

That the thanks of the Association be tendered to Mr. Wilkie for his very able address, and that the address be printed in the report of this annual meeting.

MR. HAGUE—I very heartily concur in the motion. I want to express my opinion about this address: I don't know whether it is not the very best paper we have had, but at any rate it is an uncommonly good one and well deserves the vote of thanks.

MR. HAGUE, as Honorary President, here put the motion, and, on a vote having been taken, declared it carried unanimously; and tendered the thanks of the meeting to the President in pursuance thereof.

THE PRESIDENT then announced that invitations had been sent him from the Albany Club, the Toronto Club, the Toronto Golf Club, and the Victoria Club, inviting the members of the Canadian Bankers' Association to the several clubs and extending the privileges of the clubs to them.

Referring to complaints which had been made with regard to the delay on the part of the Secretary in acknowledging subscriptions, he explained that the delay was owing to his (Mr. Wilkie's) absence in the North-West, and that his signature on the first proofs of associate certificates was imperfect, and was not made perfect until very nearly the time of his return to Toronto.

BANKERS' EXAMINATIONS

MR. G. W. HODGETTS read a paper advocating the establishment of examinations on banking subjects, introducing his essay in the following words: "I am sure you are all agreed with me when I say that the JOURNAL which is put into our hands every year is becoming of increasing value and interest to the members of this Association. I read an article in the current number which suggested this paper to me a few days ago; but you will see, as I read it, that our President in his very able address has already covered the same ground to a certain extent. I think that this subject is a matter of vital importance, not only to the Associates themselves, but also to the Association, and therefore I will present it, in as short form as possible."

(Mr. Hodgetts' paper will be published in the next issue of the JOURNAL).

MR. WILKIE, the President—I think that this paper hardly requires discussion; it is true from beginning to end; but I am sure we would all like to hear the views of any Associates present upon it, and suggestions as to how the Associates can be induced to spend more time in the study of banking.