Description of insurance coverage according to the products	"Lambs"	"Feeder cattle"	"Feeder calves"	"Grain-fed calves"	"Milk-fed calves"	"Piglets"	"Hogs"
Reference volume of the model farm	16 159.4 kg	209 436 kg	18 303 kg	100 177 kg	115 925 kg	3 666 piglets	339 282 kg
Reference year of the farm model	1988	1985	1986	1990	1993	1997-1998	1997-1998
	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
Fixed costs							
Maintenance of buildings and land	1 838.86	3 513.18	1 624.00	3 510.50	4 983.30	7 295.34	10 904.48
Miscellaneous insurance	1 003.16	1 562.44	575.98	963.42	866.79	3 152.76	4 289.63
Real estate taxes	265.21	284.57	436.95	212.56	242.15	1 319.76	1 643.69
Interest on medium and long term loans	5 807.82	21 125.67	6 310.57	5 535.16	3 742.93	5 755.62	10 423.40
Miscellaneous costs	2 437.08	4 900.86	3 425.54	2 271.08	3 401.81	2 639.52	5 251.79
Sub-total	11 352.13	31 386.72	12 374.04	12 492,72	13 236.98	20 163.00	32 512.99
Minus miscellaneous incomes						659.88	3 729.01
Total cash disbursements	48 827.65	396 047.09	41 460.84	206 499.87	463 461.19	167 703.68	551 890.14
Depreciation	7 077.30	14 752.35	5 430.21	6 081.70	6 969.27	15 250.56	22 570.67
Total cash disbursements and depreciation	55 904.95	410 799.44	46 891.05	212 581.57	470 430.46	182 954.24	574 460.81

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Gouvernement du Québec

## **O.C. 44-2000,** 19 January 2000

An Act respecting the distribution of financial products and services (1998, c. 37)

Designation of persons permitted to offer an insurance product that cannot be offered by a distributor

WHEREAS under section 428 of the Act respecting the distribution of financial products and services (1998, c. 37), the Government may order, after consulting the Bureau des services financiers, that an insurance product that cannot be offered by a distributor may be offered by any person it specifies and that the person shall be deemed to be a distributor for that product;

WHEREAS the Bureau des services financiers was consulted:

WHEREAS it is expedient to allow the following persons to distribute certain insurance products:

- 1. employees of an insurance company, with respect to the insurance product Accirance;
- 2. funeral cooperatives, with respect to the insurance product Sécuricoop;

IT IS ORDERED, therefore, upon the recommendation of the Minister of State for the Economy and Finance and Minister of Finance:

THAT the following persons be authorized to distribute certain insurance products:

- 1. employees of an insurance company, with respect to the insurance product Accirance;
- 2. funeral cooperatives, with respect to the insurance product Sécuricoop.

MICHEL NOËL DE TILLY, Clerk of the Conseil exécutif

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