

## AMENDMENT MAKES LIFE POLICY TRAFFIC OFFENSE UNDER ACT

**"Ambulance Chasing" by  
Auto Insurance Adjusters  
to Be Eliminated**

### LICENSING IS REQUIRED

Trafficking in life-insurance policies becomes an offense and "ambulance-chasing" by auto insurance adjusters will be eliminated under amendments to the Insurance Act presented yesterday to the Legislature by Attorney-General W. H. Price.

The policy-purchase racket, reportedly practiced widely throughout Ontario by advertising of offers for life insurance holdings, is covered by a clause which says: "Any person other than an insurer (a life insurance company) or its duly authorized agent, who advertises or holds himself out as a purchaser of life-insurance policies or benefits thereunder, or who traffic or trades in life-insurance policies for the purpose of procuring the sale, surrender, transfer, assignment, pledge or hypothecation thereof, to himself or any other person, shall be guilty of an offense."

#### "Beyond the Law."

The practice of the individuals at whom the legislation is aimed has been to secure policies on which the insured has been unable to meet a premium, but which would have a substantial cash-surrender value if a little more money was paid on them. The Government is classing this racket as beyond the law.

Motor insurance, one of the most important of the session's minor issues, is mentioned in a clause requiring licensing of adjusters. Hitherto, the licensing clause has applied only to fire insurance adjusters, but now those employed on traffic accident claims will be brought under departmental regulation. A bill already receiving committee attention is directed against collusion between passenger and driver for collection of insurance. Colonel Price's measure would restrict activities of adjusters who press their services on accident victims.

#### "Twisting" Prohibited.

Life insurance is affected also by a clause in the new bill whereunder "twisting" is prohibited. Agents allegedly have been attempting to induce insured persons to drop the insurance they carry with one company to give their business to another firm. Such malpractices said the bill's explanation, "have grown up in the life insurance agency business and are deemed inimical to the best interests of policyholders and applicants for insurance." Under the same amendment agents are held guilty of an offense under the act if they make false and misleading statements or representations "in the solicitation or negotiation of insurance, or propose directly or indirectly to coerce a prospective buyer of insurance through the influence of a business or professional relationship, or otherwise."

Other amendments facilitate reinsurance of fraternal societies' contracts with another insurer, by permitting establishment of reserves for such contracts on a lower basis than is at present authorized, and prevent "rebative."

## USE OF DEER DOGS LOST ON DIVISION IN ONTARIO HOUSE

**Sinclair, Tweed and Sangster  
Vote With Government  
Against Measure  
of Progressive Whip**

### RENFREW MEMBER, FINLAYSON CLASH

The first division of the year, save for the formal vote on the reply to the Speech from the Throne, doomed the hopes of the proponents of deer hounds in the Ontario Legislature yesterday. By a division of 50-12, marked by the concurrence of W. E. N. Sinclair (Liberal, Ontario, South), S. C. Tweed, (Liberal, Waterloo North) and J. A. Sangster (Liberal, Glengarry), with the solid Conservative phalanx, the bill by which J. D. Taylor, Progressive Whip, proposed to permit again the chase of the deer, was rejected at second reading.

#### Challies Asks Withdrawal.

Mr. Taylor, before the vote, urged that the legislation be considered as "non-political" and no Government expression of policy, other than the request of Hon. George Challies that the bill be withdrawn, was publicly made. Hon. Charles McCrea, long-time deer-dog antagonist, was paired with Liberal Leader Dr. McQuibban, and T. H. Bell (Conservative, Bellwood), strong advocate of the hounds, was not present at the division, or mentioned in the pairings.

The vote was preceded by Mr. Taylor's argument for the bill, and comments from both sides of the House. Material presented during the debate was in great part a repetition of the arguments heard during the Fish and Game Committee hearings, with an additional phase introduced by Mr. Sangster and J. A. Craig (Conservative, Lanark North), who in arguing against the bill stressed the rights of the great majority of citizens "who never hunt deer or think about it."

#### Law Should Be Tried.

Mr. Taylor claimed that the present legislation was far more detrimental to the interests of conservation, mentioning the dogs' alleged preference for bucks, the present loss of wounded deer, the plight of the older huntsmen, and the extent of public support. Mr. Challies, speaking at the end of the debate, declined to join in the hunting arguments, but mentioned the return of deer, the comparatively healthy situation revealed by statistics now coming in, and contended that there was a great swing in public opinion against repeal of the act, particularly by those who felt that the present law should be given a chance to prove its effects.

Prior to the debate on the hounds, the House witnessed a sharp and prolonged interchange between T. P. Murray (Liberal, Renfrew) and the Hon. William Finlayson, Minister of Lands and Forests, aftermath of the Minister's two and a half hour speech on Tuesday night. The argument was initiated by Mr. Murray and taken over by Mr. Finlayson, the latter, after twice making recourse to Speaker's rulings, forcing the Liberal member to make a limited and protested withdrawal of the charges which the Minister had attacked on the preceding evening.

#### "Squander" Ruled Out.

The member qualified the original report of his remarks, but stood behind the statement of his opinion that, in forty years, \$500,000,000 had been squandered in the North. Declaring that "I resent this, on behalf of my predecessors as much as on my own behalf," Mr. Finlayson demanded withdrawal or substantiation, in spite of Dr. McQuibban's reminder that he had strongly favored the closing of past public accounts. The main facts of the argument were reiterated with heat before Premier Henry cut short Dr. McQuibban's attempt to enter the debate, and the Speaker ruled that the word "squander" must be withdrawn.

Returning to the charge a second time, Mr. Finlayson demanded withdrawal of another charge, contending that Mr. Murray had referred to a

\$100,000 handout in Lyle Township. The Premier again demanded a ruling while Mr. Murray was speaking, and the Liberal member withdrew the statement, again with protest.

#### Information on K.C.'s.

A series of Opposition questions were answered during the session. Information revealed included the fact that 166 barristers were named as eligible to receive K.C. patents during 1933, and of this number 131 had complied with all requirements. "The Minister couldn't tell me offhand how many paid up since this question went on the order paper?" W. E. N. Sinclair, sponsor of the query, asked Hon. W. H. Price, and the latter answered in the negative.

Another answer revealed that approximately 1,100 appointments were made on the Civil Service Commissioner's recommendation in 1930 and 1931; a little more than 600 in 1932 and 460 in 1933. Resignation ranged annually from a high of more than 800 to a low of 500. Premier Henry admitted that casual and seasonal employment did not require a certificate.

The Ontario Savings Bank paid no amount to the Province in 1933, the Premier said in answer to a third query, and showed profits of \$26,135. Hon. Harry C. Nixon objected twice to Government additions to the answers, but the Speaker ruled these as correct.