

can give a valid discharge for any benefit accruing or for money payable under the contract.

Infants' shares may be paid to persons authorized by contract to receive same.

In all the provinces and Newfoundland the share of an infant in insurance moneys may be paid to a person authorized by the contract or whom the insured by an instrument in writing or by his will expressly authorizes to receive the moneys. The person so authorized is generally called a trustee.

Ontario law.

In Ontario where an infant is entitled to insurance money, the company must within thirty days from the death of the insured, notify the Official Guardian of Infants for the Province of the fact, and if the company fail to do so, it is liable to a penalty not exceeding \$100.

By the Ontario Act, if no trustee is appointed to receive the share of an infant, the company is obliged to pay the money into Court to the credit of the infant. An order of the Court is not necessary, but payment may be made with the privity of the accountant of the Supreme Court. At the time of payment in, the company is obliged to file with the accountant an affidavit showing the name and date of birth of the infant. Notice of payment into Court must be given at the same time to the Official Guardian of Infants for the Province: Sec. 176.

The Ontario Act also contains a provision that where it appears by letters of guardianship issued by a foreign Court, that it has been shown to the satisfaction of such Court that the assured at the maturity of the contract was domiciled or resident within its jurisdiction and that proper security has been given by the guardian, the Court in Ontario may appoint such guardian or trustee to receive the share of an infant residing in such foreign Court: Sec. 177 (5).