

Q. Was that prepared then for the purpose of circularizing members of the house in opposition to these bills?—A. It was not prepared for the purpose of circularizing members of the house in opposition to these bills. I do know that there were four copies.

Q. Of course, other copies could readily be made?—A. I suppose they could, but I did not make them, and did not circularize any members of the house with them at all.

*By the Chairman:*

Q. Just a moment, please; how did we get this copy?—A. I think I could tell you how you got a copy of it, I think probably it came from Mr. Martin.

Mr. MARTIN: Yes, I put it in yesterday.

The CHAIRMAN: This was put on the record by Mr. McGeer.

Mr. MARTIN: When Mr. McGeer referred to a copy the other day he was not able to leave a copy with the committee at all.

The CHAIRMAN: No.

Mr. MARTIN: I had a copy which I put in yesterday, and that was the copy of the document to which Mr. McGeer had made reference.

The CHAIRMAN: That is two of the four copies.

Mr. MARTIN: I do not know whether there were four copies or not.

The CHAIRMAN: There were only four copies Mr. Forsyth said.

The WITNESS: I think that is the number.

The CHAIRMAN: Pardon me; tell us what you did with these four copies. The statement was made that they were not prepared for circulation among the members, and only four copies were made, and we, the members of the committee, had two copies here.

The WITNESS: Now, I want to tell you about this thing, but I can't remember exactly about it. Senator Duff opposed these bills in the Senate, both of them. Senator Duff asked me one time, he knew that I was familiar with the thing, at least I suppose he did, he asked me what I thought about this thing and I told him, and he asked me if I would prepare a memorandum on it. I did prepare a memorandum and I think that is the memorandum.

*By Mr. Vien:*

Q. Therefore, this memorandum was prepared at the request of Senator Duff for himself?—A. Oh, I would not say it was prepared at the request of Senator Duff for himself. I do not know what his idea about it was. I know I was interested in it though. I am opposed to these bills.

Q. Personally, or as counsel?—A. In both capacities; as counsel for a loan company, and as an individual.

*By Mr. Cleaver:*

Q. Who paid you for preparing it?—A. I have not been paid; I hope I will be, by the Discount & Loan Company.

Q. You hope you will be?—A. Yes.

Q. Therefore, this memorandum was prepared by counsel for one of the opposition companies for the express purpose of opposing the passing of bills H and C?—A. I think we ought to get this thing on a proper basis.

Q. So do I?—A. I haven't any protest against the Central Finance Company or against the Industrial Loan Company, but I believe these bills both of them are wrong in principle, and that is why the memorandum was prepared.

Mr. MARTIN: Might I just ask Mr. Cleaver again—

The CHAIRMAN: Let Mr. Cleaver conclude.