

## REVIEWS OF BOOKS

### FREE CHURCHMEN AND UNITY

PATHWAYS TO CHRISTIAN UNITY. A FREE CHURCH VIEW. London: *Macmillan & Co.* 6s.

Six prominent Free Church men have combined to write this frank book which well deserves careful study by Churchmen. The more we know of one another the better for both and we are glad to find emerging from the many conferences that have taken place, a desire to face facts and not to be content with the appreciation of brotherliness through avoiding the points that divide Churchmen and Nonconformists or Dissenters. We must get down to the roots of the matter if we are to have unity. We must clear our minds of misconceptions and prepossessions and no longer be content with holding that certain theories have to be maintained at all costs as indispensable to the continuance of historic ecclesiastical organization. On the other hand there is danger of a temper arising that will make little of what men as loyal servants of Jesus Christ hold to be all important. We may turn out such convictions by the door. They will assuredly come in by the window, and the value of this book lies in its frank discussion of converging as well as diverging theories.

Starting from the examination of the New Testament the writers conclude that the true line of approach lies in the deepening of the life of each Christian, and the obligation of every Christian to think of the Church as a whole and to strive for its perfect unity. This is well said. The nearer we are to Christ the more clearly we recognize that all in Him are one. When we get to that standpoint we must of necessity wish to have the mystical unity in Him made visible in the world. Only when the Church is convinced of its oneness can the world recognize the fullness of its Divine mission the beloved of Christ and His Father.

The fundamental thought of this book is that Catholicity and Free Churchmanship have contributions to make to the fullness of the Body. Both have elements that are of the greatest importance and cannot be neglected if the Church is to accomplish its Divine work. We confess we are not so much struck by the stress laid on the so-called success of the sense of the objectivity of God's grace realized in sacramental forms and even in forms which may appear idolatrous that enables Catholicism to gain the attention of the common people by a concreteness of approach "which we cannot but envy." "Can it be denied," the writers ask, "that in our Protestant practice the Word has come to mean only too often an intellectual presentation of religion, which is difficult for many an uneducated man or woman to comprehend?" That may be so, but it does not warrant the appeal to a pseudo objectivity as a remedy. Besides, we do not think with all the weaknesses of Christianity in the Anglo Saxon world, it has failed to the same extent as a practical power over the hearts and minds of men as the Roman Church has in the lands where it has had most sway. Truth as well as comprehensiveness and divine revelation as well as condescension to human weaknesses have a part to play in the spread of the Gospel message.

In their appeal to their Free Church brethren they ask them rightly to remove their veto upon the adoption of any healthful practice of other Churches simply because it is their practice. They instance the need of craving something of the objectivity of the Sacramental Presence and its divinely covenanted grace. What is meant by this? As Churchmen we believe in

the Presence of our Lord in the Lord's Supper where He meets His people, and that "objectivity" is found by all who draw near and faithfully receive Him in their hearts, but we do not know that Free Churchmen refuse to acknowledge this reality. On the other hand the use of such language as "Objectivity of the sacramental presence and its divinely covenanted grace" may imply something that Free Churchmen as well as Evangelical Churchmen do not believe to be either true or Scriptural. In more than one passage of a work that is otherwise excellent we see an influence at work, that will prevent its having its full weight amongst those who are among the most earnest workers for Reunion. It is one thing to maintain that certain views may be held within a united Church—it is quite another thing to crave them for ourselves. We may be prepared to acknowledge the possibility of men being true Christians and members of the Catholic Church while holding non-scriptural convictions, but that is a very different thing from saying we must crave to hold these views or by association with them adopt their convictions. We believe that our writers sympathize with this attitude, but they have unfortunately in more than one passage shown a tendency in the other direction.

#### PROFESSOR SANDAY'S LAST BOOK

DIVINE OVERRULING. By Prof. W. Sanday, D.D., F.B.A. Edinburgh : T. & T. Clark. 6s. net.

These four lectures contain Dr. Sanday's last public utterances as Lady Margaret Professor. They evince all the scholarship, the simplicity of treatment and the charm of diction which we have learned to associate with Prof. Sanday's works.

