

It is with great regret your directors have to announce the death during the past year of their colleague, Mr. James Scott, who had been a member of the board since the year 1880, and who was greatly devoted to the welfare of the bank. The vacancy has been filled by the appointment of Mr. W. R. Brock.

J. AUSTIN,  
President.

The scrutineers declared the following gentlemen duly elected directors for the ensuing year:—Messrs. James Austin, W. R. Brock, William Ince, E. Leadley, W. D. Matthews, E. B. Osler and Sir Frank Smith.

At a subsequent meeting of the directors Mr. James Austin was elected president, and Sir Frank Smith vice-president for the ensuing term.

#### GENERAL STATEMENT.

Liabilities.	
Capital stock paid up.....	\$1,500,000 00
Reserve fund .....	\$1,500,000 00
Balance of profits carried forward.....	25,752 43
Dividend No. 54, payable 1st May.....	45,000 00
Reserved for interest and exchange .....	106,459 48
Rebate on bills discounted .....	31,430 32
	1,708,642 23
	\$3,208,642 23
Notes in circulation.....	976,472 00
Deposits not bearing interest.....	\$1,470,592 52
Deposits bearing interest .....	8,780,419 28
	10,251,011 80
Balance due to London agents.....	175,152 87
	\$14,611,278 90
Assets.	
Specie.....	\$449,127 67
Dominion Government demand notes .....	652,488 00
Deposit with Dominion Government for security of note circulation.....	75,000 00
Notes and cheques of other banks.....	226,157 93
Balances due from other banks in Canada.....	159,421 96
Balances due from other banks in United States .....	1,076,078 21
Provincial Government securities .....	96,081 05
Municipal and other debentures .....	2,117,383 77
	\$4,851,738 59
Bills discounted and current (including advances on call) .....	\$9,407,318 34
Overdue debts (estimated loss provided for).....	69,873 77
Real estate .....	12,265 11
Bank premises.....	263,203 64
Other assets not included under foregoing heads .....	6,879 45
	9,759,540 31
	\$14,611,278 90
R. D. GAMBLE, General Manager.	
Dominion Bank, Toronto, 30th April, 1896.	

### Family Reading.

#### Resting.

Resting on the faithfulness of Christ our Lord,  
Resting on the fulness of His own sure Word,  
Resting on His wisdom, on His love and power,  
Resting on His covenant from hour to hour.

Resting 'neath His guiding hand for untracked days,  
Resting 'neath His shadow from the noontide rays,  
Resting at the eventide beneath His wing,  
In the fair pavilion of our Saviour King.

Resting in the fortress while the foe is nigh,  
Resting in the lifeboat while the waves roll high,  
Resting in His chariot for the swift, glad race,  
Resting, always resting, in His boundless grace.

Resting in the pastures, and beneath the Rock,  
Resting by the waters where He leads His flock,  
Resting while we listen at His glorious feet,  
Resting in His very arms! oh, rest complete!

Resting and believing, let us onward press,  
Resting on Himself, the Lord our Righteousness,  
Resting and rejoicing, let His saved ones sing,  
Glory, glory, glory, be to Christ our King.

—F. R. Havergal.

#### Church Terms Explained

*Epistoler.*—The sub-deacon or other assisting minister who reads the Epistle at a celebration of the Holy Communion.

*Erastian.*—A term applied to one who advocates the subjection of the Church to the state. From Erastus, a heretic, who held these views.

*Eucharist.*—A giving of thanks; a name given to the Holy Communion.

*Evangelical Canticles.*—Benedictus, Magnificat, and Nunc dimittis.

*Even.*—The evening before a festival.

*Fever.*—A vessel for filling the font at a baptism.

*Excommunication.*—An ecclesiastical censure pronounced on those who for a time are cast out of the communion of the Church.

The first rubric in the burial office forbids the service over an excommunicate.

*Faculty.*—An order from a bishop giving some privilege not permitted by canon law. In England it is necessary before any alteration can be made in a church, or a new organ built, &c.

*Fair Linen Cloth.*—The lawn chalice veil.

*Fair White Linen Cloth.*—The cloth covering the top of the altar, hanging down some eighteen or twenty inches, being made fair with embroidery, usually having the five crosses worked on the same, symbolical of the five Sacred Wounds.

*Faith.*—The Catholic Faith once delivered to the Saints, contained in the Apostles, Nicene and Athanasian Creeds, and ever guarded by the Catholic Church.

*Rule of Faith.*—"Preachers shall in the first place, be careful never to teach anything from the pulpit, to be religiously held and believed by the people, but what is agreeable to the doctrine of the Old and New Testament, and collected out of that doctrine by the Catholic Fathers and Ancient Bishops." (Decree of Convocation, 1571.)

