Toronto

BILINGUAL SCHOOL QUESTION

The following letter is from one of the most prominent and scholarly Catholics in Canada. To Editor of the CATHOLIC RECORD :

Dear Sir,-In the Casket of Feb. 11, there is published a letter under the heading of "Some Encourage-ment for Us." It purports to have been "written by the parish priest of one of the largest and most import-ant parishes in Eastern Canada." The writer of it first strongly com-mends the stand taken by the Casket on the bilingual school question in Ontario. Then he adds :

" It is a pity we do not all realize that in siding with the Ontario Orange-men against our French co-religionists we are cutting the ground from under our own feet. With non-Catholics our strong argument for religious schools is that the children's parents have a natural right, which no law can take away, to decide how their children should be educated. It may be urged that it would be impossible for the State to provide schools for the various foreign elements now flowing into Canada. But the case of the French is entirely different from that of the more recent arrivals. The French more recent arrivals. The French are not aliens in Ontarlo. Their an-cestors were reclaiming the country and evangelizing the inhabitants whilst the ancestors of the United Empire Loyalists were killing Indians in New England; and if today the French are crowding out the English speaking inhabitants of some of the counties of Ontario, should we punish them because of that fertility which is the concomitant of pure and virtuous living?"

This is a specious plea—specious rather than solid. Let me say at the outset that the Ontario Orangemen and United Empire Loyalists should not have been dragged in. In discussing the question of bilingual schools, we have nothing to do with them, and they have nothing to do with us. The case must rest on its own merits. Can, then, the case for bilingual schools be made to rest on the natural right of the parents to educate their children? I conceive not. The religious education of the child stands on an entirely different footing from the teaching of a given language in the schools The right of parents to control the religious education of their children springs from the law of nature and finds its ultimate sanction in the positive law of God, This is, indeed, a right which no right of French Canadian parents in French in the Public schools cannot be made to rest on either the law of nature or the positive law of God. Not on the law of nature; for under the law of nature all languages are right to be taught than German or Gaelic. Nor on the positive law of God, which for us is the law of Christ; for in Christ"there is neither Jew nor Greek" (Gal. 3:14) The Church of Christ is the Church of all nations and of all tongues. What, therefore, is sought to be set up as a right must rest on the conventions of men; and I have yet to learn of any convention of men, whether under the Federal Parliament of Canada or the local legislature whereby the right to have the French language taught in the schools has been indefeasibly secured to the French Canadians of Ontario—or of any province outside of Quebec.

ntario was established as an English speaking province under the British flag. So was every other province of Canada but Quebec alone. Each province has a right to maintain itself such as it was established -the French province of Quebec as a ? French speaking province, the English province of Ontario as an English speaking province. It the French speaking people of Quebec come into the English speaking province of Ontario, they do so under such terms as Ontario has a right to lay down for them. Ontario has a right to maintain itself an English. speaking province. Therefore it has right to insist that English shall be the medium of instruction in the schools and that French shall be used only for pedagogical reasons, or hold its place with German or Italian or any other foreign language on the

course of studies.

The movement to make Canada dual language country is not in the interests of the Dominion as a whole. It would be idle to maintain that the thing is expedient. As for constitu tional and political considerations well, we must not forget that the question whether Canada is English or French was decided once for all on the Plains of Abraham. The consti-tution of Canada is the British constitution, the flag of Canada is the flag of Britain, the language of Canada is the language of Britain, It might have been otherwise; but so it is. And I for one, as a loyal Catholic and a loyal Canadian, thank God from my heart that I have been born and bred under the British flag

A CANADIAN CATHOLIC.

The Catholic who does not know his religion intelligently is a criminal in the house of God. It is your God given, bounden duty to spread the faith, to spread Catholic litera-ture, to spread the light by word and pen. The Catholic newspaper is the catechism of the twentieth century, and this catechism in newspaper form should receive your earnest and hearty support.—Morning Star,

ON THE BATTLE LINE

The news of the past week is distinctly good. The submarine Blockade proclaimed by Germany has failed to accomplish anything for nidable during the ten days since Feb. 18th, averaging only about a ship a day of small slow going type of vessels; some of these were ships, one German submarine is re

IRISH SEA CLOSED

(Special Cable Despatch to The Globe)
London, Feb. 23.—The Official Press Bureau to-night made the following

nnouncement :
"The British Admiralty has issued an order closing the Irish Channel and the North Channel to the shipping of all nationalities. The order takes

effect from to day.
"All traffic wishing to proceed through the North Channel must pass to the southward of Rathlin