The first Lecture gives a sketch of the origin and progress of the study of Comparative Religion in Great Britain. Then it examines some of the striking passages in the Old and the New Testament which show an extraordinary generosity and wide-heartedness to the heathen religions and predict with unfaltering conviction the time when the heathen nations shall spontaneously acknowledge the religion of Israel. In a survey of Israel's religion, Dr. Sanday uses the following words: The Old Testament "not only lays down the highest and truest conception of God, but it also furnishes by far the best object-lesson of the nature of religion" (p. 20). When we take into consideration the whole process of religious evolution, we are forced to acknowledge the progress and the reality of a "Divine overruling."

The Second Lecture deals with Natural and Revealed Religion and comes to the conclusion that there are "in the universe certain fundamental tendencies, 'pre-established harmonies,' which find expression from time to time and bear witness to the unity of their origin." There is an "overwhelming proof that the universe has a single Author and a single goal."

The fourth Lecture is really a sermon on the "Meaning of the Atonement," preached before the University of Oxford. "The early Church," we are told, "derived its belief in the atoning quality of the Death of Christ from Christ Himself, and that it had its roots in the consciousness that He was Himself called upon to play the part of the suffering servant of Jehovah described in the fifty-third chapter of Isaiah" (p. 86). "The figure of the Servant of Jehovah embodies the idea of vicarious suffering; and some people shrink even from that. Why, the world is full of it; and not only is the world full of it, but it is one of the most precious things that the world contains" (p. 97). Now the idea of sacrifice includes not only vicariousness, but also propitiation and expiation. Modern minds need have no difficulty in accepting these aspects of the Sacrifice. Take, for instance, "propitia-

tion." "What is there wrong in seeking for Divine favour? The Hebrews had a beautiful phrase: they spoke of 'making the face to shine,' and even of God making His own face to shine. What they meant was to bring over the face a smile of tenderness and love" (p. 100). "Expiation," he says, "is only emphasized and intensified sorrow for sin, expressing itself in act" (p. 101).

The third Lecture is the only one in the book to cause searching of heart. It has in it a human element of absorbing interest. Dr. Sanday opens his heart to his readers and tells them that up till the year 1912 he had taken up a neutral position on the subject of miracle. At the end of that year he experienced a change. He felt a "growing consciousness that miracles *could be explained*," or rather "the abnormal element in miracle could be explained without being taken as literal fact" (p. 68).

K. E. KEITH.

#### NEW BOOKS BY CANON LUKYN WILLIAMS

- (i) A MANUAL OF CHRISTIAN EVIDENCES FOR JEWISH PEOPLE, Vol. II. London: S.P.C.K. 7s. 6d. net.
- (ii) MINOR PROPHETS UNFOLDED, Vol. III. Obadiah, Jonah and Micah. London: S.P.C.K. 2s. 6d. net.

#### I

Rabbi Isaac of Troki was a Karaite Jew who published, about the last quarter of the sixteenth century, an anti-Christian book, entitled *Hizzug Emunah*. This book consists of two parts. The first part deals with the Old Testament and tries to prove that Jesus was not the Messiah predicted by the Prophets. The second part attacks the New Testament and tries to show that it is completely untrustworthy. The influence of this book has been great, not only on the Jews, who still use its arguments, but also on rationalists of the type of Voltaire, who have largely drawn from its pages their missiles to hurl at the Christian faith. No attempt had been made by Christian scholars in former generations to meet the attacks of this Rabbi systematically. In 1911 Canon Lukyn Williams published his *Manual of Christian Evidences for Jewish People* which is a serious and exhaustive examination of the first part of *Hizzug Emunah*. The second volume now before us deals with the New Testament and subjects the Rabbi's argument to a severe but courteous examination and proves conclusively that the Rabbi has either misunderstood or mis-stated the Christian position.

The Canon's exact scholarship, profound knowledge of Rabbinic literature and his scrupulous fairness, are manifest on every page. Although primarily intended for the Jews, the *Manual* repays careful study by every serious student of the New Testament. Dr. Williams makes a wise use of both Rabbinic and Apocalyptic literature in order to explain the obscurities and remove the difficulties of the New Testament.

#### II

Canon Williams has studied *The Minor Prophets*—those precious but woefully neglected treasures of the sacred scriptures—in the original language. He believes that they have a distinct message to the men and women of our own days. In this volume, he is anxious to pass on the message to the English readers. Each book is divided into convenient sections. Each section is carefully paraphrased or otherwise explained and some of its spiritual lessons pointed out. Then follows a series of short, lucid and scholarly "Notes," explaining difficult words and phrases in that section. We have read the volume with great interest, and can heartily recommend it both for private study and for family prayer.

