

## APPENDIX No. 4

Mr. COOPER: The banks are getting part of it.

WITNESS: The veteran is not getting it anyway.

Mr. MCGIBBON: How many complaints have there been from American banks with regard to these matters?

Mr. AHERN: We have had three or four complaints, but not from pensioners personally.

Mr. NIGHTINGALE: In regard to the three or four societies, that is where the trouble arises in Chicago. We have the British American Society, the Canadian Club, the Sons of England, the Sons of Scotland, and various Scottish societies, and all members, and none of them members of the same lodge as myself, and people go out and talk, and that is the reason there is so much bad feeling. The societies are taking it up and writing to us, as well as writing to the Pension Commissioners, and we are getting a hammering, the same as you are.

Mr. CLARKE: The cost of living over there is higher than in Canada?

Mr. NIGHTINGALE: Yes.

Mr. CLARKE: What percentage?

Mr. NIGHTINGALE: From my experience travelling round, I would say at least 25 per cent as far as actual living and wearing apparel is concerned. You cannot get a decent suit for less than \$85 to \$90. The \$25 suits are gone. They have disappeared here too, but I notice suits here for \$45 to \$50 that are worth putting on. Car fare in Chicago is 7 cents, and on the elevated 8 cents. These things are going up in price all the time.

Hon. Mr. BÉLAND: Seven cents in Montreal. What about shoes?

Mr. NIGHTINGALE: Good shoes over there range from \$16 to \$22. Before the armistice they were about half that price.

Hon. Mr. BÉLAND: How much would you pay for the same shoe in Canada?

Mr. NIGHTINGALE: The shoe which we pay \$16 for in United States I could buy here for \$10.50.

The ACTING CHAIRMAN (Mr. Nesbitt): We ought to have this gentleman in the House, to advise our friends about going to the States.

Hon. Mr. BÉLAND: I would like to ask Mr. Ahern a question. Has the Board any representatives in the United States? If so, how many? Where are they located? And if no representatives at all, how do you come in contact with your pensioners?

Mr. AHERN: By means of the American Red Cross. They have 20,000 branches and sub-branches all through the United States, and they are very conversant with our regulations. We keep them posted. We find them very satisfactory from our point of view.

Mr. MACLEAN: Respecting the payment of pensions, you issue a cheque on the Bank of Montreal, New York. And when that cheque is given to John Smith he has to pay so much on the collecting of it. Why could you not arrange, without any increase in the staff in your office, that the Bank of Montreal should pay that cheque of John Smith's in New York at par? They would charge it up in your account, and it would come under the heading of "exchange paid to the Bank." There would be no increase in your staff, it would be done by the Bank of Montreal and the Finance Department here.

Mr. AHERN: There would be a certain increase because when that cheque came back it would have to be handled again. That is a double handling. I understand there is an Order in Council regarding paying at par, so that unless there is another Order in Council passed the Board could not do it.

The CHAIRMAN: I think that is a matter for the Committee to take up themselves and has nothing to do with Mr. Nightingale's evidence.

[Mr. Nightingale].