P.P., and J. Burns, president, were elected representatives to the Industrial Exhibition Board.

On motion of Mr. C. C. VanNorman it was resolved that an amendment to the charter be procured with a view to the extension of the association's insurance benefit.

On motion of Mr. H. Bedlington, seconded by Mr. R. J. Orr, it was resolved, "That it be an instruction from this annual meeting to the Board of Directors to correspond with the various associations for the purpose of forming a Commercial Travelers' Executive Association, looking towards the affiliation of all the associations."

The following directors for 1892 were elected: — For Toronto—Joseph Kilgour, W. B. Dack, M C. Ellis, John Everett, Hector Morrison, John Orr, H. S. Stanbury, James Haywood, and John A. Ross. For Hamilton—John Hooper, H. Bedlington, E.A. Dalley, W. E. La Chance, W. G. Reed, and J. H. Herring.

The sum of \$200 was placed to the credit of the treasurer. The usual votes of thanks were tendered, the minutes read and approved, and the meeting adjourned.

### THE TRAVELERS' SMOKER.

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The third annual smoking concert and hanquet of the Commercial Travelers was held in Webb's, Toronto, on the evening of December 28th, and was in every respect a great success. Over three hundred members of the fraternity and a number of invited guests were present and thoroughly enjoyed themselves. The first part of the programme was an attack upon the tempting viands placed before them and it was done ample justice to. Pipes were then filled and cigars lighted and through a cloud of smoke Chairman Murdoch rose and delivered an apt address, thanking those who assisted the Committee in providing supplies, and drawing attention to the fact that had it not been for the kindness of gentlemen who contributed wines, liquors and cigars, the association would have had but a small surplus. The following programme of songs, toasts and recitations concluded the entertainment. W. E. Ramsey, a comic song entitled "Job Lots;" Harry Rich, a comic song; Douglas Bird, a song entitled "Good Company;" Alexander Gorrie, a song entitled, "It was a Dream; W. E. Rainsey, a comic song, entitled "Oh, What a Difference;" A. E. Curren, a song; H. M. Blight, a song; Fred Warrington, a song. Dr. J. E. King replied to the toast of "Our Queen and Country. " Vice-president Van Norman respended in behalf of the president and directors. Mayor Clarke to "The Mayor and Corporation;" John Earls to the toast of "The Transportation Companies," and T. M. Bayne and J. W. Nichols to the toast of The Ladies." H. P. Blackey rendered the recitation, "Over the Hills to the Poor House," and H. L. Clarke gave a cornet solo. The surplus will go towards the main-tenance of "The Travelers' Cot" in the Hospital for Sick Children.

### THE DOMINION ASSOCIATION.

The annual meeting of the Dominion Commercial Travelers' Association was held in Natural History Hall, Montreal, on Saturday, December the 19th. There was a very large attendance, the retiring president Mr. Fred. Hughes, being in the chair. The annual report stated that the fiscal year just closed had been the most successful in the history of the Association. The roll of membership showed an increase of 71 over last year; 328 new members were received, while 257 old members failed to renew their subscription, making the present number on the roll 2251. During the year nine members were removed by death, and the claims arising therefrom, amounting to \$6.175, were promptly paid. The total income for the year amounted to \$27,721.64, and the expenditure, including insurance indemnity, \$11, 841.62, leaving a net gain of \$15,880.02 for the year, carried to capital account, which has now reached the handsome sum of \$108,-012.82. During the year the board had been called upon to deliberate on important questions in connection with railway concessions in which they had been assisted by the Board of Trade. The amount paid for weekly indemnity for accidental injuries received had been far in excess of last year. In this connection a further reduction to \$3 per \$100, had been made by the London Guarantee and Accident Insurance Company, to members of the Association, who might wish to carry additional accident insurance. The officers elected were as follows: President, Fred Hughes, re-elected; vice-president, R. C. Simpson; directors Alf. Elliott, James L. Gardner, John E. Wright, R. G. Stokes, and Charles Gurd.

