

The water dripped mournfully from the vines and trees; it gurgled along in the gullies and gutters of the garden. I stood in the cool, sweet air thinking of the strange thing that had happened.

Matteo? Well, he comes home to us each summer. He loiters here in my garden by the hour. He sits on the bench with me here in the evenings. Somehow he is not the Matteo I once knew.

Who knows! Perhaps this very night, fresh from some new triumph, Matteo, with beard and hungering heart may pass the woman all unknowing in the charitable dusk.

OF CAMEL SWALLOWING

The Eighteenth Century, which had amassed a good deal of wealth, was specially its own to leave, apart from what it had inherited, bequeathed to its posterity, among other things, an immense diatribe of miracles.

Thus, the heirloom we have mentioned, carefully treasured by the Eighteenth Century, was handed on with a new, or somewhat enlarged purpose.

The Eighteenth Century, however, was not wrapped up in the New Testament, and was, indeed, remarkably disengaged as to the Divine origin, basis, and authority of Christianity.

supernatural origin, a Divine Founder, a Divine Revelation, and a Divine (instead of a merely political, ethical and utilitarian) Authority and Mission.

The grounds of a survival that might seem archaic, the reason for this antipathy, are worth conjecturing. The explanation cannot be found in "the fact that miracles are impossible."

It is not because the present age is overridden by logic, or by its profound realization of, and reverence for admitted discoveries in the realm of science (where nothing but what is physical may dare to assert its existence), that it can't stand a miracle.

But the man in the street is too wide-awake for a miracle. Why? Because the rules of evidence are better realized by him than they were, for instance, by St. Thomas Aquinas.

But from the man in the street belief in the supernatural has been sedulously eliminated. If miracles were merely vulgar stupidities, or dark and foul abnormalities, he would swallow them voraciously; and his press would pry his mouth open, if he was not already agape for them.

"Ecclesiastical" miracles stand on a different base, and are evidences of life and action into a higher plane; they presuppose God, as a saint presupposes God. Saints are the world's fools as they are God's wise men.

The underlying idea of a Protestant service for the dead is to comfort the stricken hearts of the mourners. According to the Catholic idea the Requiem Mass is for the soul of the dead.

There is nothing personal about that camel, and Williams swallows it with ease and pleasure, unconcerned by the odd appearance it may lend to his figure.

PRESBYTERIAN "PROGRESS"

The death of the Rev. Dr. Briggs a few days ago furnishes the New York World with an opportunity for desecrating on the decay of interest in theological controversy.

All charges brought against Dr. Briggs twenty years ago, when dumped together, were insignificant compared with those on which the General Assembly refused to pass upon a few weeks ago.

Commenting on this sort of "progress," the newspaper we are quoting says: "Such is the progress made in two decades in reading the rule of reason into the Scriptures.

WHERE THE DIFFERENCE LIES The underlying idea of a Protestant service for the dead is to comfort the stricken hearts of the mourners.

Learn to break thy own will, and to yield thyself up to all subjection.

HOME BANK HAS GREAT GAINS DEPOSITS INCREASE A MILLION

Assets Have Grown Over \$2,300,000 During the Year—A Well-Known M. P. and a Prominent Young Business Man Go On the Board

A Large Attendance at Annual Meeting

The annual meeting of the Home Bank of Canada was held at the head office, 8 King street west, Toronto, on Tuesday.

The Vice-President, Mr. Thomas Flynn, was elected to the chair, and Mr. O. G. Smith was appointed secretary of the meeting.

Four quarterly dividends at the rate of seven per cent (7 per cent) per annum have been paid and provided for: \$200,000 added to the rest, making that account \$650,000, and \$40,000 set aside to be written off bank premises, which will have a net balance of \$100,470.31 for profit and loss account.

Towards the close of the year, an agreement was entered into with the directors of La Banque Internationale du Canada for the purchase of the assets of that institution, to be paid for by shares of the Home Bank at the price of \$125 per share.

Authority was given under by-law No. 8 to establish a pension fund and you will be asked to vote on the proposal.

One hundred and sixty-five (165) shareholders have been added during the year, and the total number now is 1,836.

The annual examination by the directors of the treasury and securities was made, and the branches inspected.

Senator James Mason, the general manager, then read the following report: The net profits for the year are \$595,94.12 per cent on the average paid-up capital—deposits show an increase of nearly \$1,000,000.

