The water dripped mournfully from the vines and trees; it gurgled along in the gullies and gutters of the gar-den. I stood in the cool, sweet air thinking of the strange thing that had happened. "To morrow," I said to myself, "I will go down to Stephano Briganti's house." Yes, Signor ino, I went. But the house was closed and shuttered. Up on the square I learned he had gone nearly week. I searched the neighborhood went to San Marco. It was useless No one had seen the girl. No one

has seen her since. Matteo? Well, he comes home to us each summer. He loiters here in my garder by the hour. He sits on the bench with me here in the even-Somehow he is not the Matteo I once knew. Trying to forget! It is the great penalty, is it not? For one is the remembrance of perfect music blurred, broken, hushed forever; for another a splendid day grown wild with storm, distress and darkness: for all of us the hunger of tired eyes that search in vain for silver dawns and evening stars.

Well, we must each of us keep his own sad cryst. Yes, Signorino says true-it is the torture by hope that Who knows! Perhaps this very

night, fresh from some new triumph latteo, with bowed head and hunge ing heart may pass the woman all unknowing in the charitable dusk. Look, Signorino—there, just above the hill behind San Marco. What splendor! How it hangs in the satin dusk!—Thomas B. Reilly in the The Catholic World

OF CAMEL SWALLOW-ING

The Eighteenth Century, which had amassed a good deal that was specially its own to leave, apart from what it had inherited, bequeathed to its posterity, among other things, an intense dislike of miracles. That dislike was partly an heirloom neatly conserved in Protestant wran pings, (rather yellow and cracked a the joints; but eighteenth century attachment to Protestantism was mainly negative-it did not so much love Protestantism for what it had modestly represented itself to be, as liked it for certainly not being something else. Protest-antism, wherever it was, had always announced itself as Christianity pure and Evangelical, and the Eighteenth Century was not par-ticularly fond of Christianity at all but, then, Protestantism was ob-viously not Catholicity, and that was everything. In so far as Protestant-ism had got rid of the Pope, and of Papal Dogma, it was truly able : in so far as it retained a belief in Christianity, as a religion implying faith in Christ as God, it had much to learn of the negative kind of the Eighteenth Century; and it did not obstinately refuse to be

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

The original and traditional Protestant objection to miracles made a distinction; it had been largely due to the fact that for many hundreds of years the miracles had been Catholic miracles, and to admit them would have been incompatible with the simple theory that the Pope was Anti-Christ. All the miracles, during all the ages, in which the performers were com-pelled to confess that the Papa of a Catholic taint: they had been the indiscreet work of saints indubitably Catholic and Papal, or had been con-nected with some distinctively Catholic doctrine, such as the belief in Holy Relics (as of the True Cross or other instruments of the Passion) and the belief in the Real Presence of Christ in the Eucharist. If such miracles had been true, it would, the Reformers perceived, be difficult to maintain that the religion they had illustrated was false and abominable to God. But there had been, said they, an earlier age, when there was no Church in the Papal sense of it; a pure, Biblical unecclesiastical age, when Bishops were merely Presbyterian ministers with large congregations. Miracles in that age were on a different footing instead of offensively arguing in favor of a haughty Papal Church they would only be a proof of the di-vine sanctions of Christianity pure New Testament Christianity. (St. Stephen and St. James of Jerusalem were unhappily not New Testament Christians, as no part of the New Testament had been written while they were alive.) So "Bible" miracles were all right, and, for much the same reason, "Ecclesiastical" miracles were all wrong.

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 Chris-So it handed on the miracle hating heirloom with an added gusto, and without any reservations. For many ages miracles had done a pestiwork in confirming the belief of a credulous world in the supernatural character, and Divinely accredited Mission of the Papal Church: that was pitiable and shocking. But to retain belief in any miracles, even though reported in the New Testament, would only tend to maintain the hideous shackles of "superstition," that is, of the foolish idea that Christianity itself was anything more than a growth—like the inimitable British Constitution; that it was, in fact a supernatural religion, with a that Williams need lead a better life.

supernatural origin, a Divine Found. There is nothing personal about that er, a Divine Revelation, and a Divine (instead of a merely political, ethical and utilitarian) Authority and Misand utilitarian) Authority and Mission. The strong and determined his figure. But a miracle, once preoccupation of the Eighteenth taken into the system would logi-Century was to escape altogether from the incubus of the supernatural religion could only be tolerated as a Department of State, like the Lunacy Board, and few things could be imagined more inconvenient and embarassing than a State Department with a Divine and irresponsible head. "What constitution," as the doctor argued against Eternal Punishment. could stand it ?" Some Eighteenth Century legacies have been lost or ted. There are people who think the present age less well-man-nered, and less addicted to books. more frankly superficial, and more frankly greedy. But the dislike of miracles is still much prized.