## MOSES AND PREVENTIVE MEDICINE.

MOSES THE FOUNDER OF PREVENTIVE MEDICINE. By Percival Wood, M.R.C.S., L.R.C.P., Capt. R.A.M.C. London: S.P.C.K., 4s. net.

This book is, as the author states in his preface, a product of the Great War and he observes that but for his experiences he could not have gained an insight into the problems and difficulties which have beset every army in the field, from the six hundred thousand footmen who followed Moses out of Egypt down to the Expeditionary Forces of the last few years. Probably the book will come as an eye-opener to those who think that some of the obscure passages in the Old Testament have no living force and no message for our own times. Dr. Wood declares that he has "no intention of denying the divine purpose that is stamped upon every line of the history of the Israelites," and while he recognizes that "Moses taught and prohibited by way of appeal to religious feelings," he seems to have lost sight of what is called "inspiration" and gives no hint that he holds any theory as to it. The consequence is that the genius of Moses gets the full credit for the elaborate scheme of preventive medicine which is carefully outlined. However, this omission—which may or may not have been unintentional—in no way lessens the value of the outline. The notes on the plagues of Egypt are particularly illuminating as affording a lesson in sanitation and the observations upon the Mosaic legislation on hygiene and the control of infectious disease will be found useful and being free from technicalities can be understood by the ordinary reader. So far as infectious disease is concerned Dr. Wood reminds us that the Bible is not a treatise on medicine, and that consequently we find no organization described in its pages and that it is only by piecing together isolated fragments that we discover that there was a system for the control of such diseases. No less interesting and important are the chapters on diet. Dr. Wood has, as we have already said, given us a most useful book which goes a long way towards strengthening confidence in the Mosaic records and also serves as a guide to that prevention which is ever better than cure.

## "THE FRIEND FOR LITTLE CHILDREN."

A LIFE OF OUR LORD TOLD IN THE WORDS OF THE FOUR GOSPELS. With twelve coloured illustrations by James Clark, R.I. London: S.P.C.K. 5s. net.

THE CHILDREN'S JESUS. By E. B. Trist (Mrs. W. C. Piercy). With coloured frontispiece and 15 illustrations by Arthur A. Dixon. London: S.P.C.K. 2s. 6d. net.

The attention of parents with young children may well be directed to these two volumes. It is hardly possible to begin too early in the religious education of the young, and the pictures will help to fix the narrative in the mind of children of very tender age. Those in *A Life of our Lord* are beautiful and effective, as those will readily understand who remember Mr. Clark's war picture, "The Great Sacrifice." The drawing is of a character to inspire reverence, and the colour scheme is fully in keeping with it—quite delicate and appealing. But the real charm of the volume is that the "Life" is told as far as possible in the words of the New Testament, and these have been chosen so carefully and arranged so cleverly that there is no need for anything in the way of notes or explanation. The Preface, bearing the well-known initials W. K. L. C., explains that the order of Mr. J. M. Fuller's "Harmony of the Four Gospels" has been adopted, and that the Gospel of St. Matthew has been used predominantly as being the Church's Gospel *par excellence*. The arrangement is such as to appeal to the intelligence of

the ordinary child, and will awaken and sustain interest, thought, reverence and love. It is a most excellent book, and we most cordially recommend it.

In the smaller volume, *The Children's Jesus*, the narrative is told in simple language by the gifted authoress, and Mr. Dixon's drawings are bold and striking. The coloured frontispiece, "Christ and Little Children," is a gem. We are sure the book will be in great request.

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#### RECENT DISCOVERIES IN ST. LUKE'S WRITINGS.