#### A Divine Plan for Every Life.

If we believe that God has a plan for us, and try earnestly to follow it, will our way be always plain? No. That would make life too easy. There would be no robust quality in our faith, no real vigor and vitality in the warp and woof of our character, if such were the case. It is not by an arbitrary law that we are called in this world to walk by faith and not by sight. It is an essential element in the great process of character-building. To believe that God's hand is guiding us, although we cannot see it or be distinctly conscious of it, is the foundation of true spiritual development. To believe that everything depends upon God, and yet act as if everything depended upon our own efforts, is the true and only way to establish what may be called a divine individuality in our souls. The Christian ought to find no difficulty in such a faith when even the so-called heathen philosophers have proclaimed it. Plato, in his tenth dialogue, declares that "a superior nature of such excellence as the divine shows its superiority by hearing, seeing, and knowing all things, and caring for the smallest things in the world as well as for the greatest." Aristotle wrote: "It is a tradition received from of old, among all men, that God is the creator and preserver of all things, and that nothing in nature is sufficient to its own existence without His superintending protection."

#### Strengthening the Memory.

How to strengthen the memory is an interesting question. I think the best way is to use it constantly, making it serve you by giving it definite facts and events to carry, as a pack-horse might on a journey. There are many phases of the problem, some people finding that they cannot fix dates in their minds, others forgetting the faces and names of friends, and others still having great trouble in committing anything by rote. Devices of rhymes and associations help some persons, and others simply depend upon memoranda, and do not tax their memories at all. As a rule, the more we give the memory to do, however, the more quickly and faithfully it will respond to our wishes. In little children memory is very retentive, because their minds are at the stage when impressions are easily made; you know the line which says that in childhood our minds are "Wax to receive, and

marble to retain." So that we should be very careful indeed about what we say, what we do, and what we teach, where the dear little ones are concerned.

Some girls have a great deal of trouble in remembering the rules of syntax, the Latin conjugations and the pages of history which her teacher requires to be recited exactly as they are in the book. Try the method of studying aloud. Go away by yourself to commit your lessons to memory, and then, over and over, slowly, carefully, with your mind and attention fixed on what you are doing, read phrases, sentences and formulas, over and over, and over and over, and by-and-by you will have them by heart. I have often done this when I have wished to learn a hymn or a poem, and I know that *hearing* what one is studying assists the mere seeing. Then having other people in the room, talking and laughing, is very distracting to the attention. Try my method, and report results. —From *Harper's Round Table*

#### The Bishop's Authority.

Canons, Church Usage, Parish Charters, and Rubrics, all alike, make the bishop of the diocese the sole ultimate authority in matters of liturgical and ritual observance. For the resolving of doubts, and settling of difficulties, the bishop is put in his place. Many a parochial trouble would be avoided if priest and people would counsel with the bishop and abide his godly admonition. There is no advantage in having an episcopate if you make no use of it. The bishop may not be wiser than any one else, just as a judge may not be any more learned in the law than many lawyers in his court. But the judgment pronounced is *official*, and is the result of quiet consideration of precedents and circumstances and consequences, bound to be unbiased by personal and partisan feeling, wider in its outlook and bearing than that of the single clergyman or layman is likely to be. That the clergy and laity do not oftener appeal to the bishop and accept his judgment, is to their own loss, not his; and moreover, neither impairs his authority nor their obligation to respect it. The Church suffers, and parishes get into wrangles and snarls, and then all hands turn to the bishop to get them out of difficulty into which they need never have fallen, and would not, if counsel had been asked beforehand.—*Bishop of Pittsburg.*

#### The Blood of the Martyrs the Seed of the Church.

Think what the Church at home gains by the message and the example of Christian heroism in the mission field. When we hear, for instance, of some band of missionaries giving their lives in the weary, wasting struggle with the fever that lays them low one after the other, until the forests of Africa are dotted here and there with the white crosses that mark the missionaries' graves; or when we read the story—surely never to grow old, in our day at least—the story of that little boat that floated out from the shore of the heathen isle in the Pacific, where lay in his last sleep the great and good missionary-bishop, with his hands folded upon his breast, clasping the palm-leaves that had been placed there by his ignorant and Pagan murderers, at once the symbol of his mission and the type of his glorious crown of martyrdom; or we read the journals of Bishop Hannington, as he sits in his tent writing his last words, with his pen in his hand—words of patience and yet of triumph, full of calm and quiet courage, as he waits to be led out to a foul and cruel death at the hands of the heathen—as these things come home to us in our work here at home, is it not true that 'the tidal-waves of other souls are up into our being rolled?' And so into the homes of many a quiet country pastor, in his somewhat stagnant life, and yet not the pure and perfect life, of his country parish, or into the home of some outworn and weary servant of Christ in the great streets, in the lanes and slums of our great cities, ready almost to sit down in despair, there comes fresh strength, fresh vigour; and the missionary abroad has given courage to his brother at home, and we feel once more how the blood of the martyrs proves still the seed of the Church.