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." Nothing is more attractive to contemporary taste (so to speak) than the obviously and demonstrably impossible. Write a novel hanging on an "impossible fact," and it's odd if it be ever popular, experto crede; tell a story, at a dinner party, involving two or three physical impossibilities, and you will e asked again; tell another, with twenty points each irreconcilable with Euclid or the late Professor Huxley, and you will have invita

vitations for an entire season. It is not because the present age is overridden by logic, or by its pro-found realization of, and reverence for admitted discoveries in the realm of science (where nothing but what is physical may dare to assert its exstance), that it can't stand a miracle. I dare say that nine agnostic metaphysicians out of ten would handsomely admit that a Jesuit is likely to be as good a logician as a stockbroker, and that ninety-nine physic ists out of a hundred would freely confess that the laws of physics are not even darkly surmised by that omniscience classically termed the Man in the Street.

But the man in the street is too wideawake for a miracle. Why? Because the rules of evidence are better realized by him than they were, for instance, by St. Thomas Aquinas. Not precisely; the only rules of evidence he studies are those illustrated in criminal trials, his greedy ghoulish and obscene taste for which is pandered to by the most indecent press that ever existed, a press whose hero is the murderer, and whose heroine is the adultress.

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, that they might be pushed in and down with the least attempt at discussion or mastication.

'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. And miracles are intelerable to a society that wants to forget God, beause their occurrence is an insistence on Him; they are an insuperble reminder that human life is not a sheer anarchy, though it may be in wide-spread rebellion against an Omnipotent Master: for every miracle, by the essential fact that it is a suspension of, or an exception to law proves the law, and insists on the Lawgiver who alone can override it. A miracle is explicable only on one hypothesis, that God exists and is Omnipotent. So the man who is only sure of one thing-that belief in God, His law, and His omnipotent justice, that must reward or punish, is inconvenient to him-will jeer at every miracle suggested, apart alto-gether from the question of evi-dence: but he will listen greedily to a tale that is not explicable on any hypothesis what-ever. To hear of impossibilities de-lights his craving for what is unreal, feeds his morbid appetite for the flatly incomprehensible, and releases him, he fancies, for a moment from that dull prison of hideous materialism in which by his own choice he is bound; he knows how vulgar sordid his gaol is, and he wistfully turns to avenues of escape more vul gar and sordid still. His own experiences have been mostly commonplace, and such as any dull and unscrupulous animal might share with him; he devours hungrily the experiences alleged by some one else that range into the unfettered regions of blank impossibility. But a miracle! That is not impossible, not incomprehensible either, if God be remem bered and His Omnipotence realized; only he does not at all wish to re-member God, and Omnipotent Justice is a bleak thing to contrast with certain habits of his own. Those other impossibilities have no ethical significance whatever, and the tales of them are free from that tedious thing, a moral: that is what is so nice about them. If Jones, as Smith avers, patted Smith's shoulder in Piccadilly, on a date specified, and took him into a pastry cook's to eat ices (of which he had ever been inordinately fond), and it subsequently transpired that poor Jones was, at that identical moment, being himself devoured by a tiger (also notoriously addicted

to this sort of refreshment) in Bengal
—it is enthrallingly interesting,
and does not in the least imply

camel, and Williams swallows it with ease and pleasure, unconcerned cally imply consequences: God; a moral law not identical with that of the clubs; obedience, or disobedi, ence-with results. An inconven ient gnat that. A regular diet of camels leads nowhere-there's the beauty of it-whereas a single miracle admitted into, and lodged in the system may demand a total change of life and habits. All the williames, a "practical" race, members of the best clubs, immovably resolved to lose no pleasure, no profit, and no advantage in the gift of the World, Flesh or devil, naturally choke at the mere sight of a gnat, and naturally prefer being camel-swallowers.—John Ayscough in America.

