

Cross by throwing upon them the light, not of reason, but Scripture? Even the Church in her general Councils has never ventured to answer the question. How can the slaying of the immaculate Lamb make atonement for the sins of the world? How then shall the strongest minded of her sons succeed where the Spirit-bearing Mother has humbly acknowledged her inability to do more than reiterate the language of Holy Writ? God has been pleased to save us by mysteries. Christ has ordered us to preach these mysteries. We bear no commission to satisfy reason. If men seek what they would deem rational exposition of God's dealings, we can but repeat His own inspired words, even as Christ answered doubting Jews wanting to know how the carpenter's son could give his flesh and blood for man's sustenance. We are all obliged to take the position of the blessed Virgin before the Archangel Gabriel, and accept the wondrous Gospel in humbleness of mind by faith. May it please you to hear a suggestion to those who stand around the Cross arguing, while Christ dies for their pardon. Let us go first to the cradle. If we carry on a debate here upon the question whose son is He, there is no hope that we shall ever glory in the Cross. So long as He is the carpenter's child in the manger, he will be nothing but a man upon the Cross. No amount of clever talking will convince us that one man's death can atone for another man's sins, much less for the sins of the whole world. To point out that we often suffer, brother for brother, does not, in the least remove our righteous anger at the thought that one innocent man should be made the scape-goat for all other men's iniquities. We must cry out against such cruel injustice. But when we have come so to believe that the human nature of the Babe was but a veil hiding the glory of His Godhead, even as the swathing bands screened the glory of His human flesh from vulgar gaze, so to believe in the one Divine Person with two natures that we fall upon our knees to adore the infant in Bethlehem, then it is easy to take our stand beneath the Cross at Calvary, with hearts ready to receive the sweetest of all messages of love, "The Son of God loved me and gave Himself for me." Acceptance of this teaching, under the guidance not of reason, but of the Holy Spirit, is the way appointed by our Father for relieving our hearts from all the misery caused by pride of intellect demanding from infinite wisdom a humble explanation of His mysterious ways before we acknowledge that they are right and just. If we persist in being conceited about our strength of mind, the Cross will ever be a stumbling block. As soon as we submit to be as little children before the all-wise God, the Cross will become a staff whereby we mount from Calvary to Heaven. S. D. H.

#### Principal Rexford's Report.

SIR,—In your account of the recent Diocesan Synod, you say that the discussion of said report was tedious. Now, sir, I should like to know if any discussion of an unwelcome truth would not be tedious? The charge against the Protestant clergy of P. Q., as a whole, is, that although the school law prescribes the first half hour of every school day for religious instruction, of which half hour any minister of the Gospel may avail himself by arrangement with the teacher, yet nevertheless, and notwithstanding the favourable opportunity provided by the law, as a matter of fact, according to the testimony of school inspectors and teachers, this golden opportunity is not utilized by the clergy as it might be, and I understand the school law desires that it should be. L. S. T.

#### Victorian Order of Home Helpers.

SIR,—At a public meeting held in Ottawa on Wednesday, February 10th, at the instance of the National Council of Women of Canada, under the presidency of His Excellency the Governor-General, the following resolution was unanimously passed having been moved by the Hon. Wilfrid Laurier, Premier of the Dominion, and seconded by the Hon. Clifford Sifton, Minister of the Interior:—"That this meeting heartily approves of the general character of the scheme described as the 'Victorian Order of Home Helpers' as a mode of commemoration by the Dominion of the Queen's Diamond Jubilee, and that a fund be opened for the carrying out thereof." The need that exists in country and remote districts throughout the Dominion for the services of trained practical women as district nurses seems to be universally admitted, and there appears to be a very general consensus of opinion that no better national scheme could be devised for commemorating Her Majesty's Diamond Jubilee than the establishment on a permanent footing of a Victorian Order of public servants whose patriotic mission it would be to meet this want. All candidates for this Order will have to undergo examination and be practically tested as to their fitness for the work which they are to undertake. The standard

for this examination and the tests to be undergone will be prescribed by medical men and others who understand the need which has to be met. It is proposed that the co-operation of various hospitals and medical men in different parts of Canada be invited in carrying out this examination, so that there may be convenient centres for all candidates. Already such co-operation has been heartily promised in several centres. The examination will especially bear on the three following points:—

- (1) A practical knowledge of midwifery, sufficient to attain a prescribed certificate.
- (2) A practical knowledge of first aid to the injured and of simple nursing.
- (3) A general knowledge of home-keeping, simple home sanitation, with the ability of preparing suitable food for invalids.

It is proposed that no person under twenty eight or thirty years of age should be admitted into the Order, and when admitted, an undertaking should be given to continue the work, provided health does not prevent it, for a period of at least three years. A uniform will be provided, and a badge which may take the form of the St. Andrew's Cross with the letters V. R.

