

'BELLEVILLE, ONT., March 23, 1909.

H. H. MILLER, Esq.,
Banking & Commerce Committee,
Ottawa.

The Bay of Quinte Life Underwriters desire strongly the eliminating of section fifty three and fifty eight of insurance.

J. RABBITTS,
Secretary.

'HAMILTON, ONT., March 23, 1909.

H. H. MILLER,
Chairman Banking & Commerce Com.
Ottawa, Ont.

Hamilton Life Underwriters Association strongly urge elimination of sections fifty three to fifty eight of the proposed insurance bill.

H. W. LINTON,
Secretary.

'GUELPH STATION, ONT., March 23.

H. H. MILLER,
Chairman Banking & Commerce Committee,
Ottawa.

The Life Underwriters Association of Guelph firmly and unanimously—are opposed to any limitation of 'expense as provided by insurance bill strongly advises that taker of rebate be made equally responsible with giver and calls attention to possibility of unscrupulous agents giving estimates in proportion to their imagination if publication of same by companies were prohibited.

(Sgd.) G. POWELL HAMILTON,

'LONDON, ONT., March 24th-09.

Mr. H. H. MILLER,
House of Commons,
Ottawa, Ont.

Life Underwriter's Association of London in session unanimously urge firstly, That the limitation of expenses as per clauses 53 to 58 of the Insurance bill now before parliament, on account of its injurious effects on some of the Canadian companies and its discrimination in favour of foreign companies, be eliminated.

Secondly.—That the abolition of estimates of dividends will work harm to the business of soliciting as insurers will be furnished verbal estimates by agents which cannot be as reliable as those furnished by the companies, and young companies will be discriminated against on account of their having no actual results to show intending insurers.

Thirdly.—That if at all possible the deferred dividend policy be continued as this method of taking profits has done much to popularize insurance and is still a very popular form of policy.

Fourthly.—That the publication of the income of agents receiving over \$4,000.00 is unwarranted, and must lead to much difficulty and inconvenience.

'Lastly.—That the anti-rebate clause be approved in its entirety as it makes both the giver and receiver of a rebate equally liable.

Yours respectfully,
(Sgd.) FRED H. HEATH, *President.*
ISRAEL TAYLOR, *Secretary.*