PRESBYTERIAN

"PROGRESS"

The death of the Rev. Dr. Briggs ew days ago furnishes the New York World with an opportunity for des-canting on the decay of interest in theological controversy. It was in 1892 that Dr. Briggs, who had been editor of the Presbyterian Review, was tried before the New York Presbytery on a charge of heresy and ac quitted. This decision was appealed o the General Assembly, which pended him. The Union Theological Seminary of this city, in which he was a professor, refused to remove him from his professorship despite the action of the General Assembly. He subsequently passed over from the Presbyterian Church to the Protestant Episcopal Church, in which he was ordained a minister, seven years after he had been suspended by the General Assembly on charges of heresy. The heresy consisted in championing a milder form of the "higher criticism." He held that "errors may have existed in the original texts of the Holy Scripture," that "many of the Old Testament pre dictions had been reversed by his tory," that "Moses was not the autho of the Pentateuch," and that "Isaiah was not the author of half the book which bears his name." that "the processes of redemption extend to world to come." and that "sanctifica tion is not complete at death. Among the other heresies of which he was guilty was his belief in the Catholic doctrine of Purgatory.

All charges brought against Dr.

Briggs twenty years ago, when lumped together, were insignificant compared with those on which the General Assembly refused to pass upon a few weeks ago. The prompt-ness with which the General Assembly suspended Dr. Briggs wa in marked contrast with the hesitancy displayed by the same body in dealing with the cases of Presbyterian ministers who had been ordained after rejecting the doctrine of the Resurrec tion and of the Scriptural account of the birth of our Lord. The New York World, adverting to the severer punishment meted out to the lesse offence by the highest ecclesiastical court of the Presbyterian Church, says: "By a coincidence as affording a basis of comparisons in the liberal ization of doctrinal tenets, only few weeks before Dr. Brigg's death four graduates of the Seminary accepted for ordination in the Presbyterian ministry, notwithstanding their doubts on such cardinal points of doctrine as the literal interpretation of the Virgin birth, and the physical death of Lazarus. Dr. Van Dyke, in their defence, stated that belief in these old fundamentals of orthodoxy 'was not essential to

the Christian faith. 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. There is nowadays no excommunication book, bell and candle for the heretic; some other Church is always ready to receive him." This progress is of a character which foreshadows the final disintegration of Presbyterianism. What seemed radicalism, as represented by Dr. Briggs in 1892. has now assumed the form of conservatism. Twenty years hence the views of the four young men whom Dr. Van Dyke championed, undoubtedly will also appear to be of a conservative character.

The old landmarks of Presbyterian ism and of other Protestant sects are disappearing rapidly. All the signs point to their total disappearance the course of time. There is nothing in Protestantism itself to stay the work of destruction.-Freeman's

WHERE THE DIFFERENCE LIES The underlying idea of a Protest ant service for the dead is to com fort the stricken hearts of mourners. According to the Catho-lic idea the Requiem Mass, is for the soul of the dead. When a Catholic bereft of some loved one really understands this, there is a comfort and consolation in the Church's service for the dead that passes the understanding of those who know the difference between the Protest-ant and Catholic belief. The Catholic Church comforts and helps the living, by helping the dead. According to Protestant teaching, the de parted soul is beyond all aid from the living, and so the funeral services are directed towards the consolation of those who are left be

Learn to break thy own will, and

hind .- Sacred Heart Review.

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

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. The following report of the directors was then submitted:

DIRECTORS' REPORT

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 professed to the second set of the second set. fit and loss account.

BANQUE INTERNATIONALE PURCHASE

Towards the close of the year, an agree ment 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 \$128 per share. These assets were carefully and thoroughly inspected by experienced officers of the Home Bank, whose valuation was accepted by La Banque Internationale. The agreement was submitted to the shareholders of that bank at a general meeting, and approved, and then having received the approval of the Governorin-Coun il, was formally carried into ent was entered into with the director n-Coun il, was formally carried effect on the 1 th day of April last. result of this purchase is that the balance of our unsubscribed capital has been taken up, a substantial sum received for the rest account, and a connection estab-lished in Montreal and in the Province of Quebec which should prove valuable, and en branches taken over and continued.

Authority was given under by-law No.
to establish a pension fund and you will e asked to vote a sum for that purpose

Some necessary changes in the by-law will be submitted for your approval, an also a by-law to authorize the increase of the capital stock to \$5,000,000.

