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1st Session, 4th Parliament, 16 Victoria, 1853.

BILL.

An Act to authorize Insurance Companies incorporated in this Province, to take the same rate of interest on Loans made by them, as *The Upper Canada Trust and Loan Company* are authorized to take.

Received and Read a first time, Wednesday,
23rd March, 1853.

Second Reading, Wednesday, 30th March, 1853.

MR. RIDOUT.

QUEBEC :

PRINTED BY JOHN LOVELL, MOUNTAIN STREET.

701.

An Act to authorize Insurance Companies incorporated in this Province, to take the same rate of interest on Loans made by them, as *The Upper Canada Trust and Loan Company* are authorized to take.

WHEREAS it is for the interest of the parties insured by the several Companies incorporated for that purpose in this Province, as well as of Stockholders whether mutual or proprietary, that such Companies should have the power to invest the monies arising from premiums in the most advantageous manner, and thereby increase the Funds out of which losses sustained by the parties insured are payable; and it is expedient and right that such Companies should be entitled to receive and recover the same rate of interest as *The Upper Canada Trust and Loan Company* are by Act of the Parliament of this Province expressly authorized to receive and recover; Be it therefore enacted, &c.,

Preamble.

That it shall be lawful for any Company incorporated or established under the authority of any Act of the Parliament of this Province, or of the Province of Upper Canada, or of the Province of Lower Canada, for the purpose of effecting insurances upon lives, or against losses by fire, or by the perils of the sea or of inland navigation, to stipulate, receive and recover for the loan or forbearance of money, any rate of interest not exceeding that of eight *per centum per annum*; any Act or law, whether passed in the present Session of Parliament or in force before the commencement thereof to the contrary notwithstanding: Provided always, that in any case where interest shall be payable to any such Company, and no rate of interest shall have been agreed upon, six *per centum per annum* and no higher rate shall be the rate payable and recoverable.

Insurance Companies incorporated in this Province authorized to receive and recover interest not exceeding 8 per cent.

Proviso.