

THE MANUFACTURER'S LIFE INSURANCE COMPANY,  
TORONTO, CANADA, March 26, 1909.

H. H. MILLER, Esq.,  
Chairman, Banking and Commerce Committee,  
House of Commons, Ottawa, Ont.

DEAR SIR,—I beg to enclose herewith a copy of a letter which I am today sending to the Hon. W. S. Fielding, Minister of Finance.

Yours truly,

JAMES F. W. ROSS,  
*per* J.B.M.

March 26th, 1909.

Hon. W. S. FIELDING,  
Minister of Finance,  
House of Commons,  
Ottawa, Ont.

DEAR SIR,—As Chairman of the meeting of Medical Directors of Canadian Life Insurance Companies recently held in Toronto, I desire to write to you in order to correct a misapprehension which has apparently arisen in connection with a reference made in my previous letter addressed to you in regard to certain points in the new Insurance Bill.

I have been informed that exception was taken to the use of the term 'Medical Director.' In my letter, the words 'Medical Director' and 'Medical Referee' were used as if they were synonymous. I might point out that there is an Association in the United States composed of the Medical men employed at the Head Offices of the Life Insurance Companies of that country. This Association is called the 'Association of Life Insurance Medical Directors.'

What I wish to point out is that the use of the term 'Medical Director' in referring to a Medical officer of a company does not necessarily mean that such officer is on the Board of Directors. There was no intention in my letter of conveying the idea that the Medical officers of all the companies were members of the Boards of Directors. As a matter of fact, nine out of the twenty-one Medical Directors of Canadian companies are not on the Boards of their Companies, while the remaining twelve occupy the dual position of Medical Director and Director.

I am sending a copy of this letter to Mr. H. H. Miller, Chairman of the Banking and Commerce Committee.

Yours very truly,

(Sgd.) JAMES F. W. ROSS.

MONTREAL, March 27th, 1909.

H. H. MILLER, Esq., M.P.,  
Chairman, Banking and Commerce Committee,  
Parliament Buildings,  
Ottawa, Ont.

*Re Insurance Bill Section 20-2-4.*

DEAR SIR,—On Friday, Mr. Kavanagh of the Metropolitan Life Insurance Company proposed an amendment to the above sections of the Bill respecting foreign trusteeships.

Under the old Insurance Act, an Insurance Company was permitted to have individuals act as trustees. This has been found not to be entirely satisfactory to the