

The T. Eaton Life Assurance Company, A. E. Harkness.
 The Empire Life Insurance Company, C. P. Fell.
 The Equitable Life Insurance Company of Canada, M. J. Smith.
 The Equitable Life Assurance Society of the U.S., R. D. Murphy.
 The Excelsior Life Insurance Company, T. O. Cox.
 Fidelity Life Assurance Company, M. B. Farr.
 The Great-West Life Assurance Company, H. W. Manning.
 The Imperial Life Assurance Company of Canada, J. G. Parker.
 The Industrial Life Insurance Company, A. F. Muth.
 John Hancock Mutual Life Insurance Company, Byron K. Elliott.
 La Laurentienne Life Assurance Company, Dr. J. A. Tardif.
 Life Insurance Company of Alberta, R. Murray Marven.
 The London Life Insurance Company, R. H. Reid.
 London & Scottish Assurance Corporation Limited, James Young.
 The Loyal Protective Life Insurance Company, John M. Powell.
 The Manufacturers Life Insurance Company, J. H. Lithgow.
 Maritime Life Assurance Company, B. Lockwood.
 Massachusetts Mutual Life Insurance Company, L. J. Kalmbach.
 Metropolitan Life Insurance Company, Glen J. Spahn.
 The Monarch Life Assurance Company, G. C. Cumming.
 Montreal Life Insurance Company, W. Leslie Nicholls.
 The Mutual Life Assurance Company of Canada, A. E. Pequegnat.
 The Mutual Life Insurance Company of New York, Leigh Cruess.
 The Mutual Life & Citizens' Assurance Co. Ltd., B. W. Robinson.
 The National Life Assurance Company of Canada, L. C. Bonnycastle.
 New York Life Insurance Company, Wm. Macfarlane.
 North American Life Assurance Company, W. M. Anderson, C.B.E.
 North American Life & Casualty Company, Howell P. Skoglund.
 North British & Mercantile Insurance Co. Ltd., Alfred Campbell.
 The Northern Life Assurance Company of Canada, G. W. Geddes.
 Norwich Union Life Insurance Society, C. L. Drewry, M.B.E.
 Occidental Life Insurance Company, Howard J. Brace.
 Paul Revere Life Insurance Company, William E. Hamilton.
 Phoenix Assurance Company Limited, Ralph M. Sketch.
 Les Prevoyants du Canada, Gerard White.
 The Provident Assurance Company, Etienne Crevier.
 The Provident Life & Accident Insurance Company, R. J. MacLellan.
 The Prudential Insurance Company of America, R. M. Green.
 The Prudential Assurance Co. Ltd., H. D. McNairn, M.B.E., K.C.
 Royal Insurance Company Limited, James Matson, C.B.E.
 Royal Guardians, W. F. Patterson.
 La Sauvegarde Life Insurance Company, N. Ducharme.
 La Solidarité Life Assurance Company, R. Manseau.
 The Sovereign Life Assurance Company of Canada, H. M. Meiklejohn.
 The Standard Life Assurance Company, E. Lindsay Armstrong.
 Sun Life Assurance Company of Canada, G. W. Bourke.
 La Survivance Mutual Life Assurance Company, Napoleon Laplante.
 Toronto Mutual Life Insurance Company, Miss L. G. Nicholls.
 The Travelers Insurance Company, R. C. Dimon.
 Union Mutual Life Insurance Company, R. E. Irish.
 The Western Life Assurance Company, O. S. McCombie.

Mr. W. M. Anderson, Vice-President, North American Life Assurance Company, called:

The WITNESS: Mr. Chairman, honourable members. I understand that all of you have received mimeographed copies of our submission. I do not want to dwell at length on its contents because, subject to questioning, I believe that