UNG BEFORE ROYALTY

PREPERS GEORGE KING SHORT SERMONS.

Clergyman Was Very Nervous When He was Commanded to Preach

cause it was short. I always feel "I have had the honor of preach- sorry for my predecessors, who had to listen to sermons three hours ing before three of our sovereigns," "and long, like those of Dr. Barrow, of faid a well-known clergyman, "and long, like those of Dr. Barrow, of I can assure you I have never found whom, you may remember, Charles any duty more pleasant. Nervous! II. used to say, he was the most Well, I must admit I had a bad at-unfair preacher in England, betack of nerves the first time-but cause he exhausted every subject service has already been completed and left no room for others to come

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been invariably at Orathie church where I have found my august HOUSEHOLDER WILL PAY FOR hearers quite as gracious and kind as Queen Victoria. King Edward KEEPING OUT APACHES. was always particularly charming to me, and put me completely at my ease with the very first words he addressed to me. You gave us an Opera, Monceau and Champs Elyadmirable sermon, Mr. --- 'he said

and our present sovereign. On these

later occasions the services have

to me at dinner the same evening,

and none the less admirable be

sees Quarters Will Be Proteeted.

POLICE FOR PARIS

On New Year's night Parisian (France) householders and shop-keepers were relieved by the inau-guration of a special police protec-tion with a force of 150 night guards. The erganization of the service has already been completed after some weeks of preparation, and, it is said, after five years of impatient waiting by such citizens as have found the many bandit epi-sodes a disturbance to their sound-sodes a disturbance to their sound-sole a disturbance to their sound-sone disturbance

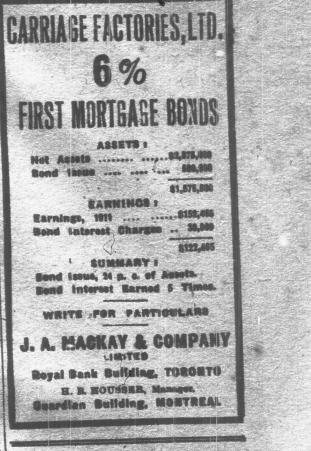
TORONTO CORRESPONDENCE Its Forty-eighth Annual INTERESTING BITS OF COSSIP FROM Meeting. Progress in all departments THE QUEEN CITY. the Bank's activities marks the 48th Annual Report recently issued by No Great Issue in the Municipal Cam

the Union Bank of Canada. The paign-Mayor Hockon Mad Easy Opposition-Sir James Whitney Annual Meeting of this Bank was held in Winnipeg on December 17th, and was presided over by Mr. -Holiday Trade What issue was up for decision this year

THE UNION BANK.

Holds

John Galt, the President. This was the first year in which the Annual the first year in which the antithe ment in Toronto as present is a question of administration rather than of policies of administration rather than of poli



the gallows, and from Hailass, the gorieus High states as they please. He, too, is the soul of purctuality and reversion and the size states and the size sta

with an eye on the alow-moving hands of my watch. It was distinctly a 'bad quarter of an hour' that I spent in the vestry, tortured with nervous fears, and I was thankful when the time came to enter the chapel, which, of course, I had never seen until then.

"As I made my way to the reading-desk a glance took in the plain hars room, so unlike what I had an-Continuing with a review of the

among my own people.

"Of the service itself, there is little to be said. It was very simple and very reverent. The singing of the two hymns, which were so-companied by Princess Beatrise on or's breakiast at Budapest one

the harmonium, and in which the merning recently caused great ex-Queen joined in a low, sweet voice, witement in the palace. The Emwas hearty, and her Majesty, who peror rises at 3.30 a.m. and break-remained seated through it all, fol-fasts immediately after undergoing lowed the service and my sermon cold water treatment. The palace-with the closest attention-once, cook, like the other servants, rises when I ventured on a rather humor- at 2 o'clock, as the Emperor is impatient of any delay. The Emper-

Stolen by a Sweep.

Remembered Them All.

"Has your wife a good memory ?"

ous remark, smiling up at me. The blessing pronounced, in the or's attendants rang the bell for fine old Scottish style, with out- breakfast on the day in question stretched arms, the Queen, with a and the cook went to the larder to slight and gracious inclination of fetch the cold meat which he had the head to me, walked out, and prepared overnight. To his horror was followed at respectful intervals he found that a large ham and by the remainder of the congrega- other meat had disappeared. The tion, when I returned to the vestry, cook, suspecting a plot, informed feeling quite pleased with myself the Emperor's detective, and the and eager to renew such a happy palace was quickly surrounded and experience. Before I left a gentle- a strict search made- Traces of man-in-waiting entered with a com- sooty boots were found on the inmand to join the royal dinner-party laid floor of the larder, while black in the evening, an order which I finger marks were seen on the white would gladly have been spared. painted shelf.

