

Mr. MARTIN: May I just make this point: Mr. Forsyth is here as an expert, and he apparently knows a good bit about this business. I think we should have from him some statement which will show the character of his right to come here as an expert. As one member of the committee, I would like to have that before you continue much further, Mr. Cleaver.

The CHAIRMAN: Mr. Martin, Mr. Cleaver will finish in the course of the next hour, and you will then have an opportunity to ask the witness these questions you have in mind. I think we ought to permit Mr. Cleaver to pursue his examination.

Mr. MARTIN: All right.

The WITNESS: May I suggest something there. I do not want to interfere. I am here as your witness, and you can do whatever you like with me. But I do not know what relevancy my conduct of my business with my clients really has to this situation. I am not claiming any question of privilege or anything like that, and I do not want you to think that I am. But I felt and still feel that not only as a lawyer but as an individual I have got the right to express myself on matters of legislation that are before this house, provided I do it decently and properly.

By Mr. Cleaver:

Q. Please do not put any sinister motive into the question, Mr. Forsyth.—
A. I am not.

Q. I am not questioning your right to come and express your opinions; but I do want the committee to have your evidence as to the position you hold and the special interest you have in acting for one of the opposition companies?—A. I think that is a very, very proper thing for you to do.

Q. Yes. Leading on from there, I presume that your company, as well as the other two companies whose bills are now before the house, received a request, written or verbal, from the department suggesting a reduction in rates?—A. I cannot say about that. It has not been brought to my attention. I have had many discussions with Mr. Finlayson about rates, and I know he has one view about it and I have another. But to say that he made any suggestions to the company—he may have, I do not know—but so far as I am concerned that request has not been made to me.

Q. Do you state definitely then that, so far as your personal knowledge is concerned, you do not know of any suggestion or request having been made by the Department of Insurance in regard to the reduction of rates?—A. Well, I would not put it that way, because it just depends on the interpretation you place on these discussions. I think Mr. Finlayson will probably bear me out in this, that we have been talking rates in this business for the last three years, and his views about rates and my views about rates are entirely different.

Q. He did suggest to you that you should come before the house with a bill providing for a reduction in rates?—A. I do not think so. What I would say is this: We were before the Senate committee last year on an investigation in this matter and Mr. Finlayson made his views very apparent. When we suggested one type of rates, I may say that although we were not all at one, I mean the companies themselves were not in agreement as to how these rates should be stated—none of the companies favoured the rates which Mr. Finlayson favoured. But up there we were discussing general legislation, and Mr. Finlayson at that time was advocating that the general legislation should provide one rate and I was advocating that it should provide another; but I do not know that Mr. Finlayson ever said to me—he may have, but I do not think he ever suggested to me that I should bring a bill to the house for reduction of our rates.

[Mr. Lionel A. Forsyth.]