Unclaimed Balances; Unpaid Dividends, Drafts and Bills of Exchange.

With Canadian Banks at close of 1905 and 1906.

Name of Bank.	1905. Unpaid Dividends.	1905. Unclaimed Balances.	1905. Unpaid Drafts or Bills of Exchange.		1906. Unpaid Dividends.	1906. Unclaimed Balances.	1906. Unpaid Drafts or Bills of Exchange.	
	$ cts.	$ cts.	$ cts.	£ s. d.	$ cts.	$ cts.	$ cts.	£ s. d.
Bank of Montreal	658 01	87,957 74	3,794 68	....	1 059 07	111,178 55	3,666 51	....
„ New Brunswick	....	25,788 63	....	....	13 60	5,906 58	148 53	....
Quebec Bank	....	14,877 50	....	127 15 0	....	15,099 46	....	249 7 2
Bank of Nova Scotia	16 22	19,436 16	299 53	....	16 22	18,317 73	430 27	....
St. Stephens Bank	....	....	....	....	....	406 78	....	....
Bank of British North America	353 06	38,813 09	10,746 68	....	353 06	61,481 07	11,137 17	....
„ Toronto	....	5,150 25	5 00	18 5 11	....	1,364 71	10 00	19 9 11
Molsons Bank	....	10,553 54	1,043 04	262 7 7	....	15,648 97	1,089 04	262 7 7
Eastern Townships Bank	1,368 50	18,896 65	473 01	....	1,418 75	13,383 86	....	....
Union Bank of Halifax	....	7,925 47	....	....	....	7,665 21	....	....
Banque Nationale	216 82	7,405 52	141 53	Frs. 260	262 70	8,145 89	141 53	Frs. 5
Merchants Bank of Canada	....	42,828 87	94 81	....	....	52,040 28	153 37	....
Banque Provinciale du Canada	....	1,918 58	....	....	6 39	1,248 86	....	....
People's Bank of New Brunswick	....	57 39	....	....	....	57 39	....	....
Union Bank of Canada	....	6,767 19	1,308 76	103 0 0	....	7,087 90	1,195 72	103 0 0
Canadian Bank of Commerce	£ s. d. 46 4 0 $ cts. 122 71	£ s. d. 22 0 3 $ cts 31,838 41	.... 4,393 16	.... 171 14 9	£ s. d. 46 4 0 $ cts. 122 71	£ s. d. 15 5 1 $ cts. 39,308 58	.... 5,299 31	.... 281 5 4
Royal Bank of Canada	....	15,936 60	270 00	....	....	16,023 29	240 00	....
Dominion Bank	....	3,491 11	384 72	33 8 11	....	3,937 86	384 72	33 8 11
Bank of Hamilton	44 00	45,766 68	534 40	....	44 00	44,843 40	811 65	....
Standard Bank of Canada	7 50	888 34	....	....	7 50	3,726 92	....	....
Banque de St. Jean	50 00	....	....	....	60 00	....	....	....
„ d'Hochelaga	....	2,265 62	442 39	....	....	2,173 18	221 82	....
„ de St. Hyacinthe	....	4,933 89	....	....	....	5,093 30	2 55	....
Bank of Ottawa	....	1,957 82	51.25	....	....	5,526 00	51 25	1 0 0
Imperial Bank of Canada	....	9,203 75	25.00	....	....	9,247 43	40 00	....
Western Bank of Canada	....	224 68	....	....	....	230 81	....	....
Traders' Bank of Canada	53 16	2,472 04	....	....	53 16	3,166 26	....	....
Montreal City & Dis. Savs. Bank	....	82,754 80	406 85	....	....	90,060 29	420 35	....
Caisse d'Economie de Notre-Dame de Quebec	....	9,646 68	37 31	....	....	12,204 14	37 31	....
Totals	£46 4 0 $3,107 78	£22 0 3 $501,530 77	.... $24,477 82	£716 12 2 Frs. 260	£46 4 0 $3,417 16	£15 5 1 $554,574 70	.... $25,481 10	£949 18 11 Frs. 278

ACCIDENT UNDERWRITERS' CONVENTION.

President's Address—Discussion as to Standard Policy—Election of Officers.

The convention held last week, at Frontenac, N.Y., was one of the largest gatterings in the history of the International Association of Accident Underwriters. President Alexander's opening address gave a valuable and comprehensive review and outlook of casualty underwriting on this continent. He drew attention to the fact that during the past year ninety-four companies and associations collected $25,711,188, being a premium increase of $2,783,795 over the year preceding. This increase in 1906 was $1,902,167 accident and $881,628 health, showing ratios of increase of 9.57 and 28.8 respectively.

Continuing Mr. Alexander spoke in part as follows:

"If we are to grow, we must have the confidence of the insuring public. Happily to-day we enjoy the confidence of that infinitesimal portion of the public represented by this twenty-five millions of premium income, but it will be freely admitted, I believe, that clairvoyant powers are not required to discern a serious menace to that presently enjoyed trust in the careless manner in which we liberalize our policy contracts and make promises the ultimate cost of which we can have no means of knowing. Fortunately no startingly liberal new features have made their appearances in our contracts of insurance during the past twelve months, and we may therefore rest undisturbed for a time at least and indulge the hope that at last accident underwriters are turning their talents to the building up of selling forces rather than to the invention of selling features.

"What has been facetiously termed our health insurance infant is, therefore, making rapid progress, and with a parent's natural solicitude for an offspring's welfare, we should most carefully guard it from the pitfalls which surround it, to the end that it may become a thing of beauty and a joy forever. We cannot, therefore, too strongly urge that continued attention and a renewed impetus be given to the compilation and tabulation of health insurance statistics."

Standard Policy.

Referring to the matter of the adoption of a standard policy, Mr. Alexander spoke as follows:

"Of special importance is the question of the preparation and adoption of a standard policy, a question which will be dealt with at length in the address of our former President, Mr. Wm. Bro Smith, than whom no one is better qualified or equipped to present it in all its various phases.