anything to Toronto. They will of course have their own local solicitors present, but short of that I am told the references to Toronto courts are not at all numerous.

Mr. REILLEY: Nothing can be done outside of Toronto because the officials simply call the first meeting of creditors and report to the court elsewhere. There is no local authority. Everything goes to Toronto. Even if you want to make the simplest application it has to be made in Toronto.

Mr. CRYSLER: Well, it certainly takes courage on my part to contradict the superintendent, and I have no intention of doing so, because I realize he has much more knowledge of this than I have. Nevertheless, our trustees who have participated in this study, and they are very reputable men, have taken the position as stated in the brief. I suppose I am bound by that instruction and must just leave it rest there.

Section 189 (2). This refers to the evidential value of certain original documents in bankruptcy. It reads:

> The production of an original document relating to any bankruptcy proceeding, or a copy certified by the person making it as a true copy thereof, or by a successor in office of such person as a true copy of a document found among the records in his control or possession, shall be conclusive evidence for any purpose whatever of the contents of such documents, unless the contrary is proven.

Usually the evidential value given to documents under such circumstances is that those documents shall be prima facie evidence. We suggest that is probably as far as this subsection should go. If the document is conclusive evidence, no matter how wrong it may be, it seems to preclude showing it.

Summary administration is covered by sections 196 to 199. We think they are a very good addition to the act. However, there is one point on which we are wondering. I refer to estates with no assets. These estates are sometimes numerous, especially in large centres. We do not see any provision for doing the work of winding them up, brief as the work may be. Our suggestion, as you will see from my brief, is this: As official receivers have not a staff to administer these estates, it is recommended that they be authorized to appoint trustees to administer them, and that trustees be paid at the public expense.

There may be some other way of meeting the financial cost of complying with this summary administration. That is merely our suggestion.

Fraudulent bankruptcy offences—section 200 (1) (*s*). It is true that this section is kept under the control of the court before charges can be laid, but there is a feature of it which we think should be adjusted. It says:—

> If he has within two years prior to his bankruptcy materially contributed to or increased the extent of his insolvency by improvident and riotous living, by gambling or by rash or hazardous speculation not connected with his trade or business—

You will notice the wording there, "materially contributed to or increased." This is not based on the riotous living and so on being the cause of the bankruptcy. There has been some talk of this situation. A man goes to the horse races or he buys stocks—something which many men do. Some time thereafter he becomes insolvent for other reasons. Then, strictly applying this subsection, the fact that his losses at the races or on the stock market aggravated the situation, there is the possibility that some court might allow him to be prosecuted. We think we know what is in the mind of the draftsman there, and we suggest that the subsection should be revised accordingly.

The CHAIRMAN: They are permitted to play, but they are not permitted to lose.