

the merits of our Saviour Jesus Christ, to whom with Thee, O Father, and the Holy Ghost, be glory, adoration and thanksgiving for evermore. Amen."

"Almighty God, Father of all mercies, we thine unworthy servants do give thee most humble and hearty thanks for all thy goodness and loving kindness to us and to all men: More particularly at this time for that providence and support by which this Institution has thus far prospered and rendered an instrument of good: But above all for thine inestimable love in the redemption of the world by thy blessed Son Jesus Christ; for the means of grace and for the hope of glory which thou hast given us in Him, to whom, with Thee and the Holy Ghost, be all honour and glory, world without end. Amen."

"Almighty God, the fountain of all wisdom, who knowest our necessities before we ask, and our ignorance in asking; we beseech thee to have compassion upon our infirmities; and those things which for our unworthiness we dare not, and for our blindness we cannot ask, vouchsafe to give us for the worthiness of thy Son Jesus Christ our Lord. Amen."

"The grace of our Lord Jesus Christ, and the love of God, and the fellowship of the Holy Ghost be with us all evermore. Amen."

At the close of this form, the Clergyman delivers a short, plain address, partly to the audience at large, (who take the posture of sitting) partly to the Ladies' Committee, and partly to the Orphans themselves, who then sing a hymn, which closes the solemnity.

**The Berean.**

QUEBEC, THURSDAY, MARCH 16, 1848.

We commence, in this number, and hope to conclude in our next, an article under the head "Forms of Prayer, not necessarily formal Prayer," the ground-work of which is a Tract published in London under the title of "Church Prayers—Heart Prayers," and for which we are indebted to a kind and attentive Friend and Correspondent. The Tract is drawn up in the shape of a dialogue which, finding the length—16 pages—somewhat exceeding what our limits admit, we have thought might be compressed within a narrower compass, by simply abandoning the dialogue form. In doing this, however, we have found ourselves imperceptibly drawn into other deviations, and we have now to acknowledge, indeed, our indebtedness to the Tract as furnishing the subject and the line of argument in treating it, but must take upon ourselves the responsibility of any imperfection it may present in the form which it has assumed under our hands.

We often find those who take in hand to set forth the merits of Forms of Prayer in general, and of the Forms of our Church in particular, to run into an extreme no less than those who object to Forms altogether. It seems to us as true that Forms cannot provide for every case that calls for prayer, as we are well persuaded that a prescribed Liturgy is most suitable and advantageous for the use of the Church in her stated public worship. It is scarcely possible to go on to any extent in efforts for the edification of our neighbours, without finding cases to arise where it is desirable that prayer should be offered up with such distinct reference to the circumstances which call it forth, as the Prayer Book cannot reasonably be expected to supply. We see an instance of it in the interesting solemnity which has recently occurred in its appointed season, for the annual commemoration of the opening of one of our parochial charities, the Female Orphan Asylum. The service drawn up for that occasion, which we have inserted above, could not have been made to refer with sufficient distinctness to that particular charity, if it had been conceived that no prayers but those found in the public Liturgy of the Church were lawfully to be used for such a special occurrence. But as the spirit of devotion comes to breathe through a community, the occasions will multiply where the want of social and private prayer is felt, and where the purpose of edification will not be best answered by the form previously conceived, but by the language of humiliation, entreaty, or thanksgiving which presents itself at the moment, and which is commonly called *extempore* prayer.

It has, therefore, been found the practice of some of the men most highly honoured by their Master with success in their ministry, and most regular and reverential in their performance of the public services of the Church according to her prescribed ritual, to use extempore prayer, selections from the Liturgy, or forms not actually set forth by authority, for the more private opportunities of religious improvement, such as Cottage lectures, Bible classes, and Teachers' meetings; besides pastoral visits or family prayer here and there where they have been able to collect a household. And from these private opportunities there has been found a blessing flowing back into the public services of the Church: engagedness of the congregation—regular attendance—scriptural knowledge—liberal contributions—willingness to aid in ministering to the poor and instructing the young and the ignorant—not to speak of the outward compliances of kneeling at prayers, and audible responses in accordance with rubrical requirements.

