

The Eastern Townships Bank	-	Wm. Farwell
The Imperial Bank of Canada	- -	D. R. Wilkie
The Merchants Bank of Canada	-	Geo. Hague
The Merchants Bank of Halifax	-	D. H. Duncan
The Molsons Bank	- - - -	F. Wolferstan Thomas
The Quebec Bank	- - - -	Thos. McDougall
The Traders Bank of Canada	-	H. S. Strathy

The following Associates in addition to those representing members were also present: D. B. Crombie, Thorold; W. H. Draper, Hamilton; A. D. Durnford, Montreal; G. M. Gibbs, Simcoe; H. J. Grasett, Waterloo; A. L. Hamilton, Dunnville; G. W. Hodgetts, St. Catharines; F. S. Jarvis, Galt; R. C. Jennings, Toronto Junction; Wm. Maynard, jr., Stratford; Colin M. McCuaig, Woodstock; E. R. Niblett, Hamilton; W. H. Fisher, St. Catharines; W. Philip, St. Catharines; Wm. Pringle, Stratford; D. M. Stewart, Montreal; Stuart Strathy, Hamilton; W. Graham Browne, Toronto; C. W. Clinch, Toronto; W. H. Thomson, Winnipeg; J. R. Wainwright, Norwich; C. White, Niagara Falls; E. P. Winslow, Stratford; W. C. Young, Brampton.

Mr. H. Markland Molson, a director of the Molsons Bank, and former associate, and Mr. Z. A. Lash, Q.C., Toronto, counsel for the Association, were also present.

(On the second day of meeting, Messrs. Conrad Jordan, Assistant Treasurer of the United States, at New York, and Robt. McCurdy, of Youngstown, Ohio, President of the Ohio Bankers' Association, were present as guests of the Association.)

After the meeting had been called to order, the Secretary, Mr. W. W. L. Chipman, read the formal notice calling the meeting, and the President declared the proceedings opened.

Mr. D. R. Wilkie, General Manager of the Imperial Bank of Canada, welcomed the visiting bankers in the following terms:

Mr. President and Gentlemen:—

I suppose I have been called upon to address you on this occasion because I am identified with this district. I have heard of gentlemen going to Rossland and investing in real estate, and of others who talk about going to the Yukon, but we have plenty of opportunities for investment here in this