The recognition of the very great use which St. Luke has made of triple iteration, in order to give emphasis, forms the key to the harmonizing of the Gospels with each other. In particular the central chapters of the third Gospel are found to be arranged in a strictly historical manner. The order of events in these chapters has long defied explanation. It is the custom among many modern critics to endeavour to solve the difficulties which they present by suggesting that St. Luke has edited them by mutilating some passages and by displacing others. But these difficulties disappear, without any such unworthy suggestions, under the newly found explanation, which is demonstrated in a pamphlet, *A Difficulty Removed*, by Lt.-Col. Mackinley (*Morgan & Scott, 6d.*)

In another pamphlet by the same author and publishers, *The Literary Marvels of St. Luke (4d.)*, it is shown that the climax of the Gospel, the Death of our Lord, is emphasized by an extensive and beautifully arranged system of triplications. The chief object of the Acts, the Growth of the Church under the Holy Spirit, is similarly emphasized by triplications which correspond, in a remarkable manner, with those in the third Gospel. They consequently also point back to, and still further emphasize the chief subjects of the Gospel, the Death and Resurrection of our Lord. These discoveries do not point to any new doctrine, or to any "new light." But, on the contrary, they emphasize the fundamental truths of our faith in an unexpected way. They are set out for the consideration of thoughtful people who may have been led to depreciate the value of the Word of God by the suggestions of destructive critics, or by the teachings of new theology.

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#### THE ADOLESCENT.

"SIR HOBBAARD DE HOY": THE RELIGIOUS EDUCATION OF THE ADOLESCENT.

By the Rev. E. F. Braley, M.A., LL.M. London: *Macmillans, Ltd.*  
4s. 6d. net.

This book comprises some exceedingly useful lectures, originally delivered at Nottingham University College to an undenominational association of Sunday School teachers. The author, who is an expert, feels that as the new Education Act has seriously taken in hand the secular education of young people, in continuation schools, it is high time that the work of religious education was taken in hand in real earnest. As the sub-title indicates, he is concerned with the instruction of the adolescent—those who are in the transition stage in life, whose bodily and moral faculties are awakening. "One good friend, one good book, aye, even one encouraging word at the right moment, may determine the destiny of the adolescent." No one will deny that this is a study of immense importance, indeed it is the most pressing problem with which the Christian Church is face to face at the present-time—how to win and retain young people at the crucial moment in their lives—and we commend these intensely practical chapters to the serious attention of all who have to do with religious education. Those who conduct Bible

Classes for the young of either sex will find that the author writes with understanding and gives out of a ripe experience many valuable hints. Those on how to teach the meaning of the Old Testament narratives seem to us particularly helpful and although Mr. Braley modestly disclaims completeness for his lectures they cover the ground sanely and clearly.

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### A STUDY IN REVELATION XIX-XXI.

VISIONS AND JUDGMENTS. By the Rt. Rev. G. H. S. Walpole, D.D.  
London: *Robert Scott*. 3s. 6d. net.

The Bishop of Edinburgh is one of those who never write for the mere sake of writing. He has always a definite objective which he reaches with no unnecessary waste of words. He has already published some expository lectures on the Apocalypse (chapters iv.-viii.) under the title of *The Sealed Book* but, as he admits in the preface, he has now made "a more ambitious effort" in an attempt to unravel the meaning of a more difficult section—chapters xix.-xxi. He feels that this book, with its certain and sure hope of the future, speaks with a living voice and describes this section as "wonderfully bracing." This exposition, then, will be found thoroughly up-to-date, for Dr. Walpole interprets these chapters in the light of present-day happenings and future prospects. There are no fantastical interpretations and this is certainly one of the sanest and most lucid commentaries on the book of Revelation that we have met with for some time. Amid much that is written with originality and force the last chapter, "The New Hope," stands out as a message for to-day. It is a bold appeal for a finer conception of woman's mission, and despite much that is, at the moment, disquieting, Dr. Walpole is an optimist and feels that the days are coming when, largely through the agency of women, the old glory of motherhood will be restored. We do not doubt that this book will meet with a reception no less favourable than that accorded to others from the Bishop's pen.

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### THE DOCTRINE OF FAITH

THE GREAT CHRISTIAN DOCTRINES: FAITH. Edited by James Hastings, D.D. Edinburgh: *T. & T. Clark*. 19s. net.

It has been said that the man Moses possessed the inspiration of selection which endowed him with a discriminating faculty enabling him to select from a quantity of available material all that was essential. That may or may not be true, but there can be no doubt that Dr. Hastings possesses a gift for selection of useful matter which is exceedingly rare and therefore very valuable. He has long since established his reputation for work of this kind and his latest undertaking is not a whit behind his previous efforts. The list of books which is given at the beginning of each chapter shows that the author is a Catholic reader in the best sense of the term and the book clearly reveals an enormous amount of patient research in many fields. Even the analytical arrangement of the subject, in the table of contents, is suggestive and the eighteen chapters (with a corresponding number of headings and numerous sub-headings) shows that no aspect of the profoundly important subject of Faith has been passed over. Of course there are those who find it difficult or impossible to make use of such books as this, but those who can utilize such a collection of apt quotations will find this volume—the second in a series—more than ordinarily helpful. We shall look forward with interest for the appearance of other volumes in this series.

