

BANKING.

"Thou oughtest therefore to have put my money in the bank and then at my coming I should have received mine own with usury [*interest*]."—Math. xxv., v. 27.

WHAT IS A BANK?

The "Encyclopædia Britannica" says that a Bank in its simplest form is an institution where money may be deposited for safe keeping; but they are usually established to lend as well as to receive money; and the profits of a Banker are commonly derived from the excess of the interest he receives from those indebted to him over the interest he allows to depositors. Banking appears to have reached a high state of development in ancient Greece and Rome, and the Bankers in these countries were highly esteemed and great confidence was placed in their integrity.

NOTE.—One * (star) denotes some of the properties belonging to Mr. Mowat, and two ** (stars) Mrs. Mowat's property.