



Interior of a Tea Factory, Ceylon.

language in an effort to express his appreciation of the courtesies extended to him on both sides of the boundary line.

Dr. Van Schevichaven, of Amsterdam, apologized for his English, but he did very well, and everybody understood the doctor as he dwelt on the princely hospitality extended to the members.

Mr. Sven Palme, of Sweden, in French, eulogized Canada and the Canadians.

Mr. Wm. Hughes, president of the Institute of Actuaries of England, made a brief but excellent address.

Mr. George King, of London, England, author of the Actuarial Text Book, proposed the toast of "Canada, an integral part of the Empire." He referred humorously to his special qualification for the proposing of this toast, having actually paid four visits to Canada. The first was at about two o'clock on Tuesday morning, when he had crossed the bridge, at Niagara Falls, while waiting for his luggage. The second was on a trolley car with the party, later on the same day. The third was to Toronto yesterday, after which the steamer had crossed over to the American side of Lake Ontario. The fourth was the present trip to Montreal.

Sir Alexander Lacoste, Chief Justice of the Court of Appeals for the Province of Quebec,

responded. He spoke first in English, touching on the benefits which life assurance confers on the community. He then followed in French on the happy and contented position held by the French Canadian population, and of their gratitude and loyalty to Great Britain.

Mr. Macaulay said that Dr. T. G. Roddick, M.P., was to have proposed the toast of the ladies, to which Sir Melbourne Tait was to have had the privilege of replying. Both these gentlemen had unfortunately, however, just been compelled to leave, one by an urgent professional call and the other to catch a train. They both left their profound regrets and apologies. However, he felt sure that none present required any address to stimulate their appreciation of the ladies of the party, who had added so much to the enjoyment of the trip. The toast was drunk informally but with enthusiasm.

Mr. Ralph Price Hardy, F.I.A., spoke of the delight which all the English delegates had experienced in visiting Canada, the most important colony of the Mother Country, and of his desire to see all parts of the Empire bound more closely together, and also to see a union of hearts if not of governments of the two branches of the English speaking race.

With the luncheon the Congress of the Actuarial Society came to a close.