Your Board would respectfully recommend to their successors some new mode of providing lectures for the Association, and they hope this may be accomplished in their new Hall with more beneficial results to the members, and without such imperative necessity as has been necessary for considering the financial result. Under this view, your Board would suggest the advisability of making arrangements, in the early part of the summer of each year, for regular and systematic instruction by lectures during stated months in the winter, and on some stated day of each week, the same being open to members of the Association. These lectures might be on such subjects as the following:—

- 1st. The Principles of Commerce, including Commercial Law, Insurance, Exchange, Political Economy.
- 2nd. Commercial History and Geography, Mining, &c.
- 3rd. Natural Philosophy, including Chemistry and Natural History in its commercial applications.
- 4th. History, civil and literary; Intellectual Philosophy, Belles Lettres, &c.

Your Board, in these remarks, merely desire to throw out hints of what may be done, being well satisfied that in proportion as the mind is enlightened, the moral beauty and harmony of things is awakened; and no young man, who reads with attention, and who is a steady frequenter of a well provided reading room and library, but must have his taste cultivated and his mind improved. It is in this way that many can be weaned from idle and vicious pursuits.

In addition to the advantages to be derived from literary and scientific lectures statedly delivered, classes might be formed for the study of the French, Spanish, and German languages, under able instructors, and for the study of Chemistry, to facilitate which the Association should possess a chemical apparatus.

The leisure, which can be had in our winter season, may thus, if judiciously employed, do much to supply entirely to some, the deficiency of early education, and to extend to all that correct knowledge which is indispensable to the cultivated merchant.

All respectfully submitted.

JOHN YOUNG, President.

Montreal, 27th Nov., 1865.