

within one month after the contract is made. I may be wrong, but that is not my understanding of what the committee agreed upon."

The requirement that the notice be sent out in one month—after the first premium had been paid—meant nothing. If the notice was received before the contract was made and the first premium paid the insured would have the importance of securing proof impressed upon him.

Mr. W. Proudfoot (Centre Huron) thought Mr. McKeown's statement serious. The bill should be sent back to the special committee to ascertain what had really been decided upon.

Hon. W. H. Hearst, who was the Chairman of the special committee, thought that the bill before the House contained the amendment agreed upon. He was not sure himself of the actual wording of the amendment. The officials of the Insurance Department and Clerk of the committee had given attention to it.

Mr. Geo. Pattinson (South Water-loc) supported the Minister, while Mr. G. H. Ferguson (Grenville) said he had gained the impression that the committee had decided that the notice should be sent out with the policy.