The British admiralty has been planning the largest rat trap ever con-trived. The manifest intention of the dmiralty is to close effectively the deep-water channel between Rathlin and Kintyre with row upon row of mines from the surface to the ocean oed so that German submarines may not use it. The narrower and shallower channel between Rathlin and the mainland is evidently to be losed by mines or some other protection against the ingress of hostile submarines at night. In the day time the channel can be guarded by British destroyers, submarines and heavy netting below the level required for the passage of shipping. A similar plan has no doubt been worked out to guard the relatively wide entrance to the Irish Sea from the south. The result of the precautions taken should be to make it difficult for German submarines to enter and doubly difficult to leave, because at any time the narrow fairways left may be blocked by mine or torpedo nets.-Globe Summary,

RUSSIANS COMING BACK

What for some time looked like a rushing disaster for the Russians has apparently been turned once more into a practical victory.

Having owned up to a Big Defeat, the Russians announce that they are already coming back. Around Loma they have driven in a German of the Germans to mask the fortificasulted in a similar check. It is not oo much to say that the momentum of the German rush which drove the ready exhausted, and that there is no probability of an advance from the north in such force as to win for the Germans a way across the Bug. They will still be as far from Warsaw, on the north bank of the Bug, as they are on the west bank of the Bzura.

Petrograd, Feb. 26.-The Russians have broken the onrush of the Ger mans in the region of Przasnysl, a Polish town of much strategic importance, about 50 miles north of Warsaw, and the invaders are re-tiring along the whole front in that section, abandoning, as to night's report says, "prisoners, cannon and

At the same time the German inantry column, which had crossed the Niemen, near Sventoyansk, was forced back across the river.
South of the Lower Vistula, in the

attack was repulsed.

CHASED BY MOTOR CARS

Armored motor cars crowded or the retreating Germans' heels, pour ing into their ranks a deadly machine

THE SITUATION

Altogether it appears that the Russians are more than holding their own in North and Central Poland, and that in the Carpathians they are making such a steady advance that not only the Hungarian, but Austrian armies fighting in Bukowina, are threatened.

FORCING THE DARDANELLES

Paris Feb. 26.-The Athens cor respondent of the Havas Agency sends the following despatch regarding the bombardment of the forts at the entrance to the Dardenelles by the French and British fleets :

"News received from the Island of Tenedos last night says that the tinued with violence from 9 o'clock in the morning until 6 o'clock in the evening. The fire from the forts was intense during part of the day, but diminished and ceased before

Forts Erthogroil, Sedd el Bahr and Orhanie suffered a great deal especially Sedd-el-Bahr, which was on fire, the flames being seen from Tenedos. One of the allies' cruisers entered the strait during the evening and bombarded the forts for an

hour. It then withdrew safely.
"The result of the fire of the but it appears to be established that none of the allies' vessels have been seriously damaged."

MUCH YET TO DO The process of forcing a way through the Dardanelles continues, and as the guns of the allies bring down the Turkish masonry the price of wheat tumbles in sympathy.

suggestion that the United States may refuse to sell foodstuffs to belligay refuse to sell rooms.
cent nations unless they conduct seir maritime warfare in the way that Washington proposes has made the opening of the Dardanelles more urgent than before. There is plenty of wheat at Black Sea ports to carry Britain along for months if it can be got through the Straits. A French official report says that four of the forts have been "completely destroyed," and that mine dragging in the Straits is now in progress. A press despatch from Athens says that no years of the allies has been early no vessel of the allies has been seriously damaged. This is good news, for a lot of work has yet to be done by the warships engaged before they come within range of the walls of Constantinople.—Globe, Feb. 27.

CANADIANS UNDER FIRE

Toronto, Feb. 26.—The following resolution was then prepared and given to the Speaker to cable direct: "The Legislative Assembly of

Ontario congratulates the officers and men of the Ontario Brigade on their steadiness and valor when under fire for the first time in the present war and gratefully recognizes the sacri-fices they are making for our liberties as well as for the liberties of the world, and this Legislature is fully assured that they will always main-tain the honor of Canada and the

ANOTHER GREAT EFFORT PLANNED

London, Feb. 26.—By day an night, according to reports coming from Holland, big motor cars, loaded with German soldiers, are hurrying through Belgium to the western field front, and the troops which had been sent to Northern Belgium are

going back to the trenches.