It would be well if, in setting forth the excellencies of our Church service, that moderation were always observed which pervades the Preface to our Book of Common Prayer itself which, indeed, we strongly recommend to the perusal of our readers. Objections to our services are often provoked by the exaggeration used in asserting their merits, and the contempt thrown upon prayer not formally prescribed, both for public and for private purposes. The framers of our Liturgy are tender lest any one should "burden men's consciences without any cause," in a matter which, however important, is "not to be esteemed equal to God's law." And, so far from imposing the result of their judgment upon

others, they expressly state, at the close of the Preface:

"And in these our doings we condemn no other nations, nor prescribe any thing but to our own people only: for we think it convenient that every country should use such Ceremonies as they shall think best to the setting forth of God's honour and glory, and to the reducing of the people to a most perfect and godly living, without error or superstition; and that they should put away other things, which from time to time they perceive to be most abused, as in men's ordinances it often chanceth diversly in divers countries."

The close of another volume of the BEREAN, now near at hand, has laid us under the necessity of taking a review both of our past operations and of our future prospects. We have also entered upon some correspondence with friends at a distance whose active exertions have essentially promoted the success of this enterprise, and it is gratifying to have in our power to apprise our readers that we have been encouraged to decide upon a very considerable enlargement of our sheet at the commencement of the fifth volume—which will be the number after next. Our Publisher proposes to add about one fifth to the present size of the BEREAN.

We must, however, state, that the additional outlay occasioned by this measure is not justified by profits now derived from the publication, but simply by the large measure of health which has to this time enabled the Editor to derive his support from other sources, though at the sacrifice of personal convenience and advantage, which it would be improper for him to make if he did not feel strongly persuaded that this periodical is a means for promoting a cause to which it becomes him to hold his private interests wholly subordinate.

It has required that encouragement with which the Editor has been favoured by public support to the BEREAN, and by private communications, to determine him not only to bear up under his responsibilities, but to add to their weight. He has now to look to those who feel solicitude similar to his own for the circulation of Gospel truth and Anglican Church principles, as they have hitherto been set forth in these columns, for new or increased exertions to extend the Subscribers' list, as well as to add to the revenue of the BEREAN by advertisements suitable for its columns.

We hope it will be taken kindly by those few of our readers to whom the remark applies, and will induce them to aid our operations by a prompt response, if we state that, at the close of four years' proprietorship of this periodical, we begin to find that payments have been suffered to run into arrears to an amount which we find it difficult to spare. Our expenses are heavy, and now we venture upon a large increase of them. If all arrears were paid between to-day and the close of this month, we should feel our financial position quite easy for the past, and should look confidently for an ample return of the charge for enlargement, from increase in our number of Subscribers. It would be exceedingly painful for us to be disappointed in the hope, which we now express, that all Subscribers who are more than one year in arrears will at once pay what is due; and if Subscribers, at a distance from any of our friends who kindly act on our behalf in receiving payments, have to remit five dollars, they may send them by mail at our expense and risk, receiving acknowledgment of their remittance in the number of the BEREAN next after it shall have reached our Office.

**THE SEE OF HEREFORD.**—While inserting, in our last number, the account of the judgment delivered by the Bench in the case of Dr. Hampden, we called the account "probably faulty;" the perusal of a full report of the proceedings has induced us to cut two extracts from Lord Chief Justice Denman's judgment which we think will be read with interest. In his preliminary remarks, Lord Denman admits that

"there has been established a *prima facie* case of wrong, where, after citation issued for persons to appear in opposition, and after proclamation to the same effect, persons so appearing were prohibited from stating the grounds of their opposition. The proceedings by which opposers were invited to appear, and then had their mouths stopped at the very outset, and were excluded the Court, clearly reflected no honour on those who instituted the form. It is an absurdity, only exceeded by the further proceeding of declaring those very persons contumacious for non-appearance, who had actually appeared and, claiming to be heard, were not heard."

After some warm eulogiums upon the two parties of whom complaint is made (the Archbishop for refusing to hear the objectors, and the Bishop elect for unsoundness in doctrine) he affirms that they themselves defended not the strange and empty form, but they relied upon the express terms of the Act.