During the year Mr. Parkyn Murray resigned from his position on the board and Mr. C. B. McNaught was elected a

lirector in his stead No new branches of the Home Bank were opened, but arrangements are being made to open two more offices in the City

One hundred and sixty-five (165) share holders 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.

GENERAL MANAGER'S REPORT Senator James Mason, the general manager, then read the following report:

The net profits for the year are nearly 12 per cent. on the average paid-up capital—deposits show an increase of nearly \$1,000,000. The whole of 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. by \$200,000 and amounts to \$650,000, being slightly more than one-third of the paid-up capital. The total assets amount to \$14,735,100.29, an increase of consider-

ably more than \$2,000,000 over last year.

The purchase of the assets and the taking over of La Banque Internationale—referred to in the Directors' Report increases the scope of the Bank's operations in various ways—one important try.

The annual meeting of the Home Bank | feature being the increased circulation of Canada was held at the head office, | following on the increased paid-up feature being the increased circulation following on the increased paid-up capital. The Montreal branch should also grow in time to be of considerable usefulness, inasmuch as that city is becoming a very large grain export point, and in other respects the opening thus made in the Province of Quebec should in due course materially add to the volume of the Bank's and profits.

Your approval will be asked for a by-

Your approval will be asked for a by-law to increase the capital stock to \$5,000,000—this will only be taken advantage of from time to time, as the growing business of the Bank may make it neces-sary to obtain increased paid-up capital and the correspondingly increased circu-

ation.

The Bank Act, after long and careful The Bank Act, after long and careful consideration, both in and out of Parliament, has been extended for a further period of ten (10) years—the changes made being considered beneficial both to the public and the banks. Some slight alterations in the by-laws will require to be made by reason of this new Act.

Manh extent must be felt at the sever-

Much regret must be felt at the sever-ance of an active connection, extending over a great many years, with the Bank and its preceding institutions, of the re-tiring president, Mr. Eugene O'Keefe, that gentleman having intimated that owing to continued ill-health and con-stant inability to attend the meetings of the board he is compelled to decline re-election. It should be added that the interest always taken by Mr. O'Keefe in the affairs of the Bank contributed largely

to its success.

Mention should also be made of the death of Mr. R. B. Street, late inspector of the Bank. Mr. Street's connection with the Home Savings and Loan Company, the predecessor of the Bank, dated back to the year 1879, and he was ever a faithful and efficient officer.

REVIEWING FINANCES GENERALLY

The financial stringency which prevails throughout the business world, chiefly caused by the Balkan war—not yet com-pletely settled—is felt in Canada, and aggravated by the unwise and unwar-ranted speculation in real estate, until recently so widespread, and also by the great expansion of the business of the great expansion of the business of the country. This stringency is likely to continue throughout the year, and more especially during the season, when the crops require to be moved, but should prove more of less beneficial by checking over-borrowing on the part of our municipalities, and putting an end to speculative trading of all sorts. The large and steadily increasing impuritation into steadily increasing immigration into Canada, the extensive railway construction, and the sound conditions generally of business and of the manufacturing and other industries, can be taken as a eassuring factor.

Crop conditions in the Northwest may

be considered fairly satisfactory, the acreage being somewhat increased and, from the most recent reports, an average crop may be looked for. The advisability of establishing a Pen-

sion Fund has been for some time under consideration, and it is felt that it should be no longer deferred. That Pension Funds are considered

useful and necessary is evidenced by the fact that they have been in existence for years in almost every bank in the coun-try. Where this fund is established bank

Statement of the results of the business of the Bank for the Year ending 31st May, 1913.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 31st May, 1912]
\$223,127.26	
CAPITAL PROFIT ACCOUNT	
Premium on Capital Stock received during the year	
\$436.896.08	ı

Which has been appropriated as follows: DR.
Dividend No. 23, quarterly, at rate of 7 per cent. per annum \$22,548.33
Dividend No. 24, quarterly, at rate of 7 per cent. per annum 22,595.04
Dividend No. 25, quarterly, at rate of 7 per cent. per annum Dividend No. 26, quarterly, at rate of 7 per cent. per annum 28,644.94

Transferred to Rest Account.

