TERMS OF INSURANCE BILL NOT SO DRASTIC

Fielding Announces That All of Commissioners' Recommendations Will Not Be Carried Out

Provides Penalties for Those Giving and Receiving Rebates --- Companies Can Invest in Larger Number of Securities Than Heretofore---Fraternal Organizations Come Under New Regulations---Other Important Changes.

tunder very exceptional circumstances. By the new bill the minister may for any violation of the insurance act withdraw, suspend or refuse to renew a license of an insurance company. The powers of the superintendent of insurance are widened by giving him the powers of a deputy minister and special powers enabling him to

Ottawa, Dec. 13—Hon. W. S. Fielding introduced in the house today the long looked for insurance bill. The matter, he said, was of such vust importance that the government decided to wait until this session before taking any action.

government decided to wait until this session before taking any action.

"In the interim," said Mr. Fielding, "we have been able to give the subject further consideration, and with the assistance of insurance experts of ability and impartiality, we have prepared a bill which I have now the honor to present to the house. The bill is necessarily somewhat technical and complicated in character and can be best understood by a careful study with the assistance of insurance experts. I need not burden my remarks with details of the bill but will cal attention to its most important features.

"The bill prepared by the commission dealt with life insurance only, while in the bill now submitted the whole question of insurance is dealt with, though the amendments chiefly relate to life insurance."

To a question of Mr. Borden, Mr. Fielding stated that the new bill was a consolidation of all the acts relating to involve the solution of the bill but with life insurance only, while in the bill insurance only, while in the bill state of the bill. It is the practice of directors in voting for president and directors to have proxies from policy holders extending over a number of years. We think this system of voting by long standing proxies should be abolished and that no proxy shall be given at all unless it is exectly the property of the date of the directors alone.

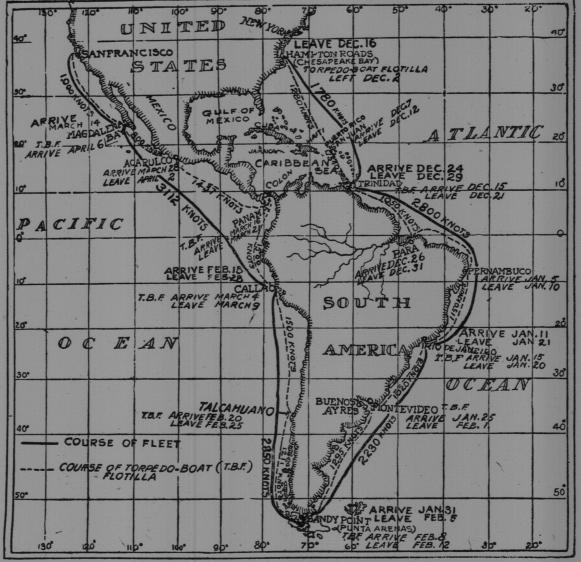
"The commission made recommendations in respect to the method of voting by policy holders, taken from the New York state law. Difficulty, confusion and expends arose in the United States from this amendment. It is rather complicated by an election by mail and people are invited to vote by sending in ballots. While I do not think any abuse has occurred in Canada which makes that recommendation a matter of urgency, and as it is of doubtful expediency in the light of the experience in the United States, we think for the present we are not able to recommendation a matter of urgency, and as it is of doubtful expediency in the light of the experience in the United State

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ITINERARY OF THE CRUISE OF THE OPPOSITION CHOOSE TWO AMERICAN "ARMADA"



the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin. Arriving men will frolic for ten days before pro
the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin. Arriving the fleet will engage in the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin. Arriving the fleet will engage in the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin. Arriving the fleet will engage in the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin arriving the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin arriving the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin arriving the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin arriving the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will begin arriving the sailors will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will be allowed to stretch their legs before proceeding to Magdalena Bay, where their real work will be allowed to stretch their legs before proceeding to Magdalena Bay, where the stretch the stret

joining the dining saloon a grand stair case leads to music room entrance above, and thence to music room. This room is situated on the promenade deck. The decoration of the music room is considered as the constant of the music room is considered. No combination is so successful as Constant of the music room is considered. takes action.

"The commission made a recommendation respecting the pension fund, which all pension funds be forbidden. In view of the experience of large corporations, which find it necessary to make some such provision in order to retain the services which find it necessary to make some such provision in order to retain the services of their best men, the view of the company has been discovered by any person who take as mission is severe. We propose to permit established for a sufficient time and has establishment of pensions, providing the purchase of such bonds or depending the company is first content to music room. This room is situated on the promenade deck. The decoration of the music room is carried out in white with mural panels of silk, the data was the provincial hospital. Laneaster for the elections against the music room entrance above, and thence to music room. This room is situated on the promenade deck. The decoration of the music room is carried out in white with mural panels of silk, the data was the provincial hospital. Laneaster for the elections along the daming saloon a grand stair clears, the dealing saloon as grand stair the currence above, and thence to music room. This room is situated on the promenade deck. The decoration of the music room is carried out in white with mural panels of silk, the was the provincial hospital. Laneaster clearsing the currence alove, and thence to music room. This room is situated on the promenade deck. The decoration of the music room is carried out in white with mural panels of silk, and thence to music room is situated on the promenade deck. The decoration of the music room is situated on the promenade deck. The sale of the content of the content of the content of the content of the data was willing to do anything the current of the content of the promenade deck. The sale of the content of the data was willing to do anything the current of the content of the content of t

J. P. Mosher of St. Martins, and Alfred H. Clark of Fairville, Nominated

STRONG COUNTY MEN

Strong Speeches by Candidates, Messrs. Hazen, Maxwell, Agar, Wilson and Lawlor-Councillor Fox and J. W. V. Lawlor Were Also Before Convention - Victory Pre-

held in Keith's assembly rooms Wednesday
J. P. Mosher, of St. Martins, and Alfred H. Clark, of Fairville, were chosen candidates for the next provincial election. The nominations were secured on the first ballot. The names of Councillor W. J. Fox and J. W. V. Lawlor, of Fairville, were also before the meeting.

Stirring speeches by the candidates, J. D. Hazen, leader of the opposition; R. Maxwell, M. P. P., and others, denouncing the practices of the present administration and urging the need of good government for the province were received with hearty applause.

The candidates are both representative men in the county and their success at

there was any one subject which the opposition could open up with advantage it was the provincial hospital. Lancaster could supply unlimited matter for the electors to consider. As regarded himself, he was willing to do anything he could to assist Messrs. Mosher and Clark. They had two good men against them, but if all hands worked he had no doubt of the

The candidates are both representative men in the county and their success at the polls was confidently predicted.

Miles E. Agar acted as chairman, with

J. King Kelley secretary and their success at the polls was confidently predicted.

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