"The Learned Judge recited the provisions of the Act 25 of Henry VIII., so often cited already, as to the proceedings in electing and confirming bishops, and then went on to say that the first observation that occurred to him in reference to this Act was, that no form of confirmation whatever was set forth in it or in the preceding Act on the same subject, the 23d of Henry the VIIIth; which latter statute, after denouncing former exactions of the Pope, by means of delaying the confirmation of bishops named by the King, enacted that for the future, any person presented to the Court of Rome as bishop of any English see, and whose confirmation by Papal bull should be unduly deferred, should be consecrated by his archbishop, and be then and thereafter taken to be, and be, bishop of the see to which he had been named. In this statute the word confirmation does not once occur. This statute was kept alive by the 25th of Henry the VIIIth. The statute in question was framed in that spirit of jealousy of Rome which was at that time severing one by one all the ties between this kingdom and that see, but neither King Henry nor any other king was likely to leave the means of making bishops imperfect or uncertain for the time to come. That was one of the objects of the statute, as put forth by the preamble; and it has been asked, whether such a king was likely, at the same time that he deprived the Pope of his veto, to give it to one of his sub-

jects? The only answer which has been made to this question I confess I have heard with surprise and regret, because as I caught it, and I believe I am correct, it was a severe reflection on that great father of the English Protestant Church, Archbishop Cranmer. I understand it to have been said that the King knew how obsequious an archbishop he had in Cranmer, who would readily comply with the King's will. True, Cranmer was not a blameless man; far from it; for shortly before his death he betrayed a great want of firmness; but I may be permitted to say, not greater than that exhibited by the apostle whom the head of the Church selected from among his brethren as the rock upon which at least might have stood for this fault, and have saved his memory from such observations. I must say, I did not expect in this Court of law, and in the presence of so many learned lawyers, and in the presence of so many of the faithful sons of the Church of England, to hear the name of Cranmer introduced for such a purpose, and I think it shows great excitement of mind existing somewhere on the present occasion, whether in the clients or in the counsel who made the remark. I will say, that I feel it is doubly the duty of this Court on such a question as this to take care that it is not led away by such impressions, or yield too much to the authority of those ecclesiastical powers, which, in my opinion, it has been the duty of this Court, in all ages, to watch with peculiar jealousy. If Henry relied on Cranmer as upon a mean and servile Churchman, who would truckle to his caprices, he was wholly mistaken in his man. The archbishop, on more than one occasion, thoroughly thwarted the monarch on points which the monarch was especially bent upon carrying. He opposed him in the matter of Anne Boleyn, and, despite Henry's utmost anger, manifested himself the unwavering friend of the unfortunate Queen; and again, on the matter of the Six Articles, both in and out of Parliament, opposed the monarch, though it was perfectly well known that the latter was determined upon the extirpation of all views and doctrines contrary to his own by torture and death. But Cranmer was not immortal, and other less tractable metropolitans might have arisen, even supposing his character had been what it has been represented. Henry was no stranger to the obstinacy of religious faith. From experience he knew its strength, having seen his own well-beloved Chancellor lay his head on the block rather than admit his supremacy. He had witnessed constancy, too, in many of the clergy, and he was no doubt well read in that page of Church history which recorded the firmness of Thomas à Beckett. It is, therefore, inconceivable, by any ingenuity, that Henry should have allowed any doubt to remain as to the prerogative which he proposed to establish."

After a very long argument—the whole of it takes up more than two columns of a London paper—in the course of which he points out the remedy which the Archbishop has, in cases where he thinks the appointment by the Crown injurious: (he can retrace and advise that the *congè d'être* may not issue—he can resort to the presence of the Sovereign and pray to have that document superseded after it has been issued—he can resign rather than act as the minister towards confirming the election) the Chief Justice concludes in the following terms:

