Too frequently the honour is accepted without the responsibility. A number of your officers are Benchers and among the most active and useful. It is not out of place for me, as retiring President, to suggest that the President of this Association should be exofficio a Bencher. The two bodies work in harmony, and in this way each would be more conversant with the matters in hand and the needs of the other.

The Canadian Bar Association has been formed, and its object is to standardize the commercial laws of the different provinces. I am confident this Association will lend a helping hand. Insurance policies and statutory conditions of different branches of insurance should be uniform, and this applies equally to the Companies Acts, partnership, conditional sales, and many other Acts, and this Association should recognize the labours of Sir James Aikins in bringing into existence that Association with the objects aimed at.

I cannot close without referring to many losses sustained by this Association during the past year. Two of our most valued officers and members, Messrs. A. E. H. Creswicke, K.C., of Barrie, and J. J. Drew, K.C., of Guelph, were suddenly called from their labour. Their exceptional ability and genuine good-lellowship makes the loss more keenly felt, and I am sure the Council acted in accord with your feelings and that of the profession in general in extending sympathy and condolences by resolutions to the widows and members of their families.

Many of our officers, members and the sons of many others have fought, are fighting and enlisting in the cause of world freedom. Here, too, we have sustained grievous and irreparable loss, but our loss and suffering are incomparable with that of the Belgians, French and Serbs, whose lives, homes and ambitions have been ruthlessly and wantonly sacrificed with a frightfulness devoid of civilization, religion or humanity.

While the rivers, fields and mountains have been strewn with the dead and drenched with blood, our leved ones, and their blood, we have done wonders and poured out our millions. We have proven our loyalty and devotion to the Motherland, to humanity and to freedom. These were not doubted. Some things are in-