ESSAY COMPETITION

The Secretary then read the report of the Prize Essay Committee. Their award was as follows:

SENIOR COMPETITION

First Prize.-T. G. McMaster. Canadian Bank of Commerce.

Second Prize .- A. Gordon Tait, Merchants Bank of Halifax.

JUNIOR COMPETITION

First Prize.-H. G. P. Deans, Bank of British North America.

Second Prize. - B. V. Gomery, Molsons Bank.

REPORTS OF SUB-SECTIONS

The report of the Halifax Bankers' Association was presented by Mr. McCurdy as under:

HALIFAX BANKERS' ASSOCIATION

The Halifax Bankers' Association was organized early in March of this year with President, Vice-President, Secretary-Treasurer and various committees.

The object of the society was the association of senior and junior bank officers, with the diffusion of knowledge and experience, essential to the development of efficient bank officers.

The term, as the summer months set in, was necessarily short and consisted of six fortnightly meetings.

The work of the term was:

The opening address.

A debate.

A study of "The Bank Act."

Seven papers on as many subjects of interest to a society of bankers with discussions arising from them.

A formal summing up of the work of the session.

There was a membership of thirty-five, ascertained on a footing of payment of fees. Maximum attendance 28, minimum 14.

The first meeting of the ensuing term is at the close of the present month of October, when with the election of new officers it is hoped the work of the society will not only be continued, but be carried on with greater vigor.

It is right to say that so far from sports and games being deterrents to progress, the Association found those members who were most active in these matters were also ready and earnest in study and debate.

> A. ALLAN, President H. W. JUBIEN, Secretary