

Then I will go on to the next:—

The company shall not conduct the business of making loans under this act within any office, room or place of business in which any other business is solicited or engaged in, or in association or conjunction therewith, except as may be authorized in writing by the Superintendent of Insurance upon his finding that the character of such other business is such that the granting of such authority would not facilitate evasions of this Act.

Am I right again in saying that the provision does not appear in the amendment?

Mr. FINLAYSON: No. That is one of the provisions that I would like to see struck out.

Hon. Mr. STEVENS: All right. But it is not in the amendment.

Mr. FINLAYSON: It is not in the amendment.

Mr. KINLEY: You mean in so far as it gives you authority?

Mr. FINLAYSON: It gives discretion which, I think, I should not be called to exercise.

Hon. Mr. STEVENS: Mr. Finlayson is again escaping from the main point. I am not talking about whether the Superintendent of Insurance should exercise this authority or not. He can strike it out if he wants to. What I am referring to is this:—

The company shall not conduct the business of making loans under this act within any office, room or place of business in which any other business is solicited or engaged in, or in association or conjunction therewith . . .

That is the point that I am referring to, and that does not appear in the amendment.

Mr. FINLAYSON: That is quite right.

Hon. Mr. STEVENS: It is deleted.

Mr. FINLAYSON: That is right.

Hon. Mr. STEVENS: I was not referring to Mr. Finlayson's feelings, whether he wanted to apply it or not, and I am not interested in that.

Mr. KINLEY: Mr. Stevens, I suppose the idea would be that there might be some little place where a man is a magistrate or something or other, and he wanted some supplementary work and carried on this in his office.

Hon. Mr. STEVENS: It is quite possible. It is recognized as an objectionable feature.

Mr. KINLEY: In a store or somewhere he might do business.

Hon. Mr. STEVENS: Or possibly in conjunction with the company; I hesitate to say this, but for instance in the office of a life insurance company, as was done in a case that was before the courts, where they would say, "Now, it is a fine thing for you to step across to the other side of this office and insure your loan." That sort of thing is done. I am not saying this company does it. But it is a wise provision to have in your charter. It is in this bill which you are now proposing to delete.

Mr. KINLEY: It might be a public service to let a part-time man in a small community do that.

[Mr. Arthur P. Reid.]