

after it has admitted the claim, pay the money into Court. If the company does not within thirty days from the time the claim is admitted pay the money to the proper person or into Court, an order may be obtained from the Court obliging the company to do so: The Nova Scotia Life Insurance Act, Secs. 19, 20 and 21; the New Brunswick Life Insurance Act, Secs. 19, 20 and 21; the Prince Edward Island Life Insurance Act, Secs. 18, 19 and 20; the Insurance Act of Newfoundland, Secs. 13, 14 and 15.

PAYMENT TO LUNATICS:

Ontario law.

Where a lunatic, who is entitled to insurance money, is confined in a Provincial Asylum in Ontario, the Public Trustee is entitled to receive the money as official committee of the lunatic: The Hospitals for Insane Act, R.S.O. 1914, Chap. 295, Sec. 36 *et seq.*, and the Ontario Public Trustee Act, 9 Geo. V., Chap. 32, Sec. 4.

It has been held that Sec. 36 of the Hospitals for the Insane Act overrides *pro tanto* Sec. 176 of the Ontario Insurance Act, which provides that when there is no person at the time of the maturity of the contract competent to receive the share of a lunatic, the company shall pay such share into Court: *Re Nash and Chosen Friends* (1916), 11 O.W.N. 65.

It is assumed that the share of a lunatic who is not incarcerated in a Provincial institution should be paid into Court unless a guardian or committee has been lawfully appointed to take the care and management of his property.

Quebec law.

In Quebec, when the insured dies without having appointed trustees for any benefited persons who are not in the exercise of their rights, payment of the insurance money coming to such disqualified persons is made to the