who is a chartered life underwriter; Mr. Robert E. Dimma, also a chartered life underwriter; Mr. Raoul L'Heureux, Mr. Leslie W. Dunstall, and myself (Mr. Ralph Foster).

I understand that you have had an opportunity of reading the brief sub-

mitted on behalf of our group.

Mr. Knowles: Could that be put on the record at this point, Mr. Chairman? The witness is not going to read the brief.

The WITNESS: No, I have not the time in which to read it through.

The CHAIRMAN: We will have it put on the record and proceed with discussion.

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