

MONTREAL, Q., March 26, 1909.

H. H. MILLER, M.P.,
Chairman Banking Committee, H. of C.,
Ottawa.

Arguments advanced by British Life Companies against five per cent extra expense charge applies equally to American Companies would suggest giving them a hearing before final action is taken.

E. S. CLOUSTON,
Trustee New York Life & Mutual Life Insurance Companies.

MONTREAL, March 29th, 1909.

To the Chairman and Members of the Committee on Banking and Commerce,
Ottawa, Ont.

Gentlemen:—

We, the undersigned, Merchants, Manufacturers, and others, would respectfully ask your special consideration of Section No. 71 of the Insurance Bill now before Parliament:—

1.—That the said section in its present form will have the effect of creating a monopoly and combine of the insurance business of Canada.

2.—That it is admitted, even by the Fire Underwriters Association, that Companies licensed to do business in Canada cannot handle the total fire Insurance business of the country.

3.—That the insured should have the right to purchase insurance in the cheapest market.

We, therefore, humbly ask that nothing shall be incorporated in the new Insurance Act which shall restrict freedom in obtaining insurance outside Canada either directly or through Brokers resident in Canada.

The Canadian Pacific Rly. Co., T. Shaughnessy, President.

H. & A. Allan.

Jas. McCready Co., Ltd.

Dominion Park Co., Per W. A. Ross, Man. Director.

Montreal Street Rly. Co., Per W. A. Ross, Man. Director.

Montreal Light, Heat & Power Company, H. F. Holt, President.

The Merchants Bank of Canada, Per H. Montagu Allan, President.

The Grand Trunk Railway Co., (Sgd.) Chas. M. Hays, 2nd Vice President.

The Canada Paper Co., Limited, Per H. Montagu Allan, Vice President.

The J. C. Wilson & Co., Limited, Per F. H. Wilson, President.

Gunn, Langlois & Co., Limited, Per J. H. Gunn, Director.

John P. Black & Company, Limited, Thos. J. Rodger, Director.

The Dominion Textile Co., Ltd., Charles B. Gordon, 2nd Vice President.

Montreal Rolling Mills Co., Per W. McMaster, Vice President.

The Thos. Davidson Mfg. Co., Limited, Per J. Davidson, President.

The Alaska Feather & Down Co., Limited, Per J. H. Sherrard, President and
Manager.

The Wm. Rutherford & Sons Co., Limited, Per S. F. Rutherford, Director.

Ames-Holder Limited, Per W. A. Macley, Secretary.

The Ogilvie Flour Mills Co., Limited.

The Dominion Furniture Mfg. Co., Limited, Chas. Langlois, Secretary.

Chas. F. Smith.

Henry Joseph.