

Essay; Bank of British North America, 3; Bank of Ottawa, 1; Bank of Toronto, 1; Canadian Bank of Commerce, 5; Eastern Townships Bank, 1; Merchants' Bank of Canada, 2.

On the junior subject 21 papers were submitted from employes of: Bank of British North America, 4 Essays; Bank of Ottawa, 1; Bank of Toronto, 2; Canadian Bank of Commerce, 7; Merchants' Bank of Canada, 4; Molsons Bank, 1; Union Bank of Canada, 1; Unidentified, 1.

The arguments and citations of each essayist were drawn from his paper and committed to writing in short form, care being taken to weigh not only the correctness of the arguments advanced, but to make certain that the writer had properly grasped his subject. Heed was also given to clearness of arrangement and general literary style, and marks apportioned for each.

The papers were not read by any person outside of the committee.

In accordance with the rule laid down the prize papers become the property of the Association.

All papers have been returned to the Secretary-Treasurer, to whom any correspondence should be addressed.

W. W. L. CHIPMAN,
For the Committee.

Montreal, June 9th, 1894.