gravel roof, 76 and 61 cents. Manley's drug store building, solid brick, felt and gravel roof 50 and 40 cents. Butchart's building, solid brick, felt and gravel roof, occupied by Molsons Bank, 40 and 32 cents. Ryan Bros. building three stories, very large area 76 cents and 61 cents. Creighton's building, occupied by Wm. Ewens as boot and shoe store, two stories, solid brick felt and gravel roof 50 cents and 40 cents.

Who will say that those are not very low rates. Now turn to the factories of Owen Sound. Who ever heard tell of a cement factory which is considered a dangerous risk rated at 50 cents with 90 per cent co-insurance. To make it clear to you about the Imperial let me quote the whole of the rates on this risk.

No. Co-Ins. 90 p.c. Co-Ins.

ns.

Fuel house 2.00 .7   Rotary kiln house 1.00 .5   Boiler house and engine room 2.00 1.6   Slurry and wet grinding 2.40 2.1   Clinker grinding 2.50 2.2	
Rotary kiln house   1.00   .5     Boiler house and engine room   2.00   1.6     Slurry and wet grinding   2.40   2.1     Clinker grinding   2.50   2.2	5
Slurry and wet grinding   2.40   2.1     Clinker grinding   2.50   2.2	0
Slurry and wet grinding   2.40   2.1     Clinker grinding   2.50   2.2	0
Clinker grinding 2.50 2.2	7
	5
Metal clad storage 1.85 1.6	0
Office and laboratory 2.00 1.7	7
Slurry mixing 2.25 1.8	0

Or the whole of this insurance can be written under a blanket policy with 90 per cent co-insurance clause at 1.58.

I notice that the Sun Portland Cement Company have much lower rates. They are as follows:--

	80 p.c. Co-Ins.	50 p.c. Co-Ir
No. 186, grinding room	.50	.75
No. 187, rotary kilns	.50	.75
No. 188, slurry tanks	.50	.75
No. 189, engine room	.50	.75
No. 190, boiler house	.50	.75
No. 191, coal house	1.00	1.50
No. 192, fuel house	1.00	1.50
No. 185, storage (building	.75	.90
(contents	1.00	1.20
No. 193, office and laboratory	1.00	1.20
No. 194, blacksmith shop	1.00	1.20

Who ever heard tell of cheaper rates on cement factories.

A biscuit and confectionery factory is considered a dangerous risk and yet Mc-Lauchlans here can get an average rate on their factory of about \$1.75 and \$1.50. The National Table Company's risk is rated at 40 cents. This is a sprinkler risk and wood working factory. Jno. Harrison and Sons, saw mill \$5.15 net. The same company's tie mill \$5.05. Gas works \$1.50 and \$1.20, Carney Lumber Company on lumber dockyard \$2.40 and \$1.90, land yard \$3.00 and \$2.50.

By quoting those rates to you I wish to point out the low rates that the C.F.U.A. have given merchants and manufacturers in Owen Sound, and that too without being compelled to do so. And thereby point out that the C.F.U.A. is willing to do what is fair and just with the insuring public.

I have no doubt but that the terms arrived at by the C.F.U.A. with Owen Sound is similar to what they will do for other places. And that merchants and manufacturers have nothing to fear from Canadian companies. And the statements that the C.F.U.A. is the most vicious combine in this country is without foundation of fact.

I therefore trust that you will use your utmost endeavour by every possible means to have a law passed that will compel; first, outside companies doing business in Canada will be compelled to put up a government deposit and pay a license fee. Second, that if a penalty is placed on the agents for writing insurance in the outside companies, that the same penalty will be placed on the assured.