

My friend raised the point, and I will give the figures. In 1932 when this company took over, the advertising was \$4,263.60; in 1933 it was \$22,943.22; in 1934, it was \$41,866.67; in 1935, it was \$50,777.98; in 1936 it was \$80,981.21 or a total of \$200,832.68.

Let me return once again to where I was. I merely cited those figures as an indication of the importance of this matter of advertising. In this section 8 of the bill which is being deleted by this amendment the provision is made as follows:—

The company shall not advertise, print, display, publish, distribute or broadcast or cause or permit to be advertised, printed, displayed, published, distributed or broadcast in any manner whatsoever any statement or representation with regard to the rates, terms or conditions for the landing of money, which is false, misleading or deceptive. The Superintendent of Insurance may order the company to desist from any conduct which is in violation of the foregoing provisions and may require that rates of charge, if stated, shall be stated fully and clearly to prevent misunderstanding thereof by prospective borrowers.

Again I say, Mr. Chairman, I fail to find in the substitute bill a provision of that character. If I am wrong, the officers of the company will correct me.

Mr. FINLAYSON: No, there is not.

Hon. Mr. STEVENS: Well, I appear to be right. Now, I want to suggest this to the committee, Mr. Chairman. Here again is something that is modern, something which is new. It is meeting a very real condition of this day. The practice of false advertising—and again let me say I am not accusing this company; I am talking about the general practice of false advertising or misleading advertising—has become so prevalent and indeed so skilful that it has resulted in a very serious menace. Recognizing that and knowing that, surely it is desirable to include some protection against it. The bill provides that protection. The amendment deletes it.

The CHAIRMAN: Mr. Stevens, may I just make a comment? I quite agree with your statement as to the importance of the subject, but is it not a matter that ought to be dealt with in a general way applying to all companies?

Hon. Mr. STEVENS: Mr. Chairman, there is a provision in the Criminal Code that deals generally with advertising, and it uses language something like this, "False, misleading and deceptive."

The CHAIRMAN: Would these people be subject to that?

Hon. Mr. STEVENS: Oh, that provision has been in the Criminal Code, to my knowledge, for ten or twenty years. I was active in it ten years ago and have been since. But what is the difficulty? Let us take it as between merchants. There are very few merchants who recognize a false advertisement who like to go and inform against a competitor. They must go and lay an information. The weakness of that Criminal Code provision is that there is nobody to enforce it.

Mr. KINLEY: Is that not true of all crime?

Hon. Mr. STEVENS: No.

Mr. KINLEY: Generally?

Hon. Mr. STEVENS: No, not to the same extent. For instance, in the case of crimes such as thievery and the ordinary venal crimes they are quickly attended to by the police and the attorneys-general of the provinces. But in regard to some of the provisions of the Criminal Code, particularly this one, there is reluctance to lay information. A police officer cannot lay information