## THE MESSAGES OF A SEER

MAKING THE MOST OF LIFE. By the late Ven. W. Cunningham, D.D., F.B.A.  
London: S.P.C.K.

A melancholy interest belongs to this collection of addresses, for Archdeacon Cunningham was delivering them just before his fatal illness, and indeed the last of them was never given. Professor J. P. Whitney, who contributes the preface,—a graceful appreciation of a strong personality,—tells us that they were delivered to the American soldier-students who came to Cambridge at the end of the war. He had considerable knowledge of American life and thought, and so was well qualified to minister to these men. This helpful volume will be welcomed and kept as containing the last utterances of one who was at once a great scholar and a distinguished Churchman. Needless to say they are a message for the hour—the message of a seer, as the chapters on Family and Neighbourly Life prove. The genius of the historian—and to him, it must be remembered, belongs the credit of having created at Cambridge the study of economic history—is revealed in the concluding chapters on the foundation of political society, democratic citizenship and the white man's burden. It is impossible to read these pages without being aroused to a higher sense of Christian responsibility.

## THE MINISTRY OF WOMEN.

WOMANHOOD AT THE CROSS-ROADS. By the Hon. Mrs. Gell. London:  
S.P.C.K., 2s. net.

Mrs. Gell is, of course, well qualified to discuss the problems which confront the more educated section of society—problems that, as she observes, seem to have received less attention than those primarily concerning the wage-earning section of the community. She considers Womanhood as (1) an Economic, (2) a Social and (3) a Spiritual Force. What she has to say about the ministry of women will be read with interest. She would have the services of Churchwomen "better organized and co-ordinated," and hopes to see "hampering and needless restrictions removed." She would like it to be possible for a woman to read the lessons in church and she feels that "the present contrast between the service open to deacons and deaconesses shows how different is the estimate of the Church of their functions." Some may not agree as to this, but few will differ from her in her desire to see accredited Churchwomen instructing their younger sisters in the Faith and helping them to face the thousand and one problems connected with a side of life on which it is impossible for a girl to speak openly to anyone but a woman. It will be seen then that this little book deals with many matters which are of the deepest importance and we strongly commend it to the attention of Christian women.

## SOCIAL PROBLEMS.

SOCIAL DISORDERS AND SOCIAL PROGRESS IN THE LIGHT OF JESUS CHRIST.  
By Frederic C. Spurr. London: R.T.S., 2s. 6d. net.

Mr. Spurr is an expert. He understands the times. He is not an ecclesiastic who lives, as so many seem to do, in a fool's paradise, but he frankly recognizes the fact that many of the democratic leaders of the day are in active or passive revolt against organized Christianity, and do not hesitate to say that it must be destroyed before there can be any true social progress.

The consideration of the subject opens with an examination of our Lord's general attitude towards the social order of His own day and Mr. Spurr's treatment of the subject is original and candid. Some of his facts are startling and distressing, but they are facts to face and the Christian Church must face them or perish. How the Church may take up the tasks before her is set forth in these pages. Mr. Spurr is always lucid and vigorous. He has an analytical mind, and preachers and Christian workers will find here abundance of valuable help in the form of suggestive points. Needless to say the Minister of Regent's Park Chapel has every confidence in the Old Gospel of redeeming Grace—"not evolution from below, but regeneration from above"—and he holds that not legislation but conversion is needed, and that all true human progress is bound up with the leadership of Jesus Christ in human affairs. We thank him for an inspiring contribution to the discussion of some of the problems of the day.

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### SUGGESTIONS FOR RECONSTRUCTION.

CHRISTIAN RECONSTRUCTION. By C. H. D. Robertson. London: *Marshall Brothers*.

