

LONDON, Canada, March 27, 1909.

To the Chairman of the Committee on Banking and Commerce,  
House of Commons,  
Ottawa.

RE INSURANCE BILL.

DEAR SIRS—

I enclose copy of the Memorandum of The Canadian Order of the Woodmen of the World, containing briefly, the points on which the Order intended to reply on the matter coming up before the Banking and Commerce Committee. I understand that the matter was satisfactorily arranged with the Superintendent on Wednesday last and that the Bill will be amended to meet our views. I send this Memorandum so that you will have our case before you when it is again mentioned. I have also sent the Superintendent a copy.

Very truly yours,

W. C. FITZGERALD,  
*Head Clerk.*

MEMORANDUM.

SUBMITTED by the Canadian Order of the Woodmen of the World to the Chairman and Honourable Gentlemen of the Banking and Commerce Committee of the House of Commons.

The Canadian Order of the Woodmen of the World is a fraternal association incorporated by an Act of the Parliament of Canada and licensed from the year 1893 to the present time by the Insurance Department of the Dominion of Canada for carrying on the business of life insurance.

By an amendment to the Act of incorporation the order was allowed to pay sick and funeral benefits.

It has been stated by the Department of Insurance that the order is not affected by the new Insurance Bill introduced at this session of Parliament.

But section 2, clause (c) of the proposed Act in its terms includes the order so that if nothing more appears the order would be included in the word 'Company' as used in the Bill.

By section 3, clause (d) it is stated that the Act is not to apply to associations for fraternal purposes and carrying on life insurance on the assessment system. If this applies to the order then apparently it applies only to the life business of the order and not to the sick and funeral benefit department. But if the words are to be construed in their larger sense so that the whole of the business of the order is included then notwithstanding the wording of section 2 (c) we are excluded from section 3 (d).

If section 3 (d) does not apply to the order then the order is subject to the Act.

But in either event we must obtain a license to carry on business or we are subject to the prohibition of section 4.

If section 3 (d) applies to the order so that it will not be subject to the new Act then there is no provision under which the order can obtain a license.

Our Act of incorporation makes the order subject to the provisions of the Insurance Act. If this section of our own Act is considered as being repealed by section 192 of the new Act even then we are without a license and without any power to procure one.

If this clause in our Act is not repealed by the proposed Act then we shall be subject to the Act when passed notwithstanding section 3 (d).

So that whether the Insurance Act applies or does not apply we cannot do busi-