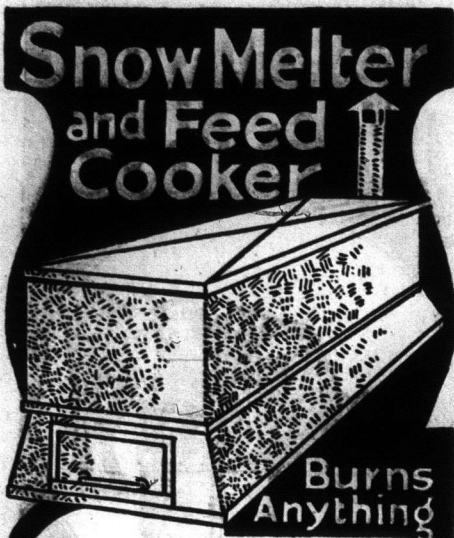




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Out of the Fire

Continued from Page 31

some things that would cause the countryside to talk a very great deal more than my coming here from day to day, and if it were not that they remembered you were not in your right reason, they could talk with all the gossip that can get together," she said, as a blush came over her cheeks.

"Of course I can't be held responsible for what I said then, but I hope it did not make you feel uncomfortable."

"You asked me a little while ago whether I thought you ought to come every day now that I am getting well, but if getting well means that I am going to lose my nurse, we'll I'm going to stay sick. Seriously, though, you cannot know just what it has meant to me to have you round, and I am dreading the time when I have to get out again."

The speech brought one of those silences, which come between those who find in them the most eloquent of speech, and each, looking into their own lives saw the dreams they had dreamed during the past months.

"Do you know, Laura, I have been thinking to-day that this shanty has been too long without a mistress, and I want someone for whom I can work to bring the best of my life. After all it does not matter whether a man becomes rich if he has not found someone to whom he can bring his success. I have dreamed my dreams of building a house here such as you have described, but of course that's out of the question this year; still, when I'm able to get around next year, will you come here and help to me to make this one of the best homes in these parts," he asked.

Laura Owen went back to those speeches she had made, and remembered the drudgery through which so many of the women passed as their men made the prairies into a garden.

"Did you ever realize, Dick, that it's not the house that makes the home, but something that is very much greater?" she asked.

"Yes, my dear, I do, and that's just the reason I want you to come here to my house, and to be my wife," was the reply. Since that night in the school house I have been thinking of the future, and I have somehow got you mixed up with it until I see now that the future is just another way of talking about the home we are going to build here together."

The sun was setting on these old prairies, and the two sat together telling again the story of the fire. Then as they looked out across the stretches and saw the shacks that dotted it they realized that there was a work for them both to do. All the teaching in the world would not be as effective as showing to these people that their homes could be the gates into the heaven if they put into them the best of life's gifts. As the sun began to set with the glow of the fire in its beauty they saw the promise of the life work ahead, and in the promise of the morning that was to be, they consecrated themselves upon the altar of each other's life, and through that consecration to the needs of the great western stretches.

The fire had brought to them a great vision, and as they realized that these others were passing through the fires too in the struggle for a living on the plains, they resolved that out of the experience they would build the home which had in it the love that had been purified with a great experience.

Union Bank Assets

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Fifty-fifth Annual Statement Reveals Significant Progress While Extending Banking Accommodation Throughout Canada.

With total assets of \$175,000,000, the fifty-fifth report of the Union Bank of Canada, is the most notable in the history of the institution. Compared with \$153,000,000 last year the Bank has added to its assets \$22,000,000, which represents a gain of 14.23 per cent within the twelve month period, a striking achievement having due regard for the vicissitudes of the reconstruction era.

Notable among the year's developments was the addition of \$2,000,000 to the Reserve Fund, thus bringing the total to \$5,600,000. This was made possible by the application of \$1,781,170 premium from the \$3,000,000 new capital stock issue and \$218,830 transferred from current profits. The addition to this account brings the total reserve up to 70.28 per cent of capital.

The bank's liquid or quickly convertible assets are in excess of \$76,000,000 compared with \$72,000,000 last year, and bear a percentage of 47.23 per cent to public liabilities.

A gratifying feature of the Bank's return is the increase shown in public savings, notwithstanding heavy withdrawals for Victory Loan subscriptions. Deposits show a grand total of \$135,496,514 compared with \$127,242,698 a year ago. Non-interests bearing deposits actually declined from \$58,805,207 a year ago to \$51,119,804, but interest bearing deposits, which are essentially the savings of the nation, increased by \$15,939,219 or 23.29 per cent to a total of \$84,376,709. But for a wide participation in the government loan, unquestionably even larger figures would have been shown, which is direct evidence that the banking campaign based upon



Mr. H. B. Shaw, General Manager of the Union Bank of Canada. At the recent annual meeting he presented the strongest financial statement that has been returned in the bank's fifty-five years.

national need for further thrift and economy is accomplishing much of its purpose.

The total of current loans for this year is \$86,529,156 compared with \$74,021,028 last year, an increase of \$12,508,127 or 16.89 per cent. This substantial gain will indicate that the bank is doing its share in meeting the increased demand for loans from the Canadian public.

In an international way the Union Bank of Canada has made interesting progress, with the rounding out of the Park-Union Foreign Banking Corporation, which is jointly owned and controlled by the National Park Bank of New York and the Union Bank of Canada. During the year branches of the corporation were established in San Francisco and Seattle, U.S.; Yokohama and Tokyo, Japan; Shanghai, China, and Paris, France. Being in addition to the Union Bank's own branches in New York city and London (Eng.), the foreign connections thus established promise to be of far-reaching importance in the furtherance of Canada's export trade policy. In Canada, during the year, by

the opening of 89 new branches, the Union Bank of Canada's branch bank system was brought up to a total of 390 branches.

THE 1920 BONSPIEL

The Winnipeg Bonspiel, the great curling event of the continent, opens once again at Winnipeg, February 10th, and the prospects of greater numbers than ever are already evident. The secretary, J. Fred Palmer, Confederation Life Building, Winnipeg, and his staff are busily engaged on the many arrangements that have to be completed with so great an undertaking.

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