

APPENDIX No. 1

Q. Can you give answers that would not read absolutely properly? Yes, or no?
—A. I have no answer to give. I should like to make a statement that I am under oath, that I was requested by the Mutual Reserve to make a table of rates for the joint lives, which table I made in 1889, and for which they paid me \$250.

Q. Who is the person who asked you on behalf of the Mutual Reserve?—A. President Burnham's private secretary.

Q. What is his name?—A. Mr. Johnston, and I wish it strictly understood that my objections to answering these questions is that they are technical questions, and I have not given any attention whatever to the answers which should be made to them, and which, to have them appear on the record intelligently, and in good English—if I would attempt to make these answers to-night without having previously studied the questions, it would not appear very much to my credit.

Q. The English would be bad. How column 6?—A. Same answer.

Q. How column M.?—A. Same answer.

Q. How column R.?—A. Same answer.

By the Hon. Mr. Sullivan:

Q. Supposing a population of 4,000 people had an epidemic of cholera and there were no doctors there, how much would you raise the rates?—(No answer.)

By the Hon. Mr. Wilson:

Q. Do you think it is essential that you should be able to answer those questions to be an expert?—A. Not at all.

Q. They are only technical catch questions?—A. No, they are questions bearing on actuarial science all right, and relate to actuarial science.

By the Hon. Mr. Béique:

Q. Questions which an actuary well versed would be expected to be able to answer?
—A. I cannot say off-hand.

By Mr. Coster, K.C., Counsel for the Committee:

Q. Speaking about the Sprague widow case, what was that case?—A. It was a widow by the name of Sprague, whose residence was in Brooklyn, New York, came to me in connection with a claim she had. The policy was for \$1,500, and the company sent her a letter saying they had approved of the claim for—I have not the exact figures—something under \$600. There was a lien against the policy of some \$381, annual premium some \$87, and for extra mortality some \$300, reducing the \$1,500 down to something less than \$600.

Q. What did they pay her?—A. In the neighbourhood of \$600.

Q. When were the liens put on?—A. I could give you the name and number of the policies.

By Mr. Geoffrion, Counsel for the Mutual Reserve:

Q. Please give the name in full of the insured, address of insured, and number of policy.—A. Policy 137,678; the name is John D. Sprague, 66 William Avenue, Brooklyn, New York, January 10, 1901.

Q. Was it not a North-western policy?—A. It was.

Hon. Mr. BÉIQUE.—Is that your last witness, Mr. Coster?

Mr. COSTER.—I do not know of any other witness at present.

Hon. Mr. BÉIQUE.—I move that it be intimated that no further witnesses will be examined in support of the charges, and that a day be fixed for the examination of witnesses on behalf of the Mutual Reserve.

Hon. Mr. GIBSON.—I move that the Committee adjourn until Tuesday next.

The motion was agreed to and the Committee adjourned.

PATTERSON