

Will you be good enough to acknowledge the receipt of my two letters advising me what you have done or intend to do in the matter.

Yours truly,

GEO. MENZIES,
Insurance Agent.

P.S.—Your reply of April 1 to hand. I wish you would hand this to H. H. Miller or some other member who is favourable to my ideas.

G. M.

SUGGESTED AMENDMENTS TO THE INSURANCE BILL.

SECTION 71. Amend by substituting therefore the following:

'71. Except as hereinafter provided, every person who,

(a) enters into any contract of insurance in respect to property located within Canada; or

Make present clause (a), (b) and (c), respectively, (b), (c) and (d),

After concluding words of section 71, add the following proviso:—

'Provided, however, that where it is found impossible to secure insurance, or sufficient insurance with licensed companies, such insurance or shortage of insurance, may be effected with unlicensed companies, but in such cases the person effecting such insurance shall forthwith, or within the period of ten days from the effecting of such insurance, file with the Superintendent an affidavit setting forth that having after diligent effort failed to secure the necessary insurance in licensed companies, he has effected such insurance with unlicensed companies, and specifying the date, the name of the company, person, partnership or association with whom such insurance has been effected, the amount of such insurance, the premium paid and the location of the property insured; and upon the receipt of such affidavit it shall be the duty of the Superintendent within ten days from the receipt of such affidavit, to publish the particulars therein contained in the *Canada Gazette*. The provisions of this section with regard to the penalty to be inflicted for any infringement of the preceding provisions thereof to be applicable to any infringement of this proviso.'

N.B. Strongly oppose any attempt to strike out present clause 'C' reading '*inspects any risk or adjusts any loss or carries on any business of insurance on behalf of, etc.*'

PETITION OF THE MEMBERS OF THE DOMINION PARLIAMENT REPRESENTING THE CITY OF HAMILTON.

We, the undersigned Fire Insurance Underwriters, Managers, Brokers, and Agents of the City of Hamilton, do hereby petition you as our representatives to the Dominion House of Parliament, to support the proposed Amendment to the Fire Insurance Bill now before the Parliament.

The objects are:

- (1) To make it an offence against the law to effect insurance in unlicensed companies, and
- (2) To provide a means whereby insurance may be legally placed in unlicensed companies when it is found impossible to secure it with licensed companies.

As the law stands at the present time an agent who places insurance in an unlicensed company is liable to a fine and imprisonment. If it is wrong for an agent it is wrong for the assured. The law should say so.