with that house, at the end of which time he entered the service of the Merchants Bank of Canada, with which he was associated for more than thirty years. Gradual advancement brought him to an eminent position in banking circles. He possessed unusual ability in co-ordinating forces and unifying elements into a harmonious whole. For some time he was manager of the St. Johns (Quebec) branch of the bank, but afterward returned to Montreal and established the Notre Dame street branch and later the St. Catherine West branch of the same bank. As the years passed on every feature of the banking business became familiar to him, and his thorough understanding thereof was manifest in his executive direction and capable control. He retired a few years prior to his death, possessed of a handsome competence that was the legitimate and logical reward of his effort and capability.

Mr. Heward married Miss Alice Ward, a daughter of the late Hon. J. K. Ward of Montreal, and unto them were born six children. Mr. Heward joined his father's old regiment, the Victoria Rifles, with which he went to the front in the last Fenian raid and was present at the affair at Pigeon Hill. He was a handsome man of fine physique and unfailing courtesy—a gentleman of the old school. His death on May 17, 1910, occasioned deep regret in both the business and social circles of Montreal.

ROBERT BRUCE TAYLOR, D. D.

Rev. Robert Bruce Taylor, author and minister of the gospel and since 1011 pastor of St. Paul's Presbyterian church in Montreal, was born in Cardross, from which he was graduated M. A. with the class of 1800, and he afterward was a student in the Free Church College. After completing this course he He was a student in three German theological schools and prepared most thoroughly for his chosen life work. After his ordination he was placed in to Ferryhill, Aberdeen. His third charge was at St. John's Wood, London, England, whence in 1911 he came to Montreal, assuming his present duties as pastor of St. Paul's Presbyterian church. This is one of the oldest Presbyterian The church was located on St. Helen's street until 1867, in January of which year the erection of the present edifice was begun. The church was dedicated September 27, 1868, and cost \$100,000. The first pastor, Dr. Edward Black, died in May, 1845, and was succeeded by Robert McGill, who passed away in 1856. Dr. Snodgrass then had charge of the congregation until 1864 and his successor was Dr. Jenkins, who remained in charge from 1865 to 1881. Dr. Barkley did able and capable work from 1883 until 1910, being succeeded by Rev. Robert Bruce Taylor, the present incumbent. The congregation has numbered among its members such distingnuished men as Lord Strathcona and Lord Mount Stephen and it numbers now eight hundred souls. Its affairs are in a flourishing and prosperous condition for Dr. Taylor administers them ably and in a way which shows him a