

testamentary executors of the insured. If the trustees or executors refuse to accept, or if the insured dies intestate, payment is made to the curator of such disqualified persons. A curator is appointed in the same manner as a tutor. Trustees, executors and curators have like power of investment, management and advancement of the moneys of disqualified persons as in the case of infants: Art. 7393 *et seq.*

In Manitoba, insurance moneys to which insane persons are entitled are payable to the insured's executors, when he has not appointed a trustee for that purpose. In case there is no trustee, or the executors refuse to accept, or the insured dies intestate, payment is made to the curator of such persons incapable of exercising their rights. Trustees, executors and curators have the power to invest, manage and advance moneys belonging to insane persons, the same as in the case of infants. Manitoba law.

The Insurance Act of Saskatchewan provides that a lunatic's share shall be paid into Court, if there is no person at the time of the maturity of the contract competent to receive the money. The procedure is the same as in Ontario. Saskatchewan law.

There is no provision in the Insurance Acts of Alberta, British Columbia or the Maritime Provinces for the payment of insurance moneys belonging to lunatics. It is assumed that the Courts in these provinces may appoint a guardian or committee of the lunatic to receive such moneys. The same applies to Newfoundland.

#### PAYMENT TO TRUSTEES:

In all of the Provinces and Newfoundland the insured may appoint a trustee to receive payment of insurance moneys and may from time to time revoke such appointment and make a new appointment as he wishes. A