

THE INSURANCE INSTITUTE OF MONTREAL.

SECOND ANNUAL DINNER. LARGE ATTENDANCE. EXCELLENT SPEECHES. MOST SUCCESSFUL AND HIGHLY ENJOYED.

The Second Annual Dinner of the Insurance Institute of Montreal took place at the Windsor Hotel on the evening of 20th inst. Mr. E. P. Heaton, president of the Institute, was in the chair, the duties of which he discharged with much tact and host-like courtesy.

Amongst those present were:

E. P. Heaton, president; Donald Macmaster, K.C.; G. G. Foster, K.C.; A. J. Hodgson, president Board of Trade; W. M. Ramsay, R. Wilson-Smith, B. Hal Brown, Sergeant P. Stearns, G. F. C. Smith, Randall Davidson, D. M. McGoun, T. L. Morrissey, J. Gardner Thompson, Mark H. Irish, William Smith, C. R. G. Johnson, F. W. Evans, W. Harrison, H. Hampson, C. C. Hole, G. C. Lyman, H. A. Fromings, F. Budden, W. H. Kennedy, H. A. Christmas, R. J. Dale, T. H. Hudson, Walter Joseph, Wm. Jackson, A. H. Lavers, J. T. P. Knight, and many others.

The dining-room was bright with bunting and shields bearing the arms of the provinces of the Dominion. A musical programme was rendered by an orchestra and vocalists, whose performances gave much enjoyment.

The president in proposing the first toast, "The King," said: "I hope your glasses are charged with wine or water, both are acceptable. The loyalty of Canadians is, I think, proverbial the world over. With our characteristic loyalty and Canadian enthusiasm I ask you to drink to the toast of "The King." The toast was duly honoured amid hearty cheers, followed by the National Anthem. The secretary, Mr. George Lyman, read a letter from Mr. P. H. Sims, president of the Toronto Insurance Institute, conveying the fraternal greetings and best wishes of that organization.

The toast, "Our Dominion" was submitted by Mr. George E. Foster, K.C., in a speech replete with patriotic fervour. He thought on such an occasion it was appropriate to turn our thoughts to those great men who and the events which led up to the Confederation of our Dominion, and it should be a pleasure to remember the great Canadian statesmen who were the "Fathers of Confederation." Grateful tributes were paid to the memory of Sir John A. Macdonald, the Hon. Alexander Mackenzie, the Hon. Joseph Howe, the Hon. Sir George Cartier, the Hon. Sir Charles Tupper, the Hon. Sir Oliver Mowat, and others, as Messrs. Galt, Pope, Holton, Tilley, to all of whom Canada owes a debt of gratitude.

Their lives read a message to the young men of Canada:

"Remember how we worked and fought, and some died, to create this Confederation. You be as faithful in your places as we were in ours; it

is a duty you owe us, yourselves, and your country." Mr. Foster described the extent of "Our Dominion," "it owns more land on this continent than any other power, which we are going to develop." He hoped to see Newfoundland taken into Confederation. Referring to the treaty power he said: "What would Canada do making treaties without England at her back? My hope is that one view may predominate throughout the Empire—England, Scotland, Ireland, Austria, India, Africa, Canada—one King, one Policy, one Army, standing shoulder to shoulder to help her who is ready to help us."

Mr. Donald Macmaster, K.C., in responding to "Our Dominion" sustained his high reputation as a speaker. He dwelt upon the capacity of Canada to sustain a population of 200,000,000, having the most prolific wheat-bearing soil on the face of the earth, millions of acres fallow through the ages yearning for the plough. No country is so richly endowed in water communication and water power. Nature bounteously supplies us with the facilities for moving our products, and these are supplemented by canals and railways such as few nations possess. Our water power, especially in the Province of Quebec, is unrivalled, thus guaranteeing us the first essentials to becoming a great manufacturing, as well as great agricultural country. Our inland seas, lakes, fisheries, and forests are easily the first and richest in the North American continent. The speaker deprecated "dumping on our young, virtuous and vigorous community, the scum and scruff of Europe, of France, of Great Britain and Ireland each with a noble history and traditions." Let us encourage the immigration of the best, no matter where they come from, for the best is none too good for our welcome. Mr. Macmaster stated that, one of the sagest and most experienced public men Canada had ever produced had assured him, "it was his absolute conviction that in 50 years Canada would have a population of 50,000,000 to 75,000,000. He defended the climate of Canada from aspersions." Our Dominion is not properly styled, "The Land of Snows," it is "The Land of Sunshine." A vigorous defence followed of the proposed policy of the Mother Country giving Canadians a preference over the foreigner in British markets. In ten years the Northwest will produce food stuffs in such abundance as to supply the whole United Kingdom, and leave an ample supply for home consumption. "The abundance of the supply and improved facilities for transportation will regulate the price of the loaf." "This policy" said Mr. Macmaster, "means the attraction to our homes and country of our kinsmen across the sea, and the upbuilding here of a mighty nation, a nation on the strength of whose right arm the Mother Country could depend on the day of trouble. If we are not too bed-ridden by politics we will work unitedly for the expansion and consolidation of the Empire on these lines, taking the lead from the greatest political and empire builder of this or any other age—the Right Hon. Joseph Chamberlain." He repudiated the idea that the United States would object to Canada regulating her house-keeping to suit her own requirements. In reference to the Alaska award the speaker said: "It was not prudent to go into a contest in which we could not win, and had everything to lose, where, in fact, the case was given away before it was heard." Mr. Macmaster closed his speech by saying, "A