

adapted for the purpose. To the rear are the janitor's rooms and lavatory. In the latter all the modern appliances have been introduced.

In the roof there are a couple of large skylights which throw a flood of light down to the flats below. The fact is, light abounds everywhere, and much credit is due the architect for converting this sombre looking building into one of the brightest and most cheerful looking structures in the city.

Looking from the street at the exterior one is struck by the original style in which the colonnade is painted. It has the effect of taking away the narrow appearance of the building and making the whole as attractive to the eye as possible.

The Association is to be congratulated upon the acquisition of such commodious and central headquarters, and we take great pleasure in wishing it a prosperous future, and its officers and members a Happy New Year.

THE EIGHTEENTH ANNUAL MEETING

Of the above association was held Friday Dec. 26 in Shaftesbury hall. President A. A. Allan was in the chair, and on the platform with him were Messrs. Warring Kennedy, Hugh Blain, James Paterson, and J. S. Black, past presidents of the association.

The annual report of the Board of Directors was submitted, wherein was shown that the membership had gained 208, the roll now showing 3,133 members. The surplus now amounted to \$181,979.91, being a gain of \$10,006.94. During the year the receipts from all sources amounted to \$40,374.37. The disbursements were \$30,367.43. The payments under the annual benefit allotment amounted to \$21,948. The payments under the accident bonus by-law amounted to \$2,980.50.

The following comparative statement of membership and surplus during the years since the formation of the association was included in the report:—

Year.	Membership.	Surplus.
1873.....	408.....	\$ 350 96
1874.....	428.....	3,700 00
1875.....	472.....	5,774 61
1876.....	572.....	7,949 96
1877.....	673.....	11,013 09
1878.....	1,104.....	12,540 51
1879.....	1,234.....	22,555 60
1880.....	1,419.....	32,572 61
1881.....	1,740.....	49,329 10
1882.....	2,041.....	61,783 30
1883.....	2,114.....	73,187 53
1884.....	2,302.....	86,986 70
1885.....	2,389.....	100,81 00
1886.....	2,516.....	110,367 97
1887.....	2,715.....	135,591 37
1888.....	2,718.....	152,739 63
1889.....	2,925.....	171,972 97
1890.....	3,133.....	181,979 91

The following table will show the totals of amounts paid out for accident and mortuary benefit claims since the association became its own insurer, in the year 1879:—

Year.	Totals.
1879.....	\$ 1,519 13
1880.....	2,400 70
1881.....	2,836 06
1882.....	2,533 23
1883.....	2,005 93
1884.....	2,356 00
1885.....	9,953 83
1886.....	6,796 63
1887.....	12,184 50
1888.....	12,814 96
1889.....	12,956 80
1890.....	34,388 50

A proposal to lease the building, No. 51 Yonge St., Toronto, was discussed, at some stages with considerable warmth, the supporters of the proposal holding that the Association was so restricted by its own by-laws in the use of its capital that it could not invest any part of it in a building. The adherents of the counter-proposal that the building should be bought, were able to overcome the objection as to the Association not being at liberty to buy it, and after a prolonged debate, the meeting signified an almost unanimous approval of the Association's buying the building.

The financial statement was next presented. It was shown that assets deposited with the Dominion Government and the Dominion Bank amounted to \$185,531.08, and that there were other assets amounting to \$5,155.72, leaving a balance, after deducting liabilities, of \$181,979.91.

The chairman briefly addressed the meeting in reference to the report, which he considered an eminently satisfactory one. He



A. A. ALLAN,

Retiring President.

referred, with regret, to the levying of a business tax at Victoria. New Brunswick, Nova Scotia, and Quebec had removed it, and it was possible that Victoria would follow their example. In leaving the presi-

dent's chair the speaker said he was pleased to know that the Association was in a sound condition.

The Chairman announced the election of the following officers:

President—Mr. John Burns.

First Vice President—Mr. C. C. VanNorman.

Second Vice-President—Mr. R. J. Orr.

Directors for Toronto Board—Messrs. Kilgour, Everett, Dack, Haywood, Davison, Morrison, Stanbury, Orr, and Ellis.

Vice-Presidents for Hamilton—Messrs. Hamilton and Wright.

Directors for Hamilton Board—Messrs. Hooper, Dalley, LaChance, Herring, Tobias, and Reid.

Director for Guelph Board—Mr. Alex. Hill.

A vote of thanks was tendered to the retiring president, and it was decided that he should be invited to sit for his portrait, the picture to be placed in the chief apartment of the association's building.

On motion \$300 was placed to the credit of the secretary and \$25 was presented to the recording secretary.

Messrs. Black, Kennedy, and Haywood were appointed representatives of the association on the Industrial Exhibition Board.

THE DINNER.

The annual dinner was held in the evening at the Queen's. The dining hall was decorated for the occasion, flags and evergreen being used with liberality and with taste. An elaborate menu had been prepared and was appreciated. An Italian orchestra was in attendance, and during the earlier part of the evening pleasantly engaged the hearing. About two hundred members of the association sat down.

President Allan occupied the chair, and the vice-chairs were filled by Messrs. E. A. Dalley, Hamilton; W. G. Reid, Hamilton; and C. C. VanNorman, Toronto. On either side of the chairman sat Mayor Clarke, Hon. John Beverley Robinson, Joseph Tait, M.P.P., Lieut.-Col. G. T. Denison, G. B. Smith, M.P.P., A. P. Cockburn, ex-M.P., Gravenhurst, and Messrs. Barlow Cumberland, J. J. Withrow, and Hugh Blain.

THE DOMINION ASSOCIATION.

The sixteenth annual meeting of the Dominion Commercial Travellers' Association was held in Montreal, on December 13th. The Treasurer's statement showed a net gain of \$11,029 for the year, leaving the capital account now at \$92,132. During the year, 359 new members were added to the roll, the total membership now being 2,780. The important question of increasing the amount of mortuary benefit to the members of over ten years standing from \$1,000 at the rate of \$25.00 per year, after the tenth year, to \$1,200, was discussed and it was decided to adopt the change. The treasurer, Mr. R. B. Hutchinson, sent in his resignation, owing to his removal to Toronto, which was accepted. The following officers were

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