"Having stated my reasons for the opinions which I deliberately, firmly, and conscientiously entertain—that what was contended for in support of the rule never has been at any time the law of England, I must say that I think the Court is bound to refuse the writ of mandamus. At the same time, I may state that I have had the greatest possible hesitation in coming to this conclusion; and the more especially as I feel that this is a refusal of an inquiry which, in a railway or any other ordinary case, would at once be granted. My opinion is so strong against making such a rule absolute, and so entirely unchanged by what I have heard this day, notwithstanding that I feel the greatest disposition to show the highest respect for the sentiments of my Learned brethren who differ from me, that I cannot possibly say that this writ ought to go. I think, if it went, it would be good for nothing, for the return which would be made to it would be a sufficient answer. But I am also bound to consider the consequences which would arise from the issuing of such a writ, viz., the frightful state of theological animosity which it would create and perpetuate for a period of, perhaps, two years, and the sanction it would give, upon the avoidance of every see, to the adoption of a similar course, where the archbishop would be called on to summon all mankind in every case as objectors to the appointment of the Crown, and keep open a Court, which, in fact, might never be closed. It must also be borne in mind that the Court has a discretion in the issuing of a mandamus, supposing even it thought that the proceeding complained of was of a judicial character, and that the archbishop might be compelled to hear the objectors; and, in the exercise of this discretion, without regard to the legal right, I feel bound to refuse the writ. I must also acknowledge that some deference is due to the exalted person who is the defendant in this case, as well as to Dr. Hampden himself, whilst more regard is to be paid to the safety of the Church and the peace of the State, which I verily believe would be perilled by the encouragement of the smallest doubt as to the true meaning and intention of the Act of Henry VIII. I repeat that I have the greatest respect for the opinions of my Learned brethren. I think this is a question which ought to have been discussed. The balance of convenience certainly appears to me to be in favour of discussion. I must say, in reference to my brother Coleridge's admirable argument, that it only confirms me as to the danger of exposing the clear construction of Acts of Parliament to those who would bring down their forgotten books, and wipe off in this Court the cobwebs from decretals and canons, of which they know nothing."

**THE COLONIAL BISHOPRICS.**—The Committee appointed to arrange measures, in concert with Her Majesty's Government, for the erection and endowment of additional bishoprics in the colonies and dependencies of Great Britain, are directing their attention to the erection of sees in Sierra Leone, Western Australia, the Mauritius, and Prince Rupert's Land. But, prior to the erection of any of these places as bishoprics, it is intended to erect a new see at Victoria, Hong-Kong; but £20,000 is necessary before the consent of the Government for the formation of a bishopric can be hoped for. At present, the Committee have in hand £18,000, to be applied to the object in question, £5,000 of which is for a College, a large portion having been subscribed by two anonymous donors, and the remainder collected under a pastoral letter of the Bishop of London. The Bishop of Calcutta is using the most strenuous efforts to obtain a subdivision of his own enormous diocese by the erection

of a bishopric for the north-western provinces.—*Record.*

**COLONIAL CHURCH EXTENSION.**—The following proposal has been made to the University of Cambridge by J. H. Markland, Esq.:—"To provide, by an adequate endowment (viz., by an investment in the Consolidated Fund of a sum which shall produce five guineas per annum) for an annual sermon at St. Mary's Church, before the University of Cambridge, to be delivered on such Sunday of Full Term, and by such preacher as the Vice-Chancellor for the time being shall appoint, upon the subject of Church Extension over the Colonies and Dependencies of the British Empire."

The proposal having been submitted to the Senate on the 9th ulto., it was resolved to accept the same.

Among the Clerical appointments announced in our files of papers received by last English mail, we find the following:

The Rev. W. W. WAIT, to the Curacy of the Holy Trinity, Tewkesbury.

**PARISH OF QUEBEC.**—The performance of divine service at the Cathedral on Wednesdays and Fridays, at half past three p. m., commenced on Friday last, to be continued during the Lent season.

**PAPAL RESCRIPT, addressed to the Roman Catholic Bishops in Ireland.**—Most Illustrious and Reverend Lord.—The reports now for some months circulated by the English newspapers, concerning the political party strifes in which some ecclesiastics have allowed themselves to be carried away, and the desecration made of some of the Irish churches for the purpose of aiding and promoting secular concerns—nay, more, the reports which have reached us relative to the murders which, we are informed, are so frequent, and by reason of which the clergy have been stigmatised, and some of them charged with imprudence, and as giving indirect provocation from the pulpit—or, at least, extenuating the guilt of these murders,—these reports must, surely, awaken the solicitude of the Sacred Congregation.

The Sacred Congregation cannot bring itself to believe that such reports, so extensively noised abroad, can be true,—nor can it believe that ecclesiastics have forgotten that the church of God should be the house of prayer—not of secular concerns, or the meeting-place of politicians; neither can the Sacred Congregation believe that ecclesiastics have ceased to recollect that they are the ministers of peace, dispensers of the mysteries of God—men who should not involve themselves in worldly concerns—in a word, men who should abhor blood and vengeance. Nevertheless, this Sacred Congregation deems it its duty to require satisfactory and speedy information concerning all these matters, that it may know what importance it should attach to the above-mentioned damaging reports. Wherefore, at the suggestion of his Holiness, I have deemed it my duty to forward this letter to your lordship, praying you to satisfy this most reasonable solicitude of the Sacred Congregation; and, meantime, it exhorts you to admonish the clergy that, seeking the things which are of Jesus Christ, they sedulously apply themselves to watch over the spiritual interests of the people, and in no wise mix themselves up with worldly affairs, in order that their ministry may not be brought into disrepute, and those who are against them may not have wherewith to charge them.

