

By the Chairman:

Q. I suppose your company, as well as other individuals, has to pay a tariff which is established by the Bar Association, or by law?—A. We have no option, we cannot help ourselves. These lawyers simply say this is what you have to pay.

By Mr. Sales:

Q. Another instance of a combine?—A. I do not know whether it is a combine or what it is, but we have been fighting our western solicitors for the last three years.

Here is a case in Saskatoon, of a \$1,000 loan. The fee for preparing mortgage, \$7.50; fee for clearing title \$16; this was quite a complicated case, evidently, because the disbursements were \$21.93. Here is a case of—

Q. Just give me that again?—A. The total of this one was \$45.43.

Q. On a 1,000 loan?—A. On a \$1,000 loan.

By the Chairman:

Q. How much was that, on a \$1,000 loan?—A. \$45.43. This was a case where the title was in very bad shape, because they had to pay out \$23.95 of hard cash in disbursements.

The CHAIRMAN: You will find, taking it on the whole, their charges are very reasonable.

By Mr. Gardiner:

Q. How about the fee for valuing the land?—A. No, this does not include that, this is what the lawyer grabs off. This is the solicitor's charges. Our inspections are all made by our own salaried man.

Q. Are there any charges for that?—A. We have no fixed rule; sometimes we charge, just as the inspector reports. It depends on the length of time and the expenses they were put to, and it runs from \$5 to \$7.

Q. That would be added to these totals you have given us?—A. Yes.

By Mr. Sales:

Q. That is all right about the initial outlay. What about the renewals?
A. The renewals in our company do not cost the farmer a nickle.

Q. You said some of these loans were very, very old loans?—A. Yes.

Q. And does it not appear to you very remarkable that a hardworking farmer cannot write off a \$1,000 loan in twenty years?—A. I did not say some of these old loans were \$1,000 loans; we have farm loans that old, but we have farm loans in the west running from \$1,000 to \$10,000, from \$12,000 to \$15,000 and up to \$20,000 in some cases. Unfortunately, we have some of these big loans.

By Mr. Milne:

Q. Is there some charge in discharging the mortgage after it has been paid off?—A. I think, as far as the west is concerned, I think the solicitors prepare discharges in the west when the mortgage is paid off, and there is—speaking from memory—a charge, although I really cannot say what it is, I think it is \$2. I am not sure of that, and I do not want to put myself on record as saying that definitely.

Q. About \$2?—A. Yes, but as far as the renewal papers are concerned,—all our mortgages are taken for five years, but we prefer to have them run on and on and every five years there is a renewal, but there is no charge made for it. These renewals are prepared by ourselves, by our own salaried officials, and there is no charge made.