Balance (Of this Balance \$40,000 will be written off Bank Premises and Transferred to Rest Account. Office Furniture) 140,470.31

	LIABILITIES	\$436,896.08
Го	the Public: Notes of the Bank in circulation. \$2,120,624,02 Deposits not bearing interest. \$2,120,624,02 Deposits bearing interest. 7,858,357.33	\$9,978,981.35 6,194.84
	Balances due other Banks in Canada	
-	she Shandholders	\$11,976,812.37

To the Shareholders:
Capital (Subscribed \$2,000,000.00) Paid up......\$1,938,208.10 Dividends unclaimed.
Dividend No. 26 (quarterly) being at the rate of 7 percent. per annum, payable June 2nd, 1913.

Profit and Loss Account carried forward.

Deposit with Dominion Government as security for Note Circulation Notes of and Cheques on other Banks Balances due from Agents in Great Britain. Balances due from Agents in Great Britain.	0
Deposit with Dominion Government as security for Note Circulation Notes of and Cheques on other Banks Balances due from Agents in Great Britain. Balances due from Agents in Great Britain.	0
Deposit with Dominion Government as security for Note Circulation Notes of and Cheques on other Banks Balances due from other Banks in Canada Balances due from Agents in Great Britain. Balances due from Agents in Great Britain.	
Notes of and Cheques on other Banks Balances due from other Banks in Canada Balances due from Agents in Great Britain	- \$1,540,629.70
Notes of and Cheques on other Banks Balances due from other Banks in Canada Balances due from Agents in Great Britain	n 89,600.00
Balances due from other Banks in Canada Balances due from Agents in Great Britain Balances due from Agents in Great Britain	. 311,924.39
Balances due from Agents in Great Britain	. 898,466.39
D. Harry Municipal and other Bonds	. 55.019.95
	. 2331.202.75
	. 1,921,570.19
e Call Loans secured by Stocks, Bolids, and Debendates	
Current Loans and Bills Discounted	\$5,214,413.37

Current Loans and Bills Discounted.
Overdue Debts (estimated loss provided for).
Mortgages on Real Estate sold by the Bank
Bank Premises, Safes, and Office Furniture.
Other Assets. 18,931.58 9.520.686.92

to yield thyself up to all subjection. Toronto, 31st May, 1913.

\$14,735.100.29 JAMES MASON,

officers feel that long and faithful services will be rewarded and a competency more or less adequate secured for themselves or their famil es, 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 Ken 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.

Mr. John Kennedy, one of the Western directors of the Home Bank, and second directors of the Home Bank, and second of the Grain Company.

vice-president of the Grain-Growe Grain Company, addressed and stated as follows: "I I am please once more, at this very important meet ing, to report good progress from the West, and to say that the Grain Growers Grain Company—the Home Bank's big-gest customer in the West and one of its

gest customer in the West and one of its largest shareholders—is having another successful year, and will handle more grain than the previous year, which was 28,000,000 bushels.

"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

a capacity of 2,500,000 bushels, is proving quite successful, and is giving us a wider knowledge of the grain trade. It is knowledge of the grain trade. It is gratifying for me, as a director of the Home Bank, to say that the Home Bank is looked upon by many Western producers and others as being an important factor in helping to bring about conditions which are much desired by the farmers of the West.

"I am also pleased to say, and in no uncertain way, that the connection formed through the opening of a number of

through the opening of a number of branches of the bank in Manitoba and askatechewan is being looked upon as mutually valuable, and requests for opening new branches are very frequently

Our shareholders and customers generally are well pleased with the accom-modation received at the hands of the Home Bank throughout our Western I wish to point out as clearly as pos

sible 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 branches have opened in relieving the financial situation, which is felt very keenly in the West. I can see a great future for the Home Bank in the West, and I would like to assure you that it is the desire of very many of our leading farmers that the Home Bank keep pace with the ever increasing development and rapid growth. creasing development and rapid growth of the present time by become identified with the West.

"At the last annual meeting, our general manager referred to the land speculation in the West, and it is to be noted that this still continues, but in a modi-fied way, and I hope that in the future our Canadian banks will be enabled to more largely assist the farmers of the ho are the real wealth-producers of the '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 three provinces has had sufficient moisture to assure an average crop, some points not having sufficient noisture."

On a notion from Senator Alexande McCall, seconded by Mr. Edward McCall, seconded by Mr. Edward Galley, the thanks of the shareholders were extended to the officers and directors for their attention to the affairs of the nstitution.

In moving a vote of thanks to the gen In moving a vote of thanks to the general manager and officers of the bank, the honorable attorney-general, Mr. J. J. Foy, K. C., referred to the attention that he had always observed was extended to the customers of the Home Bank. The Hon. Mr. Foy's motion was seconded by Mr. William Croker. Mr. William Croker.