I pray God long to preserve your lordship.—Home, from the Congregation of the faith, Jan. 3, 1848.

J. PH. CARD. FRASSONI.

**THE REV. DR. ACHILLI.**—We learn from a correspondent, that Dr. Achilli arrived safely in Malta last month; and on his way out called at Genoa [Genoa?] and went on to Florence, in both of which places he found opportunities of addressing his countrymen, who assembled to hear him. "In Malta," our correspondent continues, "the Italians meet twice a week for public worship, and many Maltese of the educated classes attend occasionally. The congregation generally consists of thirty or forty persons. They have printed a simple liturgy, and the Lord seems to be blessing their work. Dr. Achilli is actively engaged on a revised translation of the Scriptures. Biondatti's translation is one of the most faithful and literal of all the European translations, but it is by no means classical in phraseology, and offends the nice ear of a cultivated Italian. It is full of French idioms, Martin's, on the other hand, is very elegant and very false. Achilli is endeavouring to take the good qualities of both, and he tests them by the original languages."—*Evangelical Christendom.*

**THE VAUDOIS OF PIEDMONT.**—The Marquis d'Azeglio has recently presented a petition to Charles Albert, King of Sardinia, in favour of the emancipation of the Jews and Protestants of that kingdom. The petition was numerously signed, and among the subscribers were four bishops of the Roman Catholic Church. Should this movement in favour of religious liberty prove successful, the Protestants of Piedmont, who have hitherto been denied the rights of citizenship in the land of their birth, will enjoy the same freedom in the exercise of their religion as their Roman Catholic fellow-countrymen.—*Evang. Christendom.*

**THE SESSION FROM THE CHURCH OF ROME, IN GERMANY.**—I am often asked why the Christian Catholics do not at once become Protestants, and join the Protestant Church already existing. To state all the reasons against this, would greatly exceed the scope of my present communication; but one good and sufficient reason for it, is, the strong prejudice against existing Protestant churches entertained by the Roman Catholic community in these parts. They regard existing Protestantism as little better than Rationalism or infidelity. It is the strong prevalence of these feelings in their congregations, that has induced Czerski and Post to retain in their public worship so much more of the outward forms of Popery than their own feelings would lead them to preserve. When they proposed the removal of some of these usages, that in our eyes are so essentially Popish, the people cried out, that they were giving up the symbols of positive Christianity, and with honest, though mistaken, zeal for orthodox doctrine, entreated the continuance of what in their estimation was necessarily associated with the fundamental principles of Christianity. Instead of condemning this state of feeling, as utterly incompatible with true religion, it would be much better to pray that those babes in Christian knowledge may soon out-grow such errors, and put away these childish things from them.

I trust the notice of this interesting movement, in your widely-circulated journal, may have the effect, not only of commending it and its leaders to the sympathy and prayers of the Christians in Britain, but also of exciting a more lively interest in its behalf amongst the Christians in Prussia. Whatever may have been their prejudices against the men whose names are most prominently connected with it, they ought surely to have taken more interest in the thousands of their fellow-countrymen, who are struggling to escape from the errors of Popery; and, if they doubted the competency of their present instructors, they ought to have sent godly men among them, to teach them the way of God more perfectly.

In answer to another question frequently put, as to whether the movement is progressing, I may state, that one great barrier to its progress is, the law which prohibits all preaching except to a congregation already gathered. The Evangelist's office is prohibited in Prussia; so, unless a movement comes from the Romanists themselves, there is no means of exciting inquiry among them by public addresses of any sort.