### WESTERN ASSOCIATION.

At the annual meeting of the Western Ontario Association held in London, on December 26, Mr. R. C. Struthers was elected president by seven votes over Mr. J. Dillon; Mr. R. Tait, first vice-president; Directors, Messrs. F. McGillivray, D. McKenzie, J. Burns, H. Line, J. Collander, T. Mortimore, and J. A. Richards; Secretary, Alf. Robinson; Auditor, Geo. F. Jewell; Trustee, J. W. Little. The notice of motion to increase the mortuary benefit to \$800 for eight year members, and for the association to assume its own accident insurance, was rejected.

#### TRAVELERS' CIRCLE.

The Travelers' Circle of Toronto entertained their friends on the evening of Dec. 29, to a splendid musical and literary concert in Association hall. The room was fairly well filled and the programme was everything that could be desired. Mr. E. Fielding opened proceedings by giving an outline of the aims of the society, which was for the social and religious advancement of its members. Mr. E. Gurney also gave a short address on the "Influence of business men, for good or evil, on those with whom they came in contact." The following programme was rendered: Violin solo, "Il Trovatore," Mrs. Weeks Church; song, "My Lady's Bower," Mrs. W. J. Lawrence; song, "The Admiral's Broom," Mr. H. M. Blight; song, "Not Lost, but Gone Before," Miss Carne

L. Byam; violin solo, "Caliph of Bagdad," Mr. Isaac Copeland; song, "The Arrow and the Bird," Miss Ella Bridgeland; recitation, "Death Bridge at the Tay," Mrs. A. G. Mortimer; song, "True to the Last," Mrs. Weeks Church; duet, "Trust Her Not," Mrs. W. J. Lawrence and Mr. H. M. Blight. God Save the Queen. T. A. Blakeley acted as accompanist.

## MONTREAL TRAVELERS' ENTERTAINMENT.

The Dominion Commercial Travelers' Association gave the second of a series of winter entertainments in their rooms on Saturday evening, January 9th. The following were responsible for the very satisfactory programme that was gone through: Messrs. R. J. Logan, George Hodge, Charles Norman, Charles Gurd, George R. Joseph, J. H. Morin, A. Rough, William Somers and R. C. Wilkins. The next concert, it is proposed, will be held in the Victoria Armory Hall, to which ladies will be invited.

# CONCESSION TO THE FRATERNITY.

The members of the Commercial Travelers' Associations have received from the general passenger agents of the railways another valuable concession, as on and after Jan. 1, 1892, a ticket will be placed on sale good from Friday noon and Saturday to return on Monday at one regular fare. This is done so as to enable travelers to come home and spend Sunday with their families. All the old passenger rates and baggage concessions are also renewed for the incoming year.

# AMENDMENTS TO BE ASKED FOR.

At the coming session of the Dominion Parliament the Commercial Travelers' Association of Canada will ask for amendments to the various Acts relating to the association to enable it to increase the mortuary benefit and accident bonus payable to its members, and to engage in the business of life and accident insurance generally, whether as principals or agents, and to make such deposits of its funds and securities with the Minister of Finance as may be necessary.

### MUTUAL BENEFIT SOCIETY.

The annual meeting of the Commercial Traveiers' Mutual Benefit Society, was held in their rooms, 51 Yonge street, Toronto, on December 22nd, President Bonnick in the chair. The annual report, a synopsis of which was published in our last issue, was presented and adopted, and the amendments to the by-laws, also referred to in our last issue were adopted. The following trustees were elected: For Toronto—Messrs. T. M. Bayne, Robert Crean, Thomas Dunnet, W. B. Dack, H. Goodman, Hector Lamont, Jos. Taylor, S. R. Wickett, of Toronto, and John A. Ross, of Montreal. For Hamilton—Messrs. Wm. Bremner, of Toronto, and E. A. Dalley, of Hamilton. For Winnipeg, Mr. W. M. Ronald.

Since the adoption of the amendment to the by-law giving members, under 50 years of age, an additional insurance of \$1,000, Secretary Lowe and the medical gentlemen have been kept exceedingly busy, the applications being so numerous. There have been no death claims for the past two months and the funds are increasing rapidly.