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THOMAS FLYNN,

ANSWERS TO INQUIRERS.

N. M. Co., Pembroke.—Kindly give us some information about the Central Canada Manufacturers' Mutual Life Insurance Co.? There is no such company. If the Central Canadian Manufacturers' Mutual Fire Insurance Company is meant, it is one of two companies established by the Canadian Manufacturers' Association to do fire underwriting for its members on some such lines as the Massachusetts mutuels. The Secretary is Mr. Anderson, 6th floor, Traders Bank Building, Toronto.

S. W. M., Hamilton.—Will you kindly let me know if there is an insurance company in Canada that insures live stock; horses and cattle, etc.? There was a company or-

ganized in Canada a year or two ago to do such insurance, the International, but we understand it has been wound up. We are told that such business is done by Lloyds' Agency, and recommend you to write to A. L. Hardman, Royal Insurance building, Toronto.

Subscriber, St. Mary's, Ont.—(1) If a party insures in one company and afterwards places insurance on the same property in another, is he bound by law to notify the first company of the second policy? (2) Upon what authority? (3) If he did not do so, would neglect void his policy provided there was no fraud intended?

(1) Yes. (2) Ontario Insurance Act, R.S.O., chap. 203; sec. 168; s. s. 8. (3) It would, but fire insurance companies do not usually void policies for this reason, if satisfied that no fraud is intended.

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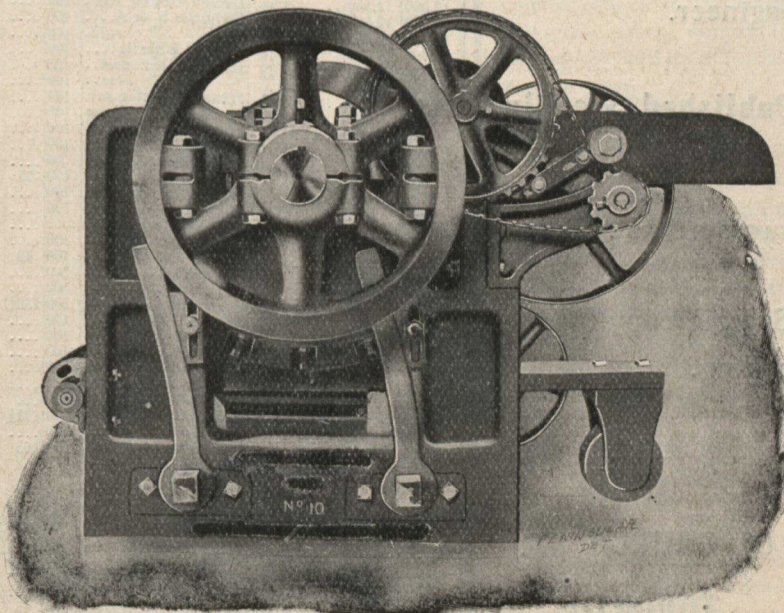
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