On the other hand there are many cases where an assured cannot secure all the cover required in licensed companies. In such cases a way should be provided for securing the necessary cover without breaking the law.

We ask no more than what is strictly fair and just to all interests. Nevertheless it is believed our proposals will be met with strong and influential opposition. Now we are engaged in a perfectly legitimate business, and we should insist upon receiving equal consideration with all other interests at the hands of the Government and upon having our rights respected.

We therefore enclose to you the suggested Amendment to the Bill, and beseech you as loyal subjects of our fair Dominion, and our representatives, to give it your warmest support.

ELFORD G. PAYNE. THOS. W. LESTER. M. F. PENNINGTON. E. M. FAULKNER. JAMES F. EGAN. WALTER AMBROSE. F. R. DAVIDSON. J. W. MORDEN. W. S. MARTIN. THOS. C. COCHRANE, CHAS. P. HARDY. HUGH MURRAY. J. A. MCCUTCHEON. E. J. HYLAND, FRED C. ROBINS, C. E. THOMSON, ALEX. H. MOORE. J. GILLIES & CO.,

K. A. MILNE. CRERART BURKHOLDER. F. W. GATES & BRO. J. K. APPLEY. MOORE & DAVIS. W. A. SPRATT, WEGENAST & TRUMAN. T. L. HOOPER. McKEAND & DOUGHERTY. M. R. BIRELY. KENT & COPE. RUSSELL T. KELLY, GEO. L. GOODRON. RICHARD JOSE, C. S. SCOTT. W. P. THOMSON. THOS. LEITCH.

RESOLUTION VICTORIA BOARD OF TRADE.

Whereas section No. 71 of Insurance Bill now before Parliament will have the effect of creating a monopoly and combine of the fire insurance business of Canada, and

Whereas it is admitted even by the Fire Underwriters Association that companies licensed in Canada cannot handle the total fire insurance business of the country, and

Whereas the insured should have the right to purchase insurance in the cheapest market.

It is therefore resolved that the Victoria Board of Trade places itself on record as strongly opposing the provisions of the above named section No. 71, and urges that nothing shall be incorporated in the new Insurance Act which will restrict freedom in obtaining insurance or prevent the placing of such insurance outside of Canada either directly or through brokers resident in Canada.

UNION ASSURANCE COMPANY MERGED IN THE COMMERCIAL UNION ASSURANCE COMPANY.

MONTREAL, April 13, 1909.

H. H. MILLER, Esq., M.P., House of Commons, Ottawa, Ont.

DEAR SIR,—I beg to enclose list of companies forming the Canadian Fire Underwriters' Association which information was asked for at the hearing before the Banking and Commerce Committee.

Yours very truly,

T. L. MORRISEY, Resident Manager.