The Bank's deposits show that the facilities which it offers in this city for the saving of small amounts continue to be widely appreciated and to an increasing extent. As at December 31 last, the amount due to depositors at the head office and twelve branches was $24,197,643. This compares with $21,885,878 twelve months' previously, so that there was an upward movement in this regard of upwards of $2,300,000 during last year. The Bank's assets aggregate $26,726,549 compared with $24,039,117 at the close of 1909, or a gain of $2,700,000. Of the assets, $2,523,729 is cash in hand and at chartered banks, and $23,713,704 is represented by investments in the highest class of securities. The paid-up capital is now $1,000,000, and there is a reserve fund, as stated, of $1,100,000.

The Montreal City & District Savings Bank continues to perform an exceedingly useful function upon a large scale. Another branch will shortly be opened in the north eastern part of the city, at the corner of Mount Royal Avenue and Christopher Columbus Street. This will be the thirteenth branch. At the annual meeting on Tuesday, the directors were re-elected, Hon. J. Ald. Ouimet being subsequently re-appointed president and Mr. Michael Burke, vice-president. Mr. A. P. Lespérance, the able General Manager, was congratulated upon the results shown in the balance sheet.

DINNER TO MR. B. HAL BROWN AT TORONTO.

Ex-Canadian Manager of London & Lancashire Life Entertained by Company's Agents—A Handsome Presentation.

Mr. B. Hal Brown, ex-Canadian Manager of the London & Lancashire Life Assurance Company, was entertained to dinner at the Toronto Club last Friday evening, by representatives of the Company. In the course of the evening, Mr. Hal Brown was presented with an illuminated address accompanied by a large and handsome cabinet of silver, as an indication of the esteem in which he is held by agents of the Company, with which he has been associated for so long a period, and of their goodwill as he undertakes his new duties of vice-president and general manager of the Prudential Trust Company.

Mr. Douglas K. Ridout presided at the gathering, Mr. S. Bruce Harman being in the vice-chair. An excellent programme of vocal and instrumental music contributed to the pleasure of the proceedings.

The address presented to Mr. Hal Brown, was in the following terms:—

"The Canadian Agents of the London & Lancashire Life upon the occasion of Mr. B. Hal Brown resigning the Canadian managership of that institution, respectfully ask him to accept the accompanying testimonial, as a slight expression of the high esteem in which he is held by them and as a souvenir of a very happy connection of nearly three decades standing.

While the employees of the Company in common with all insurance men recognize Mr. Brown's exceptional capacity and untiring energy as shown in his successful administration of the Canadian branch of the London & Lancashire Life business, they feel that they have special opportunities to appreciate his uniform courtesy and kindly disposition.

They hope that unvarying success and distinction may continue to characterize his business career and that his life may be a long and happy one.

On behalf of the Field Staff."

28th April, 1911.

Warm and kindly tributes to Mr. Hal Brown were made in short speeches by Mr. Harman, Mr. Osler, of Cobourg, and Mr. Mills, of Kingston. The last named, who with Mr. Harman, is the oldest representative but one of the London & Lancashire Life in Canada (the oldest representative being Mr. Holloway, of Quebec) referred reminiscently to early days with the Company. He looked back, he observed, with pride to the time when, on the death of Mr. William Robertson, General Manager of the London & Lancashire Life in Canada, he and the late Mr. J. M. MacDougall met in Montreal and resolved that Mr. Hal Brown, then superintendent of agencies for Canada, was the man to manage the affairs of the Company in Canada. A requisition was passed from agent to agent, forwarded on to London and in a brief space of time Mr. Hal Brown was at the helm and neither the Company nor any agent of the Company had any reason to regret the appointment, for Mr. Hal Brown had certainly done his best. The esteem in which he was held in Canada to-day, particularly in Montreal, was the result of twenty-four years of faithful and honorable service in the Life Insurance ranks, and his present position has been won by him fairly and honorably. (Applause).

The presentation was made by Mr. Ridout, who referred to the departure of Mr. Hal Brown from the Company, and the uprooting of their business associations as almost a personal calamity to the agents. But they were happy to know that he would continue in a specialised branch of life insurance, as the investment of insurance monies might be considered. They trusted that Mr. Hal Brown would live long to enjoy the cabinet of silver, and that the future held for him such success as he had had in the past. (Applause.)

Mr. Hal Brown, in reply, expressed his gratitude and appreciation for the gifts. It appeared to him, he said, that he had been singularly fortunate in the kindly recognition shown to him, when the changing of his business relationships afforded an opportunity for this expression. He was deeply sensible of the kindness and most grateful therefor, and he expressed the hope that he might live worthy of the confidence reposed in him, continuing the friendships which existed, and ready always to co-operate in any and every work of mutual interest and advantage. (Applause).

CANADIAN CASUALTY & BOILER INSURANCE COMPANY.

The eighth annual statement of this Company, for the calendar year, 1910, is printed on another page, and shows in the aggregates, larger figures than last year. Premiums, less cancelments, returns and reinsurances, amounted to $81,038, special services to $1,856, and interest on investments to $4,350, making a total revenue of $87,244. There was also a decrease in the reserve for unexpired risks, caused by the new Dominion Government method of calculation, of $11,241, so that the total on revenue account is $98,485. Claims paid and the reserve for claims outstanding absorb $29,802; general expenses are $40,566, and there is a balance forward of $15,775. Both claims