

Q. As a matter of fact, was he credited for the amounts he stated as having advanced to agents, merely on a list of amounts furnished by him?—A. He had to produce vouchers for it. Mr. Moss was always liable for the full amount until we exchanged discharges at the end.

Q. Then it was a matter of bookkeeping?—A. Yes.

Q. You had an account opened in the name of each agent?—A. Yes.

Q. And whenever the agent got an advance, you had to charge him with that advance?—A. Yes.

Q. In order to keep track of his business?—A. Yes.

Q. And as soon as you charged him with that advance, you had to credit Moss?—A. Yes. It was the only way we could keep it.

Q. That was done only upon the presentation of a voucher showing the amount advanced?—A. Yes.

Q. Either a receipt or cheque endorsed by the agent?—A. Evidence to the auditor that he had received that money.

By the Hon. Mr. Wilson :

Q. I think you stated that a certain amount, \$335,000, was deposited to Mr. Moss's credit?—A. Thirty-five hundred dollars a week.

Q. Deposited to his credit?—A. No.

Q. If that were so, in what way was he responsible to the company other than to the agent? He paid that, as he thought proper, to the agents, did he not?—A. He advanced it to the agents.

Q. And you later on had to look to the agent for the refund?—A. To look to the agent, and to the entire business done under his management.

Q. If he did not get it out to the agent, you would not get the money? You could not look to him for it? You advanced it to him to pay the agents, and you had to look to the agents for it? Was he responsible for getting that amount out of the agents?—A. He was responsible for the entire amount.

Q. You gave him the money, and he was responsible for the repayment of that money by the agents to himself, and he had to pay the money into the society. Is that so?—A. He had to account for the commissions, and for the return of that money?

Q. Then, the agents were responsible to him, and he to the company?—A. Yes.

By Mr. Geoffrion, Counsel for the Mutual Reserve :

Q. Will you look in those lists of names of agents which have been filed for identification here, and which I understand from you were annexed to the vouchers authorizing the transfer from Mr. Moss's account to the agents' account, of the advances to agents, and tell us the meaning of those cases where names are struck out from those lists. What is this?—A. This claim by Mr. Moss for credit for advances includes one to H. E. White, struck out before it is allowed, so that the amount of credit asked by him is less the item to Mr. White. We have not the vouchers here.

Q. But are you positive there were vouchers?—A. There were vouchers.

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

Q. You have seen them yourself?—A. I have not seen them in every instance, but I have seen them in several instances, and it bears the signature of Mr. Hoffecker, that he has examined them.

Q. You have seen the vouchers yourself?—A. I have in many instances, but not all.