

The College Girl.

"The College Girl's" best friend, "Carr, '98," has deserted her, her friend of a week ago has disappeared, and the Fates, disguised as the Editorial Board, have thrown the poor unfortunate upon the tender mercies of one of her old admirers, who has always been accustomed to regard her from a safe and respectful distance. By next week it is to be hoped that the editors of VARSITY will have found a permanent substitute for "Carr" and her two short-lived followers.

Doubtless the reason why we girls are not all clamoring for the position of woman reporter on the staff of VARSITY is, that we are beginning to feel greatly impressed with the amount of college work that we have to get done before May day dawns, and we have not yet begun to get over the effects of our New Year's resolution to work hard—very hard. When, in two or three weeks, we have recovered our normal condition of mind, probably we shall be amenable to reason, which tells us we should all do our share in working for the common good of our Alma Mater.

Leaving studies out of consideration then, perhaps *Sesame* is still the main subject of interest amongst the college girls, who have all been reading the magazine, and congratulating the Editorial and Business Boards on its success. But however much we may admire our own productions, we are always glad to find that outsiders are appreciating our work. The girls as a whole, and the editors of *Sesame* in particular, were delighted to receive from the Countess of Aberdeen a congratulatory telegram containing the request for fifteen copies of our magazine. Lady Marjorie Gordon, too, doubtless feeling that she is a college girl, as well as a contributor to the pages of *Sesame*, sent a bright, appreciative letter to the editors. The press has its kindly word of commendation. The following clipping is taken from last Saturday's *Mail and Empire*:

"*Sesame*, '98, in old English characters, is the title scrolled in relief on the sage green cover, which contains the cream of the literary work of the women students of University College during the year. The exquisite taste displayed in the finish of the dainty little volume, bound with its bow of gold ribbon, and the excellent judgment shown in the choice of its material, have captivated everyone who has seen it, and reflect great credit upon the young ladies who have had the enterprise in charge. The illustrations are not numerous, but they are admirably executed in tone and finish, and are printed on the best paper. But the main feature of the publication is the collection of short stories, essays, and poems, contributed by the lady graduates and undergraduates of the college. The initial number is an artistic and thoughtful New Year sketch, entitled "December, 31," from the pen of Lady Marjorie Gordon. The other contributions, all well worth reading, are —." Then follows the list of contents.

Y. W. C. A.

At the second meeting of the Y.W.C.A. for this term, we had the pleasure of an address by Rev. Dr. Potts, who in a few simple, practical, kindly words, set before us "The Pleasures of Piety." Religion is essentially cheerful and joyful—in all her ways—in ways of worship, of fellowship, of work. "Her ways are ways of pleasantness, and all her paths are peace"—Prov. iii. 17. It is to be regretted that there are so many "deadheads" in the Church of God—people who, while professed Christians, yet never interest themselves in work for Christ, but are borne along by the

comparatively few real workers. Part of a Christian's work is the study—*hard* study—of the Bible. The Bible is like nature, simple, yet in many places exceedingly difficult. The best things are to be had by digging for them. Apart altogether from its divine origin, the Bible is the greatest book in the world. It treats of prophetic, historical, and doctrinal problems. As their chart on the ocean of life, it should be earnestly studied by all Christians. The Master's "Well Done" is not reserved for the Judgment Day. It may be heard even now. The answer to the frequent question, "What should I do," may be found in the fact that the more we do for others the more we do for ourselves. And yet, meditation should not be forgotten, as it might be in the very rush of religious duties and Christian work. A few moments of meditation, here and there, are of great benefit to the joyous, spiritual life.

Dr. Potts referred several times to Lord Tennyson's life and poetry in illustration of his theme. In conclusion, he spoke of the great responsibility resting upon those who enjoy the advantage of a university training.

The attendance was a considerable increase on that of the previous week. There is still, however, room for improvement.

The committee of the Women's Literary Society are busy preparing a list of the members' friends that are to be invited to the annual "At Home," which will be held early in February. Invitations will be out in a few days.

JUNIOR.

MR. WALKER'S LECTURE ON BANKING.

The last meeting of the Political Science Club, held on Thursday the 20th inst., was probably one of the most notable in the history of the association. Mr. B. E. Walker, general manager of the Canadian Bank of Commerce, a member of the University Senate and incidentally probably the greatest authority in banking in America, lectured before an audience of students, which was very large, considering the condition of the weather, and keenly appreciative.

Mr. Stapleton Caldecott occupied the chair and introduced Mr. Walker.

Mr. Walker chose as his subject "The Present Condition of Banking in North America." Needless to say the subject was handled in a masterly manner.

In announcing his subject, the speaker showed that while the banking system of Canada has caused little or no trouble to the people of the country; on the other side of the line they had not been so fortunate, and there was scarcely a man or woman living in the United States who had not at some period in their lives felt the result of the unsatisfactory and unsafe system of banking. One of the causes of this state of affairs is that in the States the responsibility is scattered. Each state has the right to establish national banks while here this right lies with the central government alone. The lecturer showed how this condition of affairs had been brought about, and gave a short sketch of the "tea-pot" banking experiments of the U. S. government, advising it to go out of the banking business altogether. One result of the large number of banks—about 15,000 in all—was that the value of money in different sections of the country, varied greatly. This was not the case in Canada. Here we have fewer banks, but the splendid system of branches permits free and perfectly safe financial communication from one end of the country to the other.

Mr. Walker concluded by giving figures showing the advance made in banking in Canada, and gave it as his opinion that no great disaster could occur under the present well-nigh perfect system.

A hearty vote of thanks was tendered Mr. Walker on motion of Mr. Hoskin and Prof. Mavor.