

ANNUAL CONVENTION OF THE STANDARD LIFE ASSURANCE STAFF.

The annual gathering of the officials of the Standard Life Assurance Company is easily first amongst meetings of this class as a time in which pleasure and profit, mirth and wisdom are most happily blended. The geniality of General Manager Ramsay diffused its glow throughout those who were privileged to be present at any of the business or social meetings. On the 31st July last the inaugural gathering took place at the office of the Company, where, after receiving a cordial welcome, and exchanging mutual courtesies, a discussion was carried on regarding field work, agents, etc. The following agents, and other officials of the Standard, were present: Messrs. S. Ramsay, C. Hunter, A. Shortt, G. H. Allen, A. Gilleen, W. Buchner, W. C. Walker, G. M. Hunt, J. F. Martin, J. J. Hanratty, G. Maclean, J. S. Smith, F. W. Doran, I. A. Mill, G. P. Payne, W. E. Findlay, E. H. Brown, W. C. Austin, S. S. Davis, J. W. Kerr, J. A. Downs, L. E. Percy, E. Champagne, L. D. Hudon, F. W. Gates, jun., S. Wilson Drum.

After luncheon the whole party were taken by Mr. J. Hutton Balfour, superintendent of agencies, for a tour around the city in an open electric car, which proved a very enjoyable, as it was a novel, experience. The first day was wound up by a dinner at St. Lawrence Hall, where "mine host," Mr. Hogan, presented a menu even above the standard of this famous house. The post prandial proceedings of speeches, songs, and violin solos by Herr Walther were very greatly enjoyed. During the evening Mr. Ramsay was presented by the field staff with a handsome silver cigar case. On the 1st August, the business of the convention was again opened, when interesting essays on field work and on agency work were read by Messrs. G. H. Allen, of Kingston; J. J. Hanratty, Peterborough; G. M. Hunt-Toronto; and Alfred Shortt, Halifax; which were much commended. Then Mr. G. M. Hunt canvassed Mr. J. F. Martin of Paris, and many interesting points were brought out, and the discussion was both instructive and suggestive. The most enjoyable feature of the annual gathering this year, was a visit paid by the officials of the Standard to the General Manager's beautiful country residence "Dalmator," at Beaconsfield. Besides those directly connected with the Standard

there were several other guests, amongst them being Mr. R. J. Paull, general manager of the Ocean Accident & Guarantee Corporation, to whom the occasion was the most agreeable incident in his visit to Canada. Those who know what a perfect host Mr. Ramsay is in making a company thoroughly happy need not be told how intensely enjoyable was the visit to Beaconsfield. Mrs. Ramsay too won all hearts by her charming geniality. She was presented with a handsome bouquet as a token of the high appreciation her guests felt for her kindly courtesies.

The Standard is one of the most solid and popular of life insurance companies. Its accumulated funds are about 40 millions of dollars, of which over 11 millions are invested in Canada. Its revenue in 1894

was \$5,140,000. The extent of its Canadian investments makes it in a very especial manner associated with this country, as it is with every British colony, for wherever the Imperial flag flies, there is the Standard found,—a double symbol and source of protection and security. While the company is fortunate in having a staff of agents composed of men who take high rank in business circles, who form a corps of representatives worthy the eminent company they serve so faithfully and well, the officials are to be congratulated on having so worthy and so popular a chief as Mr. W. M. Ramsay.

When the company was assembled on the lawn at Beaconsfield, Mr. Spencer Ramsay produced his kodak and took a "snap shot." This photograph portrait group we have had reproduced, and have the pleasure of presenting a copy with this number, to commemorate the above event.

THE BANKERS' ASSOCIATION MEETING.

The annual meeting of the Canadian Bankers' Association was held last week in the Legislative Assembly, Quebec, which had been courteously granted by the local government. The gathering comprised the managers and other officials of banks from this city, Toronto, and other cities. The visit of the Association to Quebec was signalized by a reception given to, and in honor of the members, by Mrs. McDougall, wife of the general manager of the Quebec Bank, which was a largely attended and most pleasing event. At the opening meeting the Committee on prize essays announced the following awards:—For best Essay, "On the cause of the decline in the value of products, indicating to what extent it has affected the general welfare of Canada," the first prize of \$100 was given to Mr. R. J. Gould, Bank of Toronto, Toronto; the second prize of \$60, to Mr. C. F. Dean, Bank of British North America, Montreal. On this subject the following bank officers received "honorable mention," viz., Messrs. J. B. Peat, Bank of Commerce, Toronto; F. Wolferstan Thomas, jr., Molsons Bank, Montreal; F. McDougall, Merchants Bank, Sackville, N.B.; G. Watson, Imperial Bank, Toronto; and D. M. Stewart, Bank of Commerce, Montreal. For the best Essay, "On the resources of the Province in which the writer of the essay resides;" the first prize went to Mr. F. M. Black, Bank of British Columbia, Vancouver; the second, of \$40, to Mr. T. J. Sherman, Merchants Bank, Fredericton, N.B. "Honorable mention" for papers on this subject was awarded to Messrs. J. H. Ferguson, Merchants Bank, Charlottetown; H. J. P. Eckardt, Merchants Bank, Winnipeg; D. M. Sanson, H. V. T. Jones, and H. A. Hunter, Bank of Commerce, Toronto.

At the dinner tendered the visitors by the local banks, very admirable speeches were made by Mr. B. E. Walker, president of the Association; Mr. George Hague, ex-president; Mr. F. Wolferstan Thomas; Mr. Cornell, of Buffalo; and Sir Adolphe Caron, who took occasion to assure the bankers that the Federal Government was "solid" for a gold basis for currency, and anxious, when any opportunity offered, to be of service to banking interests.