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*Proceedings of the Standing  
Senate Committee on*

# Banking, Trade and Commerce

Chairman  
The Honourable **LEWIS LALOWE**

From the Northern Bank  
Mr. Robert A. Williams, Chairman and Chief Policy Officer  
Mr. William F. Nepeke, President and Chief Executive Officer  
M. Robert A. Williams, président et directeur général  
M. William F. Nepeke, président et directeur général

Tenth Proceedings

"The Regulation of  
Financial Institutions  
for Discussion"  
"Final Report of the  
Committee on the  
Insurance Corporation"

WITNESSES  
(continued)