

As general insurance brokers, we represent the owners of the property in insurance matters. Our position should not be confused with that of the agent representing, and acting for, the insuring company. We are not bound by the tariffs of insuring companies, nor wedded to any one set or class of companies or underwriters.

The oldest and most reputable insurance companies in the world are represented in Canada, and, under ordinary conditions, we are in favour of giving a reasonable preference to Canadian and local interests.

We are opposed to any legislation which will cut off competition.

The different points dealt with are the result of conversation and correspondence with many business men throughout Canada, and by summarizing these arguments we endeavour to show that there is in existence, at the present time, a natural preference in favour of the registered companies.

The Hon. Mr. Fielding expressed doubts as to the amount of tax to be imposed, and was evidently open to conviction on the point up to the time of the debate in the House of Commons on the 17th March, 1909, when the Minister of Finance decided not to press the Bill through the Senate until the public had had time to make further representations.

It is to be hoped that an emphatic contradiction will be forthcoming from the Canadian Manufacturers' Association, which was referred to in the House of Commons as having come forward with the suggestion of a tax.

For WILLIS, FABER & CO., LTD.,

RAYMOND WILLIS,

*Agent.*