The fact that some of the troops now passing through Belgium com from the eastern front suggests to the military observers that the Ger-mans have decided that they are able to hold the Russians in their present positions while the Germans are carrying out their new offensive in

The silence of the German general staff, which to day simply said that there had been no change on either front, is taken in London as confirm ation that some big move such as that suggested is under way.

ARTILLERY EFFECTIVE

The work of the French artillery during the last few days has been particularly brilliant. Their big guns have mowed down the enem by thousands all along the line allowing the French infantry to take position after position. Special pro gress is reported in the vicinity of Perthes and in the Argonne. In the district south of the Champagne German column marched unwittingly into the very face of a French battery of machine guns and were practically annihilated. They were forced to retire from their position, which was

SERIOUS INVASION OF GERMAN COLONY

London, Feb. 26.-A serious in vasion of German Southwest Africa by the Union of South Africa forces is now under way. The troops, led by General Botha himself which anded in Walfisch and Luderitz Bay, are advancing along the railways from those ports to the main line which runs north and south through virtually the whole length of the colony, while another force is concentrating in Northern Cape Colony to advance from the south.

THE GERMAN BISHOPS AND THE WAR

A JOINT PASTORAL

The Archbishops and Bishops of the German Empire to all their faithful, greeting, benediction and con-solation in the Lord.

Beloved Diocesans. -- We have cele brated Christmas as never in life before, Christmas in the world-war serious and sorrowful but also rich in grace, blessing and supernatural joy. The war was a stern Advent school; it has brought us and our people nearer the Saviour. The more fearfully the war-clouds gathered over our country the more clearly, to use a beautiful word of the Apostle, did that God Who once said "out of darkness let the light shine forth" light up within us the radiant knowledge of the Glory of God in the face of Jesus Christ.

Like a hurricane the war burst on the cold clouds and the evil vapours of infidelity and scepticism and on the unwholesome atmosphere of an unChristian over culture. German people recovered their senses; faith returned to its right; the soul lifted up its eyes and recog-nized the Lord. We saw His glory as it were of the Only-begotten of the Father full of grace and truth Following the attractions of grace following the voice of their Pastors and the exhortation of their Godfearing Kaiser the people entered the churches and found there the Saviour; many found Him again who had wandered far from Him. In the hour of misfortune the truth was realized that He alone was holy. He alone Lord, He alone most high. We heard Him saying to us the earnest and consoling words—when

superhuman exertions, privations and deadly dangers they raised themselves up to Him Who said of Himself "I have come not to be served but to serve and to give My life as a server for many". The involved ransom for many." They invoked Him before the battle and during the battle, and implored Him in the trenches "Lord remain with us for the evening is nigh." And He re-mained with them and gave them to strengthen them His Flesh and Blood in the Most Holy Sacrament.

Like a compassionate Samaritan He made His way over the blood soaked field of battle and through the hospitals, consoled the wounded blessed the dying and said to those who tended them "Whatever you do to the least of My brethren ye do to He visited the parents bowed down with sorrow and the heart broken widows and orphans and said to them "Weep not" and con soled them as only He can console.

He has raised us all up when ou own spirits began to sink. confidence, it is I, fear not." He has above all opened the fountains of His mercy which united into one mighty stream of love and bene-ficence beside the blood-stream of the

In Him was remained established the bond between us and ours in the field, between the fighting hosts abroad and the praying hosts at home, an unconquerable victory-pledging union of all in Christ Jesus

Thus have these hard times brought us nearer to the Saviour. We could rejoice in the special mer-cies of His divine heart and hear throughout all the noises of war the beating of that quiet loving soulseeking heart. It we thank for these salutary fruits of the war. It we thank for the glorious successes and victories with which heaven has blessed our arms. Truly in us has been accomplished the word of the great Pope Leo XIII. in his encyclical of May 25th, 1899, with which he announced the dedication of the whole world to the Sacred Heart of When the Church in the early ages groaned under the voke of the Cæsars the Cross appeared in heaven to the young Kaiser Constantine as the sign of a speedy and glori ous victory. Before our eyes stands another propitious sign, the most holy Heart of Jesus surmounted by Cross shining brightly in the midst of flames."

This sign which has remained to us till now the sign of salvation would we also give, Beloved, for the entry into the year 1915, which must take over from its predecessor the bloody inheritance of the war. do it in the conviction that nothing can bring more to our minds, can make more easy for us our first and weightiest duty in this world war than an affectionate strong-willed adhesion to the most holy Heart of

What is this principal duty? We answer without hesitation : Penance and Expiation. The war is a judg-ment for all nations afflicted by it and therefore a loud call to penance and expiation. Time of war is time of penance. Woe to the nation which even this terrible chastiser can no onger bring to penance; it is ripe for destruction and even victory would be for it a defeat.