The authorized capital, \$2,000,000, is now taken, and almost entirely paid up—the Reserve Fund or Rest has been increased by \$200,000 and amounts to \$650,000, being slightly more than one-third of the paid-up capital.

Statement of the results of the business of the Bank for the Year ending 31st May, 1918.

Table with columns for Profit and Loss Account, Capital Profit Account, Liabilities, Assets, and Balance Sheet. Includes sub-sections like 'CR.', 'DR.', 'LIABILITIES', 'ASSETS'.

officers feel that long and faithful services will be rewarded and a competency more or less adequate secured for themselves or their families, and this necessarily creates a feeling of loyalty that must prove beneficial to the institution.

THE GRAIN-GROWERS' INTERESTS

In the discussion which followed the general manager's report, Mr. John Kennedy, vice-president of the Grain-Growers' Grain Company, addressed the meeting and referred to the three weeks' trip he had taken through the Northwest Provinces before he arrived to attend the meeting of the Home Bank.

The leasing of the Manitoba Government system of line elevators, comprising 176 in number, was a very wise move, and gives every indication of being beneficial to producers at all points where they are located.

The action of the company in also leasing from the C. P. R. one of their terminal elevators at Fort William, with a capacity of 2,500,000 bushels, is proving quite successful, and is giving us a wider knowledge of the grain trade.

"I am pleased to say, and in no uncertain way, that the connection formed through the opening of a number of branches of the bank in Manitoba and Saskatchewan is being looked upon as mutually valuable, and requests for opening new branches are very frequently presented.

"Our shareholders and customers generally are well pleased with the accommodation received at the hands of the Home Bank throughout our Western Provinces.

"I wish to point out as clearly as possible that by this connection the Home Bank depositors in the East are helping to a great extent at all points where our branches have opened in relieving the financial situation, which is felt very keenly in the West.

"In conclusion, I would like to refer to the crop conditions in the West this year. I believe that eighty-five per cent of the acreage of the farmers has had sufficient moisture to assure an average crop, some points not having sufficient moisture.

HOME BANK PENSION FUND On motion of Mr. F. E. Luke, seconded by Dr. J. A. Dodd, the sum of \$10,000 was appropriated for the purpose of establishing a pension fund for Home Bank clerks and officials.

RESULT OF POLL The scrutineers reported the election of the following directors for the ensuing year: Messrs. Thomas A. Grant, Thomas Flynn, E. G. Gooderham, John Kennedy, A. Claude Macdonell, M. P., Col. the Hon. James Mason, C. B. McNaught, John Perse.

THROUGH COLORED GLASSES A writer in a recent number of the leading English Liberal paper, the Westminster Gazette, in an article on "Christ in the Tyrol," lets a prejudiced imagination run away with his common-sense.

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AUTOMOBILES, LITRETTES, GAMES R. HURSTON & SONS

FRANK J. FOLEY BARRISTER AT-LAW The Kent Building, Corner Yonge & Richmond Sts. TORONTO

THE ONTARIO LOAN & DEBENTURE CO. Capital paid up \$1,125,000. Reserves \$145,000. Deposits received \$2,000,000.

The varying expressions he noticed in the Tyrol are certainly not expressive of the carvers' fears, for the Tyrolese are as fearless as they are devout.

FOUNDING OF GLASGOW UNIVERSITY

LORD ROSEBERY GRAPHICALLY DESCRIBES THE INAUGURATION SCENE IN ELEVENTH CENTURY

In the course of an address on the occasion of his installation as chancellor of the University of Glasgow, Lord Rosebery paid tribute to Pope Nicholas V. and the medieval Bishops who fostered education.

While the University of London dates no further back than last century, and looks forward rather than backward, her sister at Glasgow has already celebrated her ninth jubilee.

At the last meeting, our general manager referred to the large speculation in the West, and it is to be noted that this still continues, but in a modified way, and I hope that in the future our Canadian banks will be enabled to more largely assist the farmers of the West, who are the real wealth-producers of the country.

Our founder, Pope Nicholas V. who was also the real founder of the Vatican Library, and the magnificent patron of learning, while he was signing the bull of our foundation was inditing with the same pen energetic appeals to the Powers of Europe to stem that Turkish torrent of invasion which was about to swallow up the gorgeous capital of Constantinople and obliterate the Christian Empire of the East."

A generous man will place the benefits he confers beneath his feet; those he receives nearest his heart.

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