prise all under 25 years of age, whose banking experience does not reach 10 years.

The essays in the Senior subject are not to exceed 10,000 words, and in the Junior subject 5,000 words. All essays must be typewritten, having the writer's nom-de-plume or motto, also typewritten, subscribed thereto, and be lodged with the Secretary-Treasurer not later than the fifteenth day of May.

The address on the envelope containing the essay must be typewritten, and to insure identification of the essayist, a separate sealed envelope, with the address also typewritten, containing the name, rank, and place of employment of the competitor, along with his nom-de-plume or motto, must also be mailed.

A Special Committee will examine the essays and decide the prize-winners.

The Prize Essays will remain the property of the Association.

The envelopes of successful competitors only will be opened, except in cases where a competitor indicates on his envelope that he would like his identity disclosed.

A CORRECTION.—In the article upon the late Mr. Stevenson, in our December issue, the date of his death should have been given as 10th Dec. instead of the 11th.