

**LIFE MANAGERS' BANQUET**

The Eastern members of the Canadian Life Manager's Association were tendered a banquet on the evening of the 7th inst. by the Western members of the same Association. The banquet was held in the Toronto Club, Toronto, and was presided over by Mr. A. G. Ramsay, president of the Association. There was an attendance of upwards of thirty-five gentlemen, prominently connected with Insurance, comprising the Managers, Directors, Actuaries and Chief Medical Officers of many of the companies.

The occasion was marked by a very interesting incident in the presentation to Mr. A. G. Ramsay of an illuminated address, handsomely bound in superb morocco, and the text a magnificent specimen of artistic illumination. Mr. J. K. Macdonald, the newly elected president of the Association, read the address, which was as follows:—

"Mr. A. G. Ramsay, F.I.A., President Canadian Life Managers' Association:

"Dear Sir,—We, the members of the Association, avail ourselves at this present occasion of presenting you with a brief expression of our high appreciation of the manner in which you have discharged the duties of president of the Association since its organization, in 1894; and not only in regard to the discharge of the duties of president, but also for the arduous and wise counsel which you have offered on many occasions, and which we cannot doubt were most helpful to the important matters which have from time to time been before the Association.

"Your fellow-members learn with deep regret of your intention of retiring from the presidency consequent upon your retiring from the managership of the Canada Life Assurance Company, with which you have been connected for so many years, and which, under your able management, from comparative smallness has been brought to giant proportions, making it one of the leading financial institutions of our country.

"Believe us, we deeply regret the prospect of losing you from our active membership, and that you take with you in retiring from the active and onerous duties of the manager the cordial and best wishes of your fellow life managers, and we all hope that you may be long spared to enjoy the ease which your long, faithful and successful services so fully merit."

(Signed) J. K. Macdonald (vice president) managing director Confederation Life Association; H. Sutherland (secretary), managing director Temperance and General Life Insurance Company; William McCabe, managing director North American Life Assurance Company; W. M. Ramsay, manager Standard Life Assurance Company; E. W. Cox, assistant manager Canada Life Assurance Company; George Wegenast, manager Ontario Mutual Life Assurance Company; David Dexter, managing director Federal Life Assurance Company; A. McDougall, manager British Empire Life Assurance Company; B. Hal Brown, manager London and Lancashire Life Assurance Company; Thomas Hilliard, managing director Dominion Life Assurance Company; J. F. Junkin, managing director Manufacturers' Life Insurance Company; F. G. Cox, managing director Imperial Life Assurance Company; J. H. Brock, managing director the Great-West Life Assurance Company; David Burke, general manager Royal Victoria Life Insurance Company; S. M. Kenny, manager Excelsior Life Assurance Company.

Mr. Ramsay replied in appropriate and feeling terms, expressing his appreciation of the testimonial presented, and alluding to the work which had been accomplished by the Association during the five years of its existence.

He anticipated much good would follow its deliberations, and heartily wished the Association and its members every success.

The following toasts were proposed and responded to: The Queen; the Life Insurance Interests, responded to by Mr. Wm. McCabe, and Mr. W. M. Ramsay. "Our Empire," proposed by Mr. T. Hilliard and re-

sponded to by Senator Geo. A. Cox and Mr. B. Hal Brown. "Our Nations Brave Defenders," proposed by Mr. Hy. Sutherland and responded to by Mr. W. H. Brock. "Our Guests," responded to by Mr. A. McDougall and Mr. D. Burke. "The Ladies," responded to by Mr. D. Dexter and Dr. Ferguson.

The large dining-room of the club was tastefully and beautifully arranged, and the table very handsomely decorated with plants and flowers.

The latter part of the evening was very much enlivened by a capital reading, "The Annuity," given by Mr. W. M. Ramsay, and a well-known recitation, by Mr. B. Hal Brown. The vocal and instrumental music which was provided left nothing to be added to a most enjoyable and successful banquet.

**FIRE PREMIUMS IN MONTREAL**

From the annual returns to the City Authorities of Montreal by the fire insurance companies of net premium income for purposes of taxation, we give below the amount of City premiums for 1897 and 1898:

	1897.	1898.
Aetna . . . . .	\$ 20,850.95	\$ 19,680.51
Alliance . . . . .	39,100.00	40,752.90
Atlas . . . . .	24,156.12	21,907.31
British America . . . . .	28,771.02	26,920.84
Caledonian . . . . .	38,176.40	30,946.51
Commercial Union . . . . .	39,834.23	39,229.01
Connecticut . . . . .	6,022.79	5,903.30
Guardian . . . . .	52,072.00	51,804.17
Hartford . . . . .	14,156.30	26,900.29
Imperial . . . . .	29,792.52	32,054.49
Lancashire . . . . .	28,887.15	33,381.47
Liv., Lon. & Globe . . . . .	54,496.34	50,290.92
London & Lancashire . . . . .	16,516.27	16,164.30
London Assurance . . . . .	22,643.28	24,626.07
Manchester . . . . .	19,137.63	20,979.00
Mutual . . . . .	22,233.90	28,067.10
N. B. & Mercantile . . . . .	80,162.83	79,932.00
Northern . . . . .	23,468.60	34,270.00
Nor. Union . . . . .	50,497.41	74,386.12
North America . . . . .	20,347.00	20,767.60
National of Ireland . . . . .	10,235.21	19,414.90
P. of Brooklyn . . . . .	6,306.80	6,480.14
P. of Hartford . . . . .	14,009.44	8,768.87
P. of London . . . . .	37,424.29	54,915.92
Quebec . . . . .	5,755.80	8,856.00
Queen . . . . .	33,371.68	35,507.00
Royal . . . . .	122,460.00	126,785.00
Sec., U. & National . . . . .	35,283.62	47,859.74
St. Lawrence . . . . .	15,500.52	19,140.42
Sun . . . . .	20,176.80	22,629.12
Union . . . . .	33,730.70	35,742.85
Western . . . . .	45,388.70	45,067.00
	\$1,023,944.48	\$1,111,251.04

**THE NATIONAL TRUST COMPANY.**

This company have taken the offices recently occupied by the Ville Marie Bank in the Standard Chambers, St. James Street.