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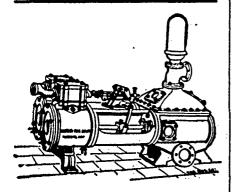
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First, We guarantee the quality every time.

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INSURANCE ACT AMENDMENTS

The bill amending the Insurance Act, as reported by the Committee of the House on Banking and Commerce, contains several important amendments. (1) promptly furnish such information con-The definition of "policy" is amplified. (2) Foreigh companies are to be allowed dent may require of them for the purpose to withdraw such amount of their deposits as are in excess of the reserves according to Dominion standard. (3) Annual statements of the general business of foreign companies are to be made up as at their usual balancing day, and those for Canada business as at 31st December to be verified by the chief agent or other agents where they report direct to head office. (4) The usual "preliminary abstract" is to be sent to the superintendent on or before 1st February. (5) Authority is given to enable the superintendent to value the policies of foreign companies if it appears that the standard reserves are not made. (6) The amended provisions referring to cooperative or assessment societies are to be applied to Canadian as well as foreign concerns. (7) The clauses restricting the classes of business which companies may undertake and defining the conditions upon which f reign companies chartered to transact more than are now proposed to be allowed, are not to apply to those already licensed or for which applications were pending on 1st April last. (8) Policies are not to be invalidated by mis-statement of age if made

holders are not to be entited to recover more than the proportion of the sumassured which the net premium paid would have purchased at the net rate for the true age. (9) Companies are to cerning their business as the superintenof carrying out the provisions of the Act. (10) The proposed clause limiting the voting power of any one shareholder has been eliminated. Whilst we think that tampering with the Insurance law in a piece-meal fashion is to be deprecated, we believe that the present occasion should be taken advantage of to bring it up to date and make it thorough. - Insurance and Finance Chronicle.

Russian competition prevents any increase in petroleum exports from this side, and for three years they have been s ationary, In the first four months of this year, American provision exports have increased \$14,200,000 and cotton exports \$10,400,000 over last year's.

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