

Never before in the history of the Queen's Hotel, where the banquet was held, has the beautiful dining room been so exquisitely decorated, and never before, we believe, has there gathered in that large room where, for a quarter of a century past, it has been the custom to hold Toronto's important gatherings of a like nature, such a representative gathering of Ontario's brightest professional and commercial minds as met that night to do honor to the presence of one of America's insurance kings, for Edward B. Harper is, without doubt, entitled to that distinction. He is certainly one of the great men of the day, and his name will be linked in America's history with the other great names contributed from the field of literature, from the professions of law and medicine, and from the ranks of art and commerce that the nineteenth century will hand down to posterity.

This is a progressive age, but even among progressive institutions one is almost astounded at the wonderful growth of the Mutual Reserve Fund Life Association. Yet, now that we have seen and heard President Harper, who has been and is the builder-up of this great company, our astonishment is turned from surprise at, to admiration for a man who can do what he has done.

Thirteen years ago he took hold of the Mutual Reserve in its age of purling childhood; his aggressive and progressive ideas were the force which, against the tremendous power and determined opposition of all the old-line companies, has built the Association up to its present position, where it now ranks as the fourth largest life insurance company in writing new business, being only exceeded by the Equitable Life, the Mutual Life and the New York Life, all with head offices in the city of New York. Surely New York may be well proud of its great insurance companies.

We are pleased and gratified to know that President Harper thoroughly appreciates the fact that the success of his great company is largely due to the care given to the medical examinations made by its medical examiners throughout America, and we were deeply interested in his remarks made during the convention held in Boston, Mass., last month, of the Life Underwriters Association of America. He there suggested that the different medical colleges in the United States

should each offer an annual prize of \$100 to the graduating class of that year in medicine, for the best paper on "Medical Examinations for Life Insurance."

Life insurance has grown to be one of the great questions of the present century, and it is satisfactory to note the emphasis President Harper places on the important part the medical profession play in the success or failure of a company. What a splendid start in life it would be for a young man to have won such a prize. How quickly the great life insurance companies would recognize his particular ability; and while on this subject, we see no reason why our own medical colleges should not well consider President Harper's suggestion.

But we have for the moment digressed from the banquet. Shall we ever see its like again? Such a menu, such wine and such music! Then the presence of the ladies in the gallery, asked to meet Mrs. Harper, was the touch which went to complete a banquet long to be remembered by everyone present that night.

COUNCIL CANDIDATES.

The following are the names of the candidates in the various territorial divisions. It will be seen that in seven divisions there are no elections.

- Div. No. 1.—Dr. J. L. Bray, Chatham. Acclamation.
- " 2.—Dr. J. Arthur Williams, Ingersoll. Acclamation.
- " 3.—Dr. W. F. Roome, London. Acclamation.
- " 4.—Dr. W. Graham, Brussels. Acclamation.
- " 5.—Dr. Brock, Guelph; Dr. Vardon, Galt.
- " 6.—Dr. Henry, Orangeville; Dr. Smith, Orangeville.
- " 7.—Dr. G. Shaw, Hamilton; Dr. D. Heggie, Brampton.
- " 8.—Dr. D. L. Philip, Brantford; Dr. John P. Armour, St. Catharines.
- " 9.—Dr. W. D. C. Law, Beeton; Dr. John Hanly, Waubesaushene.
- " 10.—Dr. E. J. Barrick, Toronto. Acclamation.
- " 11.—Dr. H. T. Machell, Toronto. Acclamation.