HOME BANK PENSION FUND On motion of Mr. F. E. Luke, seconder 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.

Home Bank from two to five million dollars, according to the by-law, No. 10, was moved by Mr. M. J. Haney, C. E., and seconded by Mr. H. S. Harwood.

RESULT OF POLL

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

DIRECTORS' MEETING At a subsequent meeting held by the board of directors, held immediately after the general meeting the following

officers were reported as elected to office for the ensuing year: Colonel the Hon.
James Mason, president, Thomas Flynn,

THROUGH COLORED GLASSES

A writer in a recent number of the

leading English Liberal paper, the Westminster Gazette, in an article on "Christs in the Tyrol," lets a prejudiced imagination run away with his common-sense. The innumerable wayside crosses of Catholic Tyrol are for him but the personification of fear in the peasants, who carve them. He describes one as a "Bavarian peasant hanging doggedly on a cross he hates, struggling stubbornly against the fact of the nails." In another he sees "the passionate mouth shut with bitter despair. He had wanted to live and enjoy his manhood, but fools had ruined his body, and thrown away his life when he wanted it." And so this specimen of modern

critical art goes on for a column and critical art goes on for a column and a half—a mixture of utter nonsense and blasphemy. Those who have ever lived in the Tyrol know how deep-rooted, if charmingly child-like, is the faith of the Tyrolese in Christ the Son of God. The critic may so express his modern religious views, but this criticism is but a projecting of his own ideas into work expressive only of love of the Saviour. Even so might he rave over Raphael's or Michael Angelo's masterpieces, but that would be too openly ridiculous.

AUTOMOBILDE, LIVERIDE, GARAGO

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BARRISTERS AND SOLIOITOR

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

FINANCIAL.

THE ONTARIO LOAN & DEBENTURE CO Capital paid up, \$1,730,000 Reserve \$1,85,000 Deposits received Debentures issued, Rasi Bel-Locas made. John McClary, Pres. A. M. Smer, & Offices: Dundas St., Cort Market Lane London

The varying expressions he noticed in the "Christs in the Tyrol" are certainly not expressive of the car-vers' fears, for the Tyrolese are as fearless as they are devout. It is astonishing that a respectable paper will admit such rubbish under the guise of art criticism.—America.

FOUNDING CF GLASCOW UNIVERSITY

LORD ROSEBERY GRAPHICALLY DESCRIBES THE INAUGURA-TION SCENE IN ELEVENTH CENTURY

Iu the course of an address on the occasion of his installation as chan cellor of the University of Glascow, 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 for-ward rather than backwards, her sister at Glascow has already celebrated her ninth jubilee. trast is presented by the small knot of London founders, the keen laymen in the van of modern thought and the Roman Pontiff who founded Glascow at the instance of the Roman Bishop, the lord paramount of the little medieval town. Cosmo Innes has pictured out of his learn. ing as well as out of his fancy the day and scene of inauguration. He shows us the quaint burgh clustered round the castle of its overshadowing Bishop, the gables and forestairs

breaking the line of the streets, the merchants in their gowns, and the women in snood and kirtle decorating their houses with bannerets and branches before they hurry out to see the show. What shops are open display weapons and foreign finery to attract the country visitors—the reoman and 'kindly tenants' of the barony. There are neighboring lords too, perhaps, Maxwells and Colquohons or scions of the princely families of Douglas and Hamilton, with their retinues and men-at-arms, and now appears the first signs of the long procession — the nodding crosses and banners that precede the Bishop, the prelate himself. William Turn bull, the zealous founder and first Chancellor of the University, proud of the occasion and his success, the endless train of ecclesiastical digni taries, canons, priests, acolytes, and singers in their various robes, and the friars black and grey, who are to lend their refectory for the first lectures and to become some of the most esteemed teachers of the university. And so they move on to a cathedral where, amid the smoke of incense and the blaze of trumpets, the Papal Bulls are promulgated and launched. The the university is spirit which founded us is still here, the love of learning, the pride of membership in the commonwealth of

"Our founder, Pope Nicholas V, who was also the real founder of the Vatican Library, and the magnifi-cent 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 Constantine and obliterate the Christian

letters, the ambition to train youth,

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

Empire of the East."

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