War opens the account-book of before all the world, and registers the result of its reckoning occupy ourselves with the accountooks of other nations but with our own; we do not want to examine our own. We are innocent of the outbreak of the war; it has been forced upon us; that can we testify before God and the world. Still we do not want to boast of our inno-

In us, too, has the war laid bare heavy guilt. Our people themselves have very clearly pronounced judg-ment thereon; things could not go on as they were. How often have we Bishops in the distress of our nearts loudly bewailed the decay of the religious and moral life (of re igion and morality !) Now has the war restored religion to its rights and again inculcated on mankind the commandments of God with fire and

What shameful degrading treat ment, depreciation, contempt, had re ligion been obliged to endure openly or rather, have we not allowed our selves to endure in own weakness and cowardice! That is our fault, our most grievous fault.

In God's war tribunal it has been gnaw at the vitals of a nation so that its strength dries up in the time of need and it falls to pieces. But emn act of consecration. with the deepest confusion we must In truth, this unio admit, we have let it come to pass, that even these vices have also crept in amongst our people to a considerable degree, that also amongst us marriage has been desecrated and deprived of its blessing of children. Our fault, our grievous fault.

It has been shown in this wa that a nation cannot be more terribly injured than when its religious life blood has been drained. But, alas! not remained quite unknown to us either. Among us also secret forces have been working for a separation of Church and State, for the greatest possible exclusion of Christian agirit and Christian principles from the education of youth, from public and social life; their ideal is a maximum of freedom even for the most danger-

its worthlessness, its hollowness and emptiness, its guilt. But into our country, too, had this culture already considerably penetrated, an over-culture un Christian, un-German and unsound in its whole being, with its external varnish and its internal rottenness, with its coarse pursuit of wealth and pleasure, with its no less arrogant than ridiculous supermen, with its dishonourable imitation of a foreign infected litera-

ions of women.

This is our people's and, therefore, our own grievous and most grievous fault. It demands penance and expiation. Our soldiers have heard at once in the call to war a call to penance; and, therefore, their first march was to the confessional. Their good example has been imitated in all classes of the people, public opinion has changed about; there breathes in German districts a different spirit from that of a few

months ago.

But it would be a fatal mistake to think that now all guilt has been blotted out and the German people have been born again together to a new and better life. Long guilt is not atoned for by short repentance. True repentance blots out the guilt but not all the punishment as well. And the guilt of an entire nation is only expiated by the earnest penance and radical conversion of the entire nation.

Therefore, do your bishops invite you all with one voice to a common and decisive act of expiation on the Sunday after the feast of the Epiphany, January 10. Our invitation is addressed to all, but quite particular ly to men and youths; for they must here as in the field of battle, stand in the first line for people and country. We shall also inform our soldiers in the field, and invite them to take part as far as they can

We will above all purify and sanc of the holy sacraments; we will next. on the three preceding days, united in divine worship, make a solemn Saviour and through it to the Triune our negligence in God's service, for weakness and cowardice, for our tepidity and lukewarmness; then for the guilt of the entire nation, for so much blasphemy and denial of the eternal Truth, for such shameful transgressing of God's eternal commandments, for so much contempt of grace, for so much ingratitude towards the infinite Saviour love of our Redeemer, for so much injury done to God's kingdom.

We will cry to Heaven with the Prophet Daniel: "O Lord God, great and terrible, who keepest the convenant and mercy to them that love Thee and keep Thy commandments, we have sinned, we have committed in iquity, we have done wickedly and we have gone aside from Thy commandments and Thy judgments. O Lord to us belongeth confusion of face, but to Thee, the Lord our God, mercy and forgiveness.

How graciously will the divine Heart of Jesus and the heart of the Heavenly Father receive this repara tion from so many thousand repent pay off the war debt of our nation So do we do our part to shorten the time of the visitation, to hasten the return to peace, to make our people he born again to truth.

Let the act of atonement be followed by the act of dedication. Ye know, Beloved, that Pope Leo XIII. on June 11th, 1899, dedicated the en tire world to the most holy Heart of Jesus. We will, at the beginning of the year 1915, dedicate afresh to the most holy Heart of Jesus our hearts, our families, our parishes, our dio. ceses. The gravity and the needs of the time force us thereto.

