

Under these circumstances and in view of the fact that the present is the first case to be dealt with under the new Rules, your Committee consider that the circumstances of the case would be met by Special Agent Decary being fined the amount equal to that he profited by the transaction, *i.e.*,  $7\frac{1}{2}$  per cent. on the premium paid by the Gardian and 5 per cent. on the premium paid to other Companies, making a total of \$19.45. As to the Sub-Agent Blanche, it is questionable whether any other penalty than cancellation of his certificate can be enforced.

Your Committee considered the further penalty of cancellation of the risk, but in their opinion the circumstances are such as not to make this course advisable.

After explanatory remarks from the Committee and the Companies interested, a motion to adopt the report of the Committee was adopted *nem con.*

**150.—Western Assurance Company.**—A letter was read from the Secretary of this Company advising that Mr. Robert Bickerdike had been appointed Branch Manager at Montreal and would henceforth represent the Company on the Montreal Committee, in succession to Messrs. J. H. Routh & Son, the Senior member of which firm recently deceased.

The Meeting then adjourned.

ALF. W. HADRILL,  
*Secretary.*

E. A. LILLY  
*Chairman.*

#### Infractions Substantiated.

**Alliance.**—Cartage Stables, Montreal. Cancellation requested 31st October.

**Norwich Union.**—Cartage Stables, Montreal. Cancellation requested 12th January, Policies reported expired 10th May.

**Scottish Union.**—Cartage Stables, Montreal. Cancellation requested 12th January, Policies reported expired 10th May.

**Phoenix of Hartford.**—Stock on Market, Montreal. Cancellation requested 23-5-09.