is. We have arranged to have a sitting with the Civil Service Commission and point out some of the difficulties that have crept in from time to time in a department where large sums of money are handled. I shall be glad to discuss the matter with my hon. friend confidentially and tell him what I know, and I think he will agree with me.

Mr. GARLAND (Bow River): Nothing would give me greater pleasure than to accede to any reasonable request of the Minister of Finance, but any argument he has used is more applicable to appointments by patronage than appointments by commission. Furthermore he knows that, in spite of the, shall I say, exceedingly acute manner in which he endeavours to make the suggestion, without actually stating it, that he found himself in great difficulty with respect to the appointment of an employee who had been in the penitentiary at some time or other. He can get rid of that employee under the Civil Service Act by order in council.

Mr. ROBB: Yes, we might, after he had run away with a million dollars of my hon. friend's money and mine.

Mr. GARLAND (Bow River): Exactly the same characters, or even worse characters, have crept in under patronage than under the Civil Service Act. There is no question about that, and if the minister wants me to waste time I shall give all sorts of cases. The min-

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