The Witness: It is possible to imagine all sorts of methods of working it out, but the result certainly depends on which one you select. I have in mind a little village called Killarney on the north shore of Georgian Bay. It is appurtenant to Manitoulin Island for election purposes. Now, it is a little place of four or five hundred people. You have to consider what is to be done with a man who is not in good shape. Suppose you have to go to Little Current. There may be no communication with Little Current for two or three weeks. That is not so very odd in this country of ours. Men of substance live in out of the way places. If anything goes wrong, have they got to go to a place where there is a licensing trustee in order to have something done about a company in the hands of a custodian.

The Chairman: In each bankruptcy division—each province has a district—and in each district there is a division and in each division there is a receiver who, in the province of Quebec, is invariably an official of the court. Mr. Elliott can tell us if the same rule obtains in Ontario.

Hon. Mr. Elliott: It is practically so; the clerk of the court represents him in each county.

The CHAIRMAN: The man who wishes to make an assignment goes to the local officer of the court who is an officer under the Bankruptcy Act and makes his assignment. Then, in the ordinary course of events, a custodian is appointed, a trustee in bankruptcy is selected.

The Witness: I have gone through the process. I suppose the answer to what I have said is that the man who now has to go to Killarney has to go to Sudbury.

The Chairman: That is probably where his creditors are—the centre. The distributing point, if he is a merchant, is generally the place where the creditors are located.

Mr. Turnbull: There is no change proposed where he would have to make his first stop.

The Witness: There is no question of it, it would be a very difficult thing. Take this little village, it would create great difficulty and unjustifiable expense if it were necessary to appoint a man in Sudbury to administer that estate. Why, there are half a dozen men in the village who can do it well.

## By Hon. Mr. Elliott:

Q. Did you suggest, Mr. Wegenast, that whosoever the creditors should select, they should have the right to select apart from whether he is an official—leave them free?—A. Yes.

Q. And cut out the travelling expense and the cost of bringing a man from some district to do this work?—A. Yes, that feature, I think I can say, has not worked unsatisfactorily in Toronto.

The Chairman: I have asked Mr. Finlayson to come before our committee at the next meeting. He is the superintendent of Dominion Insurance. While there is nothing definite, and I do not suppose it comes within the province of this committee to say who is going to administer the Act, it did occur to me that it might be of some interest to the members of this committee to find out from Mr. Finlayson some of his views about the administration of the Act. If it meets with your approval we will adjourn until 10.30 o'clock on Tuesday, when Mr. Nantel will be here from Montreal and Mr. Finlayson of Ottawa and possibly a gentleman from Saskatchewan.

The Committee adjourned to meet Tuesday, April 26, at 10.30 a.m.