Trained nurses who may desire to enter the Order will be made very welcome. They will have to pass the examination and be personally approved by the Committee. Women who have already lived in these country districts, and who are respected, and have the confidence of their neighbours, would be preferable to any others, in many instances, and it would be well to encourage parishes and townships to choose some one whom they know, and send her down to one of the centres where the necessary training could be given. Arrangements will be made whereby candidates can be enabled to obtain the necessary training. Districts wanting to secure the services of a Home Helper, will be required to raise a certain sum towards her maintenance, which they would undertake to give yearly to the Central Committee during her residence, or to provide suitable board and lodging for her and means of conveyance. On application to the Central Committee, a suitable Helper will be selected for the district applying, and a grant would be given towards her expenses to meet the sum raised by the district, and her salary would be paid by the Central committee. It may be mentioned that the scheme has been most favourably received by them edical men to whom it has been mentioned, and their valuable co-operation in carrying on this work will be anxiously sought for in all districts affected by the plan. All arrangements should be made so that it should be considered an honour to belong to this Order and that the members of it should be regarded as public servants. Her Excellency the Countess of Aberdeen having thought it but right to acquaint her Majesty's Secretary with the project that was being planned by the National Council, has received the following telegram from Sir Arthur Bigge:—

"Osborne:—

"In reply to your telegram the Queen has refrained from expressing approval of any particular scheme for commemorating the Diamond Jubilee though of course any project for the relief of the sufferings of the sick in Canada will be assured of Her Majesty's sincere sympathy.

"(Signed) BIGGE."

It is proposed therefore to open a Fund for establishing such an Order of Home Helpers in Canada. Not less than a million dollars should be raised to make the scheme effective. This would mean but a contribution of one dollar from every family in the Dominion. The Bank of Montreal has kindly undertaken to receive subscriptions for the Victorian Order of Home Helpers in Canada at any of their Branches. The Local Councils of Women will undertake the collection wherever they are formed with the co-operation of others, and it is hoped that committees for the purpose will be organized in all districts, and Mrs. Edward Griffin, Russell House, Ottawa, has kindly consented to act as Secretary-Treasurer. Allow me to express the hope that you will bring before your readers the institution of this Fund as a means whereby a suitable national commemoration of Her Majesty's Diamond Jubilee may be carried out by the people of the whole Dominion unitedly, and in a manner which will both be in accordance with the known wishes of the Queen and be of permanent benefit to all parts of the country. It will of course be observed that the carrying out of this scheme need in no way interfere with any local forms of commemoration which may be contemplated. I remain, yours faithfully,

ISHBEL ABERDEEN.

Government House, Ottawa, Feb. 15, 1897.

#### Western Canada Loan & Savings Co.

THIRTY-FOURTH ANNUAL REPORT OF THE DIRECTORS.

The Annual General Meeting of this Company was held at its offices, No. 76 Church St., Toronto,

on Monday, 16th February, 1897, at 11 o'clock, a.m. A number of shareholders were present. The Hon. Senator Allan occupied the chair and the Managing Director, Mr. Walter S. Lee, acted as secretary of the meeting.

The following financial statements were read, and with the Directors' annual report, were unanimously adopted and passed on motion of the president, seconded by George W. Lewis, Esq.

The Directors beg to submit the Thirty-Fourth Annual Report, together with the balance sheet to the 31st December, 1896.

After deducting cost of management, interest on debentures, and all other charges, the net profits of the Company amount to \$114,762.95. Out of this sum two dividends, one of four per cent. and the other of three per cent., on the paid up capital stock of the Company, have been paid, and the balance carried to the contingent account. The amount standing at the credit of this account is \$59,679.93.

The repayments on account of mortgage loans, both in Ontario and Manitoba, and notwithstanding the continued depression in business in the former Province, have upon the whole been satisfactorily met.

The Directors have to record, with great regret, the death of one of their colleagues, the Hon. Sir D. L. Macpherson, K.C.M.G., whose connection with the Company had extended over the long period of thirty-one years. The vacancy in the Board has been filled by the election of George F. Galt, Esq., of Winnipeg.

The balance sheet and profit and loss account, together with the auditors' report, are submitted herewith.

G. W. ALLAN,  
President.

#### FINANCIAL STATEMENT FOR THE YEAR ENDING ON 31st DECEMBER, 1896:

##### LIABILITIES AND ASSETS.

##### Liabilities.

Capital Stock .....	\$1,500,000 00
Reserve Fund .....	770,000 00
Contingent Account Dec. 31st, 1895 .....	\$63,005 86
Contingent Account added, 1896 .....	7,782 95
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	\$70,788 81
Contingent Acc't written off .....	11,108 88
Contingent Acc't. balance Dec. 31st, 1896 .....	59,679 93
Dividend, payable Jan 2, 1897 .....	45,000 00
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	\$2,374,679
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	TO THE PUBLIC.
Debentures and Interest .....	\$3,562,306 88
Deposits .....	880,255 25
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	\$4,442,561 88

Sundry Accounts, including coupons outstanding .....	600 02
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	\$6,817,841 78

##### Assets.

Land Mortgages .....	\$6,491,452 84
Loans on Municipal Debentures and other securities .....	25,815 20
Office Premises and Furniture, Toronto and Winnipeg .....	129,418 40
Cash on Hand and in Banks .....	171,660 84
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	\$6,817,841 78

##### PROFIT AND LOSS ACCOUNT.

Cost of Management, viz.:	
Salaries, Rent, Inspection and Valuation, Office Expenses, Branch Office, Agents' Commission, Auditors Fees, etc. ....	\$50,083 56
Directors' Compensation .....	3 800 00
Interest on Deposits .....	29 827 62
Interest on Debentures .....	144,121 19
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	\$227,882 87
Net profits for year, applied as follows: Dividends and tax thereon .....	\$106,980 00
Carried to Contingent Acc't. ....	7,782 95
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	\$114,762 95

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	\$842,595 82
Interest on Mortgages and Debentures, Rents, etc. ....	\$842,595 82

WALTER S. LEE, Managing Director:  
Toronto, Feb. 5th, 1897.