

APPENDIX No. 1

after the certification took place. It is a physical possibility without any trouble whatever that it should be done, but waiving all that question, I know that that letter went in each several case.

Q. You sent the letter?—A. Yes.

Q. You do not know what they did with it there?—A. I received an acknowledgment of the letter in each case. Beyond that, I do not know.

By the Hon. Mr. Landry :

Q. When are those copies sent?—A. The same time the report is sent.

Q. When is the report sent?—A. The report is sent each year, within sixty days after the first of January.

By the Hon. Mr. Béique :

Q. I understand that the copies of the New York report which were sent to the Insurance Department in Canada, contain this information?—A. It does not contain these particular letters. It contains a note—every one of them that contains those discrepancies.

By the Chairman :

Q. Then the letter does not form a part of the report itself?—A. It does not form a part of the report that was submitted to the Canadian department. You will find in each one of those, I asked the Superintendent of Insurance of New York to consider that as a part of the report for the purpose of explaining the difference, and I have no question that if you wrote to him, and asked him for the letters accompanying the report at the same time, that he would produce those letters. I do not mean to swear that those letters were pasted to the New York report. I mean to swear that they accompanied the New York report in each particular case.

By Mr. Geoffrion, Counsel for the Mutual Reserve :

Q. With the request to make them part of the report?—A. With the request to make them part of it. This is the letter of March 2, 1900, and reads as follows:—
'I have to ask you that this letter may be considered as a part of our official return to your department, and as such filed with the amended annual statement as set forth in the blank furnished by your department. I think you will recognize the justice of this request, as at some subsequent date, questions might arise when the details of this transaction were not fresh in the memory of the officials of the department, and as I have, in compliance with your ruling, sworn to this report as correct, although it omits certain items carried in our ledger, on December 31, 1899, as ledger assets, it seems but a fair precaution that the record should be made entire on the official files of your department. I shall, to that end, attach a copy of this letter to the copy of the amended report, which we retain as a portion of our records in our office.'

I have no doubt if you ask the Insurance Department of New York to return a certified copy of that letter, they would do so.

Q. Mr. Paterson has referred to an item of actuarial expenses, and he seemed to be under the impression that those actuarial expenses must include your salary, as actuary. Is that correct?—A. The actuarial expenses do include my salary as actuary of the association.

Q. You have the salary as vice-president, and one as actuary?—A. Yes.

Q. As president you are an officer of the association?—A. Yes, I am.

Q. Is the actuary an officer of the association?—A. No, he is an employee of the association.

Q. Do the names of the officers appear in the constitution?—A. Yes.

Q. Have you a copy of the constitution?—A. Yes.

Q. As a matter of fact, the actuary is not mentioned among the officers.?—A. No.

Q. And the vice-president is?—A. Yes.