In what the author calls a "Personal Preface" he tells us a little about his somewhat varied career at home and abroad and in the Great War. His object is to show that he is entitled to "claim that the forces of heredity, environment and opportunity have combined" to give him "a broad-minded, practical outlook upon life." The book consists of paragraphs or notes, and they "attempt to lay down general principles for the rebuilding of the world on a sound and just foundation of Christianity." We think the author's "attempt" will not have been wholly in vain and if as he says some of the notes appear to be "somewhat sketchy" they are very much to the point. Considering that there are only eighty-five pages in the book the number of subjects in the table of contents is bewildering, but they are arranged under four heads—The Individual, The Christian Churches, The Christian Nations and The World. Christian conduct, commercial morality, sex problems, international relations and many other subjects are discussed with brevity but with frankness and force.

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### TRAINING THE MIND.

THE WAY OF UNDERSTANDING. By Kenneth E. Kirk. London: *S.P.C.K.*, 2s. net in cloth. Paper cover 1s.

This is one of a series of small books written mainly by past or present Chaplains to the Forces and edited by the Rev. F. B. Macnutt, formerly S.C.F. Mr. Kirk has a message for the day. He feels that "every body must be as strong, every mind as clear, every spirit as pure as it possibly can be," so that the most complete service may be rendered by each man in the community, in an age in which the movement of society is towards democracy. It is the training of the mind with which the author is chiefly concerned—subjects of study, observation, reading, taste and judgment, memory and expression, are treated thoughtfully and frankly by a man of letters whose conclusion is that "true education is impossible apart from a religious life," and that true religion "can benefit much by education."



## OTHER VOLUMES.

Mr. A. H. Stockwell sends us several dainty little volumes of verse, including: *Desert Musings*, L. Richmond Wheeler (2s.); *The Dover Patrol*, F. C. Taylor (1s.); *Myrrh*, Harold Hastings (2s.); *The Immortal Man*, Florence M. Solomon (2s.); *Friends of the Open Road*, M. H. Milton Lewis (8d.); *Lavender's Blue*, Annie Page (1s.); *Gems of Song Poetry*, Mrs. H. Hart (2s. 6d.). Prices net.

Those who desire to know the reasons which induced the Welsh Bishops to surrender to the Government should read *The Acceptance of the Welsh Church Temporalities Act, 1919*, by the Bishop of St. David's (S.P.C.K., 1s.). If it is not convincing it is at least an explanation.

Mr. E. W. Hornung's verses spoke to many a heart during the war, and we are glad to have a collection of some of the chief compositions—especially "Wooden Crosses"—bound together in a handy little volume, *The Young Guard* (Constable & Co., 3s. 6d. net).

*What the Word of God says about Spiritism in its various Disguises*, by C. M. G., with Foreword by Canon W. H. Connor (*Wood*, 7, Bladud Buildings, Bath, 2d.)—a really valuable compilation, already in a second edition, and deserving a still wider circulation.

We have received from the S.P.C.K. Convocation of Canterbury Reports No. 524 (Joint Committee on the Ministry of Women); No. 527 (Joint Committee on Prayer Book Revision); and, No. 531 (Committee of Lower House on Tithe Rent Charge). Although these Reports have the authority only of the respective Committees they are extremely valuable contributions to the discussion of the subjects with which they deal.

It will interest Bible students and Christian workers generally to learn that Marshall Brothers, Ltd., have in preparation for early publication an entirely new devotional commentary by Dr. J. Stuart Holden. Every chapter in the Bible comes under review by the author, whose aim has been to select the leading verse or feature and to apply its lesson to the life of to-day. Such a practical commentary is sure to prove of the highest value not only to the busy preacher, but also to every student of the Scriptures, and to all who, in open air work or Sunday School, seek to open up the sacred pages to others. The work will be handsomely produced in four library volumes. Advance copies of the prospectus may be obtained from the publishers 24-25, Paternoster Row, London, E.C.4.

## FINANCE.

The Directors of the London Joint City and Midland Bank Limited report that the net profits for the year ended December 31 last after making provision for all bad and doubtful debts amount to £3,079,460, which with £675,098 brought forward makes £3,754,558 for appropriation as follows:— For Dividends for the year 1919 at the rate of 18% per annum less Income Tax, £1,052,503; for Salaries and Bonus to members of the Staff with His Majesty's Forces and Bonus to other members of the Staff, £475,203; for Special "Peace" Bonus to Staff, £250,000; to Reserve for Depreciation of War Loans and Future Contingencies, £1,000,000; to Bank Premises Redemption Fund, £250,000, and to carry forward £726,852. The Dividend was at the same rate for 1918 with appropriations of £1,839,132, and carry forward £675,098.