However, this, too, proved very Suspicion fell on a chimney sweep agreeable and much less formidable employed in the palace, and detecthan I had anticipated; and at its tives going to his flat found him in conclusion, when we adjourned to the act of eating the breakfast prethe drawing-room, her Majesty said pared for the Emperor. They rea few very kind and gracious words turned to the palace much relieved to me about my sermen, which, she at the simple explanation of the said, had both interested and touch- mystery. The sweep was arrested with a member of the fire brigade whose duty it was to stand on guard ad her.

A King's Favorite Hymn. in the kitchen. "Only once more had I the honor

to preach before Queen Victoria, when she delighted me by recalling my former sermon and saying that "Splendid. She hasn't forgotten it had been of great comfort to her;

ports the guards will likewise be loans for the year amounted to over

Authority Holds Production is possible that 1912 will be used in the Street. H. C. Hoover in a recent article. Continuing with a version of the Street. H. C. Hoover in a recent article. Continuing with a review of the street in the Street. H. C. Hoover in a recent article. Continuing with a review of the street in the Street. L. C. Hoover in a recent article. Continuing with a review of the street in the Street. L. C. Hoover in a recent article. Continuing with a review of the street in the Street. Continuing with a review of the street in the Street. Continuing with a review of the street in the Street. Continuing with a review of the street in the Street in the Street. Continuing with a review of the street in the stre

Austrian Emperor's Breakfast

 night watchman who served both as police and crier of news or announcements. Systems of semi-official night policing supplementary to the service of
Regular Porces
have been in operation for some verse at St. Petersburg, London, Vienas, and Berlin, in pone of which towns are night erimes of remantic character still governs the odden is "Water Societ, the man of "deum and is eparty and worthy in his neestry and worthy in his neest of his immortal volumes were written when the man was past 46. Between the ages of 54 and 59 Mill ton composed "Paradise Lost." and Toledo being the closest modern reproduction of such personalities as Wagner's bass guardian in "Die Meistersinger." to mention only one of a long tradition of town watchers and criers.

Savings Opened with this Company earn interest from date re-ceived to date withdrawn. Interest is credited - JANUARY, PRIL, JULY and O.TOBER at the 4 %

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The Union Trust Company. Limited - Temple Building, Cor. Bay and Richmond Sts., Toronto. PAID UP CAPITAL \$1,750,000 AND RESERVE Write for Booklet.

The function of the rest of



Magistrate-You say the man lied a natural death? Witness-Yes, your worship. Magistrate-But I thought was shot? Witness-So he was, but he was

Royal Charter, has the right of selling beer without a license. The bank could, if it wished, open a public-house in Threadneedle St., and, like the modern hostelry, turn its "parlors" into a saloon bar.

What a sale also would Bank of "Money won't do everything." England beer have, delivered at customers' houses, with the signature of the chief cashier as a guar-

Bounding prosperity

Toronto looks forward to 1913 as likely Cowper was past 50 when "The Task" and "John Gilpin" saw the to be a banner year.

Task and John Glipin' saw the light, and Defoe almost 60 when his "Robinson Crusoe" excited the ad-miration of the world. "The Song of the Shirt" and "The Bridge of Sighs" indicate the culminating neriod of Thomas Hood's cursor bights indicate the cultimating selecting girts as it money was no object. The only cloud upon the financial horizon. The only cloud upon the financial horizon. is the possible aftermath of the Balkan war. One authority estimates that \$400. 000,000 in capital has been destroyed. This

A Friend.

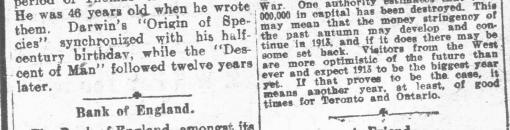
Money! That's something Made to spend; But a friend stays with you To the end.

What It Won't De

"What now, for instance ?" "It won't keep a cook who has time.-Ideas made up her mind to quit."

THE INEVITABLE.

practising on the trombone at the



The Bank of England, amongst its numerous privileges granted by

