I think I am correct in saying that these questions take a set form. Therefore, the debtor can write down his answers just as easily as he can deliver them by word of mouth.

Mr. MARTELL: If the examination is stereotyped and stereotyped questions are set, a solicitor may advise his client, who may be the debtor, what sort of answers to give that may be evasive. I do not think he should be given the form of questions at all.

Mr. CLARK: I am not presuming fraud on the part of the debtor or his counsel.

Mr. MARTELL: In the case of the average bankrupt there is probably an element of fraud.

Mr. CLARK: I am trying to get an examination that will be of some value, and I am endeavouring to save some money to the estate. On this preliminary examination, is it provided for in the legislation that debtor and creditor shall be represented by counsel?

Sir LOMER GOUIN: The debtor can be assisted by counsel if he likes. The hon. member has objected that the debtor may not have enough money to travel from his domicile to the receiver's office. If the debtor is as poor as that, I do not suppose the creditors would be very anxious to examine him. All we do is to protect the creditors, and I do not see why my hon. friend should be so much interested in the debtor. It is all very well to see that the debtor gets fair protection. On the other hand, he is generally the one who is the cause of loss to the creditors, and it is only just and right that the creditors should have some opportunity of examining their debtor and knowing what he has done with their property, because, after all, it is their property he has used and disbursed.

Mr. CLARK: I think the minister has misunderstood me. I am not objecting to the creditors having an opportunity to examine the debtor. I am not thinking of the interest of either; I am trying to think of the interests of both. If we can save money, that means that the creditors will receive a larger dividend. On the other hand, I can think of many instances where a debtor, when he has come to the state where he becomes bankrupt, may have assets which are worth a great deal of money, but he may be without a cent of ready cash, and within three days he may be in a fix where he is subject to a penalty through no real fault of his own. What I want to get at is this. If this preliminary examination is going to be an extensive one, conducted in the presence of counsel, it is going to be more than a preliminary affair; it is going to be an exhaustive and expensive affair and to last over a considerable period of time. If it is going to be an exhaustive affair, it should not take place within three days of the assignment, because the registrar will not be sufficiently seized of the nature of the business to enable him to carry on this examination. If, on the other hand, it is going to be only a preliminary affair, with stereotyped questions, the same questions put to one debtor that will be put to all, that can be done just as well on a printed sheet. Let the debtor write his answers down and swear to them before a notary public. If that is not considered satisfactory, then the debtor should be entitled to attend before the nearest local registrar of the Supreme Court to the place where the debtor is living, so that these questions may be put to him, and then he can take his oath and give his answers to the questions. I am not clear, under the clause of the bill, whether this is to be in the nature of a preliminary examination, or whether it is intended to be an exhaustive examination in the presence of counsel representing all parties.

Mr. MARTELL: Would my hon. friend, if he were going to court, give beforehand to the party opposite the questions that he was going to ask? If you send out a number of stereotyped questions—

Mr. CLARK: I am asking the minister that question.

Sir LOMER GOUIN: There are formal questions to be put; if the receiver finds that he should put other questions, he will be at liberty to do so.

Mr. MARTELL: The parties will have the right to be represented by counsel.

Sir HENRY DRAYTON: Has the minister really found any necessity for this in administering the act? This is not what I was thinking of—a full examination; it is a matter of the purest formality. I assume there is a series of questions one would naturally put to a debtor: what assets he has, the reasons for his insolvency, questions looking to whether or not he has made disposition of his assets, a general discovery of assets. That is what such an examination amounts to on a regularly stereotyped line. Has the minister found any necessity for that? At one time I had a good deal to do with insolvency matters, but that is so long ago now that I am not as familiar with the subject as I used to be. But my recollection is that examinations that