

## CHAPTER XII.

*Miscellaneous.*

## INSURANCE FOR WIFE'S CHILDREN

Formerly in all the Provinces insurance taken out for benefit of wife could not be alienated without the consent of wife. Recent legislation in Ontario, New Brunswick and Manitoba has made it possible for a man to do as he will with a policy taken out in favor of his wife.

## MANITOBA.

Cap. 83 of R. S. M., 1902.

An Act Respecting Life Insurance for the Benefit of Wives and Children.

In cases of a policy of insurance heretofore or hereafter effected by man or woman on the face of it expressed to be for the benefit of, or has been heretofore or shall be hereafter appropriated under this act for the benefit of his wife or her husband or his wife and children or her husband and children or his or her father, mother, sisters or brothers or any one or more of them or any other person or persons whomsoever, then the insured may by an instrument in writing attached to or endorsed on the policy or identifying the same by its number or otherwise absolutely revoke the benefit or declaration or appropriation previously made and apportion the insurance money, or by like instrument from time to time reapportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his estate, provided that the assured shall not alter or revoke or divert the benefit of any person who is beneficiary for value.

This Act shall be considered retroactive.

## NATURALIZATION.

A person born in any part of the British Empire, even if an alien, is a British subject by right of birth, as also is he whose father or grandfather by the father's side is a British subject, although he be himself born in a foreign country; saving the exceptions resulting from special laws of the Empire.

The conditions prescribed by the laws of the Dominion for the naturalization of aliens are—

1. Residence in Canada during three years at least, or service during three years at least under the Government of Canada or under the Government of one of the Provinces of Canada;