and according to a reply which I received in answer to a question, I gather that as there is no statute governing these pensions, and as railway pensions are a charge on operating account, these payments would not be a charge on Newfoundland as a province. In any case, Mr. Smallwood has not made any provision for it in his proposed budget. Under clause 17 of the terms it is definite, in my opinion, that the CNR and/or the Canadian government disclaim any responsibility for these payments. Therefore, sir, I must conclude that as from the date of union, those who are now retired and receiving pensions would be cut off; and all other employees, 3,000 of them, would lose all the years of service which every one of them thought would be credited to them upon reaching retirement age - 3,000 employees with about ten years average service each, 30,000 years of pensionable service gone up the creek. It may be argued that under any form of government pensions might become too expensive and therefore could be reduced or cut out; in my opinion, under confederation they would cease immediately; but under a form of government national in character, I believe an opportunity could be had of setting up a pension plan which would be contributory. In fact some steps have already been taken by the railway unions in this respect, a plan to which the employees could contribute and therefore have some assurance of a retiring allowance or pension when they become too old to work.

I have little more to say, Mr. Chairman. In the field of agriculture, however, I think that our farmers are well aware of the implications of confederation and the effect that this form of government will have on their livelihood; they know much better than I do of the handicaps that this form of government would impose upon Newfoundland's farm economy, and they will no doubt decide accordingly.

In conclusion, I want to repeat that in my opinion if we federate, the Government of Canada will collect no less than \$35 million a year in taxation from the Newfoundland people. With this in mind, and considering all other factors involved, and realising what little real knowledge we have of this question, I cannot support the motion. I shall vote against it.

Mr. Ballam Before I speak on the motion before the Chair, I would like to refer to something Mr. Higgins said in his address. Mr. Higgins told us that the terms of confederation were a good basis; he told us that the terms were very good, but today, and only today, he found out he was incompetent to obtain such terms. Well, it is too bad Mr. Higgins did not find out his incompetency before we went to Ottawa, so that we could have had the opportunity of picking out a more competent man.

Mr. Chairman, I believe the people of Newfoundland are going to take note of the way we vote on this motion now before us; and I think every one of us is on trial in the eyes of the people. They are going to judge us by the way we cast our votes on this resolution. There are those who will cast their votes against the motion because they do not like the form of government it mentions. There are those who will let their own personal wishes come first, ahead of the public interest. Big men will show their bigness by voting for the motion, even though the motion recommends a form of government that they do not like. They will vote to give the people their chance to decide on this question. It is easy for a member of this Convention to vote in favour of a form of government he agrees with; but it takes a big man to vote in favour of a form of government that he disagrees with. When the vote is taken on the motion we will see how many big men we have here amongst us.

I admit that it is fairly easy to think up excuses for voting against letting the people decide whether they want confederation or not. I could think up half a dozen excuses myself for not letting the people decide, and other members can also think up excuses. But excuses are one thing; reason is something else. I cannot think of one reason for voting against the motion, and I am still listening to hear any member give one real reason against the motion.

The motion itself is very plain and simple. It simply asks us to recommend that confederation be placed before the people for their decision, simply that and nothing more. It does not ask members to be in favour of confederation, but only to place it before the people. Even the strongest enemy of confederation can vote to let the people decide on the question. If I were an anticonfederate I would stand up here and say something like this: "I don't like confederation. In the referendum I will vote against it. But I will