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NOTE.

It is to be understood that neither the Council of the Canadian Bankers' Association, nor any individual member of it, accepts responsibility for the opinions or facts stated in the Prize Essays printed in this number. This responsibility rests with the authors alone.

Questions may be submitted to the "Journal" at any time, and, when of general practical interest, will be printed along with such answers as may be approved of by the Council.

REPORT OF SPECIAL MEETING OF ASSOCIATION.

Pursuant to notice a special meeting of the Association for the election of a President was held at the office of the Association in Montreal, on Wednesday, the 6th December, 1893, at 3 o'clock.

The following Members were present or represented by proxy:—

Bank of British North America.
Bank of Ottawa.
Banque d'Hochelega.
Bank of Toronto.
Banque Jacques Cartier.
Banque de St. Hyacinthe.
Bank of New Brunswick.