

may in Ontario now also bring his mother within the protection of the Act.

For the law governing the assignment of policies to wives and children in Provinces other than Ontario, reference may be made to the brief extracts from the Acts for those Provinces previously noted.

### *Points of Practice.*

Following the topics adopted by Mr. H. C. Thiselton in his recent paper in the *Journal of the Institute of Actuaries* (vol. xxxi.), a few brief remarks thereon as applied to Canadian Companies may be of interest.

**FREE LIMITS FOR TRAVEL AND RESIDENCE.**—The oldest and largest Canadian Company prescribes the following limitations:—

‘Residence is permitted within any part of the Dominion of Canada and of the United States as far south as to include the States of Virginia, Kentucky, Missouri, Kansas, Colorado, Utah, Nevada and California (if the person on whose life the assurance depends be not engaged in mining pursuits), and also in any part of Europe.

‘Travel only—not permanent residence—is permitted in any part of the United States between 1st November and 1st June in any year. Persons may voyage as passengers in good sea-worthy vessels in time of peace from any port within the said limits of residence to any other port within the same, either in America or in Europe, excepting, however, voyages from ports on the Pacific coast to others on the Atlantic coast of America or *vice versa*; and also excepting voyages from the said Pacific coast to Europe or *vice versa*.’

The above conditions are altogether cancelled after two years.

The second largest Canadian Company has the following provision as to travel and residence:—

‘The assured may travel or reside in any part of North America or Europe within the temperate zone north of the 35th degree N.L., and may in time of peace travel in first-class vessels to or from Europe, or elsewhere, within the limits aforesaid; and from the 13th November to 1st June in time of peace, travel in any part of North America within the temperate zone, and to and from the West India Islands.

These conditions are also cancelled after two years.

This Company has recently also issued a policy ‘free from all restrictions as to residence, travel, and occupation from date of issue.’