In all Europe the nations stand op posed to each other in two hostile from the west over into the east. A history has made its appearance. On the bloody field of battle the fate of the nations is being decided. Every thing suffers from the consequences of the war, and there is scarcely any ber to hewail. Still there is no end in view. So much only is sure, that much misery still awaits us.

Therefore will we do everything to grace by closest union with our Saviour and Redeemer. And so let children and adults, men and women made apparent how certain vices youths and maidens, those at home and those in the field, priests and Bishops, unite together for this sol-

In truth, this union with the Saviour will bring us blessings and make of the year 1915 a year of salvation. In the heart of our Saviour our hearts become sound again and their life beats stronger. From His heartshall we draw strengtl in the pains and sorrows of the war to live a life of strict self-denial, as everyone is bound to do in time of war, to endure in patience and prayer; strength to take our victories humbly and the final victory which may God grant us soon; yes, strength and grace that the victory may not make us arrogant, that we may not be evercome by our own victories but in humble thanks give God the glory and after the return of peace remain on the right paths and strive to ad-Thus saith the Lord thy Redeemer you hear of wars and rumors of wars fear not for such must come to pass.

Our soldiers before their march renewed with Him in Holy Communion their covenant for life and death. If their spirits began to sink in the control of the control of the most unique. Thus said the lott thy foot that the Holy One of Israel; I am the Lord thy God that teach thee profit able things, that govern thee in the way that thou walkest. O that thou had'st hearkened to My commandments; the peace had been as a river,

and thy justice as the waves of the and thy seed had been (numer-as the sand (of the sea)."—

Such good results do we expect for ourselves and for our whole country from the holy exercises to which we urgently invite you. In this glad conviction we, your Pastors, united with you in spirit, consecrate before all ourselves and our dioceses to the mend to this divine Heart full of love mend to this divine meant run or love and grace each and every one of you for you are all in our hearts in life and in death—our soldiers, to whom our thoughts and prayers go forth ture and art, and even of the mos shameful extravagances in the fash-

day and night; the widows and the orphans of the war on whose wounded hearts may descend, we pray, the balm of divine consolation; our dear country, to which our hearts are devoted with very special love and loyalty at such a time as this.

O sword of the Lord, how long still wilt thou not rest? Return to thy sheath, calm thyself and be still. away the sins of the world, have mercy on us and grant us peace Holy Mary Virgin Mother of God, entreat for us from thy divine Son

pardon, grace and peace. Amen. In accordance with the

Pastoral, it is hereby ordered (1) The Pastoral shall be read in all Churches on the Sunday after Christmas, Dec. 27th, taking the place of the sermon. Those who have care of souls have thus the opportunity of giving the people timely and repeated notice—in the Church and by the Press-of the religious ceremony, so that all may be able to regulate themselves accordingly.

(2) On the 7, 8 and 9 January, a Triduum shall be celebrated with a sermon where that is possible, and at least with one evening service or several hours' Adoration coram SSmo Exposito; there shall be increased opportunities for confession

(3) The faithful are recommended to spend one of these days as a fast

day.

(4) On the Sunday after the Epiphany, January 10th, the day for the Exposition of the most holy Sacrament, there is to be genera ice with a sermon in the morning either at the end of the morning serv ice or after the solemn service with procession of the Blessed Sacrament: in the evening the solemn consecra tion shall be made in the formula of Leo XIII.

(5) The school children shall be enlightened in a catechetical instruction on the signification and object of the devotion, and shall be induced to take a proper part in it.

(6) The military chaplains will be informed through the army-bishops or their ordinaries, and shall induce the men to join as far as possible in the celebration. Relations can also communicate with their friends in

Third Sunday in Advent, 1914. Francis Cardinal von Bettinger, Archb. of Münchau-Freising; Felix Cardinal von Hartmann, Archb. of Cologne; Thomas Archb. of Freiburg; James Archb. of Bamberg; Edward Archb. of Gnesen and Posen : Adolf of Frier; Adolf B. of Strassburg; Ferdinand B. of Würgburg; Paul William B. of Rottenburg; Augustine B. of Kulm; Antony B. of Regensburg: Willibrord B. of Metz. O.S.B. Maximilien B. of Augsburg; George Henry B. of Mainz ; Leo B. of Eich statt, O.S.B.; Sigismund Felix B. of Passau: Joseph Damian B. of Fulda Joseph B. of Paderborn : Michael B. of Spires; John B. of Münster; Augustine B. of Limburg; William B. of Osnabruck; Henry Titular B. tary Chaplain of the Field Army Geistl Rat Fischer, Administrator of the Apostolic Vicariate in the kingdom of Saxony.—Domcapitular Hage-mann, Vicar Capitular of the Bishopric of Hildesheim.

