

insurance or prevent the placing of such insurance outside of Canada, either directly or through brokers in Canada.

Dictated, H. J. T.

Yours very truly,

TELLIER, ROTHWELL & CO.

VICTORIA, B.C., April 7, 1909.

The Chairman,
Committee of Banking and Commerce,
Ottawa, Can.

DEAR SIR,—We wish to go on record as being strongly opposed to section No. 71 of an Act respecting insurance, which we understand is now before your committee. This section, we understand, limits the cope of placing fire insurance to Canadian companies. We would have no objection to this if they were in a position to carry whatever might offer at the same rates at which this insurance could be placed elsewhere, but our experience has taught us that this is not the case.

Within the last year or two, we have had the greatest difficulty in getting all of our insurance placed with reliable board companies, and consequently were forced to look elsewhere. At present we are carrying over a quarter of a million dollars with Lloyds of London, Eng. This we got at a saving over board rates of 20 to 30 per cent. We are also carrying a considerable line with Millers Mutuals that have their headquarters in the States. On this line of insurance we are making a saving of as much as 40 to 50 per cent, and we feel perfectly satisfied as to the reliability of the companies to pay in the event of loss.

We therefore do not see why we should be limited to companies registered in Canada who are not able to carry a line offering, even at a very much higher rate.

Yours truly,

THE BRACKMAN-KER MILLING CO., LIMITED.

D. R. KERR,

General Manager.

ARNPRIOR, ONT., April 2, 1909.

T. A. Low, Esq.,
Ottawa, Ont.

DEAR SIR,—Referring to the Insurance Bill before the House at present, and particularly to section 71 which touches on underground or unlicensed companies doing business in Canada, we would say that we are quite opposed to the idea of unlicensed companies competing on equal terms with companies doing business in Canada in the regular way and we hope you will use your influence towards getting a square deal for companies licensed in Canada. The Manufacturers' Association have up to within a short time ago contended that they should be allowed to insure where they will without restriction. You can readily see that they are not consistent in this attitude, for our licensed companies constitute an industry that is quite as much entitled to protection as any one of the industries represented in the Manufacturers' Association, and when the companies put up their deposit of \$100,000 and pay the different licenses and taxes imposed by the Dominion and the different provinces, it is absurd to think that unlicensed and foreign companies should be allowed to compete for the Canadian business without being put under the same expense as our licensed companies.

There are, however, some things to be taken into consideration before passing a Bill with the 35 per cent compromise clause in it recently adopted by the committees of the insurance companies and the manufacturers.

It has been the habit of some manufacturers to place all their insurance in Lloyds and American Mutuals, etc., irrespective of whether they could be fully protected by