I will only add, in conclusion, what is not generally known in this country, that the leaders in the Czerski movement are really men who have been Romish priests; while, on the contrary, in the Rongé movement, though the ostensible leader was a Romish priest, yet the real leaders in this movement were all nominally Protestant, and really infidel. The former is wholly a spiritual movement, entirely uninfluenced by political or civil views; the latter is wholly an effort after civil and intellectual liberty; and the open and explicit denial of all revealed religion is only withheld in deference to popular prejudice. Among the followers of Rongé there may be many sincere persons, who, having become aware of the evils of Popery, cleave to his new system, in ignorance of any thing better. They would form a fine field for missionary exertion; as, though they could not be addressed collectively, they might be visited from house to house. The distribution among them, of publications that explain and defend evangelical Christianity, would also be very useful.—*Corresp. of Evangelical Christendom.*

**PROT. EPISCOPAL CHURCH IN THE U. STATES.**—It appears from the tabular views in the appendix to the last Journal of the General Convention, that there are in the United States twenty-eight Dioceses, twenty-seven Bishops, 1401 clergymen, 67,550 communicants. In 1835, there were 19 dioceses, 763 clergymen, and 36,416 communicants. Consequently, there has been an increase, in twelve years, of nine dioceses, and six hundred and forty-one clergymen. Thus it appears that the number of our clergy has nearly doubled in twelve years, while the increase of the number of communicants, during the same period, has been thirty-one thousand one hundred and thirty-four. Such indications of remarkable prosperity should serve to make us thankful, humble, and very careful. The day of prosperity is frequently much more dangerous than the day of adversity.—*Prot. Churchman.*

**QUEBEC PROVIDENT AND SAVINGS' BANK.**

The first ANNUAL GENERAL MEETING of the MEMBERS of this Institution was held at the office of the BANK on Monday the 13th inst.

A large number of Members were present. Mr. SHERIFF SEWELL was called to the Chair, and the undersigned acted as Secretary.

JEFFREY HALE, Esq., President of the BOARD of TRUSTEES, read the following REPORT of the operations of the Bank, and presented the accompanying statements.

"Pursuant to the Bye-laws of the Institution, the Trustees beg to submit to their Constituents the following statement of the affairs and operations of the Bank from the period of their appointment on the 22nd March 1847, to the date of their Report.

"Although using every diligence in effecting the necessary preliminary arrangements, the Trustees nevertheless found it impossible to open the office for actual business before the 25th May last, on which day the proceedings of the Bank were commenced, under auspices, and at a season of commercial prosperity, which gave to its prospects an early promise of success.

"The change, however, which shortly supervened upon the monetary interests of the country inducing, as it did, a scarcity of money, a paucity of work, and general stagnation of business, was unfavourable to the growth of an enterprise which is based upon a supposed existence of surplus capital, and might have warranted an apprehension that the operations of the Institution would be materially restricted, as also that its liabilities and disbursements for the first year would exceed its revenue.

"Instead of this, it will be gratifying to the Members to learn, that, notwithstanding the unprecedented effects of a financial crisis, the extent of the business transacted at the Bank, whilst in part developing the latent pecuniary resources of the community, and showing that the want of such an Institution was considerable, has proved likewise that the Quebec Provident and Savings Bank has supplied that want, successfully established itself, obtained the confidence of the public, and afforded to an extent exceeding the expectations of its projectors, a convenient, profitable and safe place of deposit for the earnings and savings of the industrious and provident.

"The Trustees are happy to state that the attainment of these important objects is largely owing to the diligence and ability of C. H. GATES, Esq., the Cashier of the Bank.

"In the following statements, all the investments of the Bank, whether originally purchased at a premium or a discount, are rated at Par, as the most correct permanent standard value to assign to them, being that on which interests and dividends are paid. The heavy outlay for the first year is charged in full, although including expensive items (a fire-proof vault for instance) of permanent value to the Bank; and no credit is taken (although customary) for articles of office furniture: yet it appears that, after crediting each depositor with the interest accrued to their date, by adding it to his capital to run on now in the nature of compound interest, and after deducting all expenses, there remains, on the operation of only nine months and one week, a surplus of £194. 18. 9.

"If therefore the Institution has worked itself into successful operation during so short a period, being moreover one of great pecuniary embarrassments, the Trustees venture to express a confident belief that its prospects for the future are of the most cheering kind, and that its progressive continuance in the same encouraging and useful course cannot fail to justify at the proper time, measures serving still further to promote the interests of the Depositors, and to enhance the permanent stability of the Bank, as one of the benevolent Public Institutions of the City.