

On motion, the reading of the minutes of the last annual meeting was dispensed with, printed copies being in the hands of the members, and were approved as printed.

The President addressed the meeting, congratulating the association upon the very satisfactory state of its affairs and upon the large attendance of members assembled at this the annual meeting, and called upon the Secretary to read the report of the Directors.

DIRECTORS' REPORT.

We have much pleasure in presenting to you the eleventh annual report of this association. We again congratulate the members on the continued prosperity, the large addition to its membership in both classes, the low rate of mortality, and the few assessments made during the year.

We regret to again have to record the death of one of the directors, our esteemed Brother, R. Carnovsky, who, for many years, had been on the board, and had taken a lively interest in all the affairs of the association. The vacancy thus caused has been filled by the appointment of Bro. W. J. Livingston.

The amendments proposed at last meeting will be laid before you for consideration, the membership having been invited to express an opinion upon these proposed amendments previously by printed circular.

The retiring resident directors are Bros. Dunn, W. B. Little and McIlroy; non-resident, Bro. Jno. Gibson, three years' term having expired. Bro. L. Silverman, Montreal, Que.; John Richards, Fredericton, N.B.; and B. Bremner, Charlottetown, P. E. I., elected annually.

The membership on 31st December, 1885, is as follows :