

Mr. TUCKER: After all—

Mr. MARTIN: We have had the ruling.

The CHAIRMAN: You have had the ruling. If you want to appeal—you cannot appeal, because the committee has made the decision.

Mr. LANDERYOU: We have had rates suggested by the witness, and we do not know as to whether or not it is legal or not. That is the question that is before us now. Are those rates suggested legal?

The CHAIRMAN: Mr. Landeryou, it is the obvious duty of the committee to have counsel, not to summon witnesses. This is a matter of fact arising out of the brief. That is my ruling, anyway.

Mr. JACOBS: Carried.

Mr. LANDERYOU: Let us have counsel, then.

The CHAIRMAN: I beg your pardon, Mr. Landeryou?

Mr. LANDERYOU: We should have counsel here so that we can settle it.

The CHAIRMAN: We have not counsel. If we want to, we can ask for counsel.

Mr. TUCKER: I certainly will not take time to appeal from your ruling, but I do think, following, on the examination, that I should have been permitted. However, I bow to your ruling, Mr. Chairman. Do you think this follows out the examination of Mr. Cleaver? If I am going to be stopped, he should have been stopped.

Mr. CLEAVER: Mr. Tucker, I asked for no expression of opinion from this witness as to the legal standing of anything. I simply examined him as an expert in the industry of rates.

The CHAIRMAN: Just a minute, Mr. Cleaver. Mr. Tucker has seen the disposition of the committee and they voted. He is not going to ask again any legal opinion. I know that.

Mr. TUCKER: I was going to ask, Mr. Chairman—perhaps your confidence in me was greater than what it should have been.

The CHAIRMAN: I have every confidence in you.

Mr. TUCKER: You can rule it out if you want to. I was going to ask: In your opinion, does subsection 3 give the company the right to charge for drawing a mortgage unless it spends money for doing so?

Mr. VIEN: That is the same point.

The CHAIRMAN: Oh, Mr. Tucker, please conform to the very apparent disposition of the committee.

Mr. TUCKER: All right. I thought if I followed along the examination of Mr. Cleaver—he went into that. The next thing I would like to ask this witness is with regard to the bill that went through the Senate. In the bill that went through the Senate, Bill C, it was provided that wage assignments should be prohibited. That is dropped in the proposed amendment that we are asked now to adopt.

*By Mr. Tucker:*

Q. Mr. Forsyth, what is your opinion as to whether or not wage assignments should be prohibited to companies like this?—A. I do not think they should be allowed, myself.

Q. You do not think they should be allowed?—A. No.

Q. So it would be, in your opinion, better to have them prohibited in an act such as this?—A. That is so.

Mr. MARTIN: May I ask, Mr. Tucker,—it will help your question—

The CHAIRMAN: I would suggest that we allow Mr. Tucker to finish his examination.

[Mr. Lionel A. Forsyth.]