It is better to be rebuked by a wise man than to be deceived by the

Thornton-Smith Co. Mural Paintings

Church Decorating

A CONVERT'S IDEA

Editor of CATHOLIC RECORD :

11 King St. W.

After reading Archbishop McNeil's etter in the CATHOLIC RECORD, the thought occurred to me that the readers, especially the young girls of the Church in different places, could raise money for the Church by a little extra work. This past Christ-mas I raised \$8 50 for the Church by

selling home made candy. I have been a Catholic some six or s ven years and had never done any-thing whatever for the Church but ast Christmas I remembered how young Protestant girls had raised meeting each one took 5 or ents, or more money from the treasury to see how much they could make on it. One simply starts with 10 cents and let us say buys sugar. makes candy, sells it. Ten cents worth of sugar made 50 cts. worth of candy—profit 40 cts. I sold it in 5 or 10 cent packages; to business people, etc., 10 cts., to working people 5 cts. I went all over and met with very few refusals.

If the young girls or young women readers of the RECORD of other parishes would do this for Father Fraser's mission we might hope to realize a considerable sum to help tend to try again at Easter and to do it every year. It is only that others may be able to do likewise if they are willing that I am writing of it; Catholics here never seemed to have heard of this way of augmenting Church funds before so I am passing the idea on.

Yours sincerely.

Huntsville, Ont.

FATHER FRASER'S CHINESE MISSION

Taichowfu, China, June 7, 1914. Dear Mr. Coffey,—When I came here two years ago I only has five catechiets, now I have twentyone. I owe this rapid progress principally to my dear friends of

them and your worthy paper ! It takes about \$50 a year to sup-port a catechist and for every such sum I receive I will place a man in a new district to open it up to the Faith. During the past few months I have opened up quite a number of new places and the neophytes are very pious and eager for baptism. You will appreciate the value of my catechists when I tell that I baptized eighty-five adults since the beginning of the year as a result of their work. I have even brighter hopes for the future if only my friends abroad will continue to back me up financially. J. M. FRASER,

Previously acknowledged \$4.915 23 F. E. A., Edmonton..... C. Kayanagh, Paquette 2 00 2 00 A. D. K., Ottawa..... W. Dubroy, Stanleys Cors... Brigus North, Nfld..... In memory of Mother, Bathurst Village Mr. and Mrs. J. M., Toronto G. N. Gales, Sunburst...... J. C., Hamilton..... Lover of Sacred Heart...... A friend, Douglas..... J. A. F., New Aberdeen Two friends, Westville, N. S. Mrs. J. Walsh, Collingwood... Mrs. Bonang, Yarmouth...... M. O. H., Godfrey..... A. D. B., Strathlorne

Merchants' Bank of Canada

Paid-up Capital Reserve Fund and Undivided Profits 7,248,134 GENERAL BANKING BUSINESS 211 Branches and Agencies in Canada

Savings Department at All Branches

Deposits Received and Interest allowed at best current rates
Bankers to the Grey Nuns, Montreal; St. Augustine's Seminary, St. Joseph's
Academy, and St. Michael's Hospital, Toronto.

Capital Trust Corporation, Limited

Authorized Capital \$2,000,000.00 BOARD OF DIRECTORS: President: M. J. O'Brien, Renfrew.

Vice-Presidents: Hon. S. N. Parent, Ottawa; Denis Murphy, Ottawa;
R. P. Gough, Toronto; A. E. Corrigan, Ottawa.

G. McPhillips, Vancouver. o. C. H. Lang, Berlin. J. Seitz, Toronto. Surveyer, K.C., Montreal. leny, Montreal. in, M.P., Bromptonwille. Corrigan, Ottawa.

Hon. Wm. McDonald, Cape Breton.

Edward Cass, Winnipeg.

T. P. Phelan, Toronto.

J. J. Lyons, Ottawa.

Gordon Grant, C. E., Ottawa.

C. P. Beaubien, K.C., Montreal.

Michael Connolly, Montreal.

W. J. Poupore, ex-M.P., Montreal.

Lt.-Col. D. R. Street, Ottawa.

Offices: 29 Sparks St., Ottawa, Ont.

A Safe Investment We Issue 5% Guaranteed Investment Cortificates covering periods of from two to five years on which interest is paid twice each year. The Certificates are guaranteed both by our entire Capital and by mortgage and bond investments. Correspondence invited.