

## APPENDIX No. 1

*By Mr. Geoffrion, Counsel for the Mutual Reserve :*

Q. These are credit warrants—is that it?—A. Bookkeepers' warrants.

Q. Several of these bookkeepers' warrants, instructing the bookkeeper to credit Moss with amounts advances to agents, bear the signature of Mr. Wells, as was pointed out when he was examined?—A. Yes, after these were examined by Mr. Hoffecker, even then the credit could not be given until three officers of the company had signed the order for the credit to be given.

*By the Chairman :*

Q. What names are on the vouchers?—A. J. D. Wells, George W. Harper, Chas. W. Camp, Moton D. Moss, and J. D. Baldwin.

Q. Were these parties the executive committee?—A. They were not the executive committee.

Q. It was not the executive committee who signed?—A. No.

*By Mr. Geoffrion, Counsel for the Mutual Reserve :*

Q. Any three officers signed?—A. Yes.

Q. And this was the regular system of bookkeeping of the association under the contract of 1897 and 1898?—A. It was the regular system.

Q. And these debit and credit orders which are now before the Committee for investigation, and which bear the signature of Mr. Wells, relate exactly to those transfers from the account of Mr. Moss?—A. No, the account of Mr. Moss as general manager, of those amounts.

*By the Chairman :*

Q. Do I understand that in dealing with Mr. Moss, you had two accounts? Did he have two accounts with the company?—A. Yes.

Q. What you would call a special account and a regular account?—A. Yes, general manager's account and a personal account.

Q. I mean his own account?—A. Yes.

Q. That would be like a special account and a regular account?—A. Yes.

*By Mr. Coster, K.C., Counsel for the Committee:*

Q. There was another account in which Mr. Moss remained charged with all the advances made to agents, until they were paid by him or by the agents?—A. No.

*By Mr. Geoffrion, Counsel for the Mutual Reserve:*

Q. As far as the matter of book-keeping was concerned, the amount he advanced did not appear to him, charged in the books, the moment they were advanced and properly accounted for by voucher?—A. Yes.

Q. But at the closing of his account the amounts due by agents to him were charged to him?—A. Yes.

*By Mr. Coster, K.C., Counsel for the Committee:*

Q. And when was it charged to his account?—A. It is in the various accounts consolidated and presented in that sheet, the entire amount that was to the debit of the agents that had been employed by him. ,

*By Mr. Geoffrion, Counsel for the Mutual Reserve:*

Q. As to the agents' accounts, once the amounts that they received had been charged to them, when they obtained the policy they were credited with their commissions, and debited with whatever proportion of the premium they did not forward?—A. When the premium came in, when the settlement was made for the policy, they