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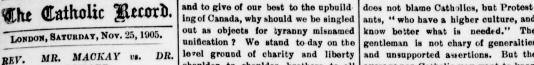
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SCHAFF. Says the Rev. Jno. Mackay :

VOLUME XXVII.

" Hays the Rowan Catholic Church has a the fairest of fair trials time and time again, but in every case has ntterly failed to raise the peoples sub-ject to her to anything like national or individual Christian greatness." know that, according to some individu- Rev. Wm. Mackay.

als, we should send our children to The leaders of Protestantism do not Godless schools and abandon our creed. agree with Rev. Mr. Mackay. No man But if we believe that we are in possesindeed, however opposed to us, may sions of the deposit of faith once de assent to the foregoing statement. For livered to the saints, and believe, too, its refutation is given not only by the that it is our duty to inculcate it into pages of history, but by the facts of the minds of our children, what then ? every day life, by Catholics who yield Stifle or muzzle our conscience ? But to none in "individual Christian do our friends really think that schools greatness." But it seems that some preachers cannot touch on the Church that the " fear of the Lord is the bewithout violating the canons of social ginning of wisdom" are a barrier to amenity and thrumming over thread bare the unification of Canada ? If they do commonplaces received by tradition

they are not in line with the educators from the easy credulity of times past. who proclaim that schools that ignore Now Protestants reverence, and with the "wisdom which maketh wise unto reason, Dr. Schaff. And he tells us salvation " are a menace to civilizathat " the Latin Church is a glorious tion. Church. She was the Alma Mater of the barbarians of Europe. She still "THEY HAVE A PLENTIFUL stands like an immovable rock bearing LACK OF WIT."

witness to the fundamental truths and What amazes us is the complacency facts of our holy religion, and to the with which our friends assume that Catholicity, unity, unbroken continuity their views of revelation are far superand independence of the Church. And ior to those held by us. "Give them," she is as zealous as ever in missionary says Rev. Mr. Mackay "the full enterprises and self denying works in gospel-capture Quebec for spiritual Christian charity."

Dr. Schaff is & fair counterpoise to Rev. Mr. Mackay.

AN OLD STORY. We may mention here that Rev. Mr.

Mackay is concerned with the problem that of the Presbyterian. It will not of Quebec. To show how well equipped do to tell him to read the Bible and to he is to solve it he commits himself take its message to heart. Can our in print to the following assailfriends account in a rational manner for able assertion : "French Canada their belief in the inspiration of the is to-day," he says, "behind Bible ? We know they do so believe, every section of our country in every blindly it is true, but others may wish thing which characterizes nineteenth to have a motive for such belief. In a century civilization, not because she is word, before accepting the Bible as an French, but because she is Catholic." authority in matters supernatural, Not being a mind reader, we cannot we must be sure that it is divinely in say what the gentleman means by spired. Can our friends satisfy us on everything which characterizes ninethis point ? No. They vouch for it, teenth century civilization.' If we we know, as the Word of God. But accept Emerson's dictum that the why? They cannot expect us to stake truest test of civilization is not the our hopes of salvation on the word of census, not the size of cities, but the men, who may be deceived, and who kind of man the country turns out, have not, and cannot have, if true to Frerch Canada is on a high plane of their principles, a reasonable belief in the inspiration of the Scriptures.

civilization. She has been the worthy mother of men who have been preeminent for dauntless courage, who have conserved the traditions of the past and wrought them into song and story, and who have been and are insistent in teaching, both by pre cept and example, the justice and morality which are the foundations of civilization. The man who knowing aught of this country's history refuses

to acknowledge the services of French

ing of Canada, why should we be singled ants, " who have a higher culture, and out as objects for tyranny misnamed know better what is needed." The unification ? We stand to day on the gentleman is not chary of generalties level ground of charity and liberty and unsupported assertions. But the shoulder to shoulder, brothers to all average non-Catholic may want to know Canadians, irrespective of race, politics where are these thousands of men and or creed, scorning all dissension and women who yearn for the colporteur discord and ready to give our blood for and the preacher. For our part we can tell him that these men and women do the fame of Canadian confederation. What more do our friends ask ? We not exist save in the imagination of

GOOD NEWS.

The Christian Guardian notes, and with pleasure, that the Protestants working among the French Canadians appeal to the reason and religious in stincts of the people. If so, their methods and manners are improving. For we remember that in Rome they wherein young Canadians are taught depended for success on slander and "souperism:" in Quebec on Chiniquy. whose books are still sold here and there in Canada. Far better than the sending of preachers, who may take away the religious belief of some French-Canadians without being able to give them something better in return, would be a declaration from our Evangelical friends that they neither use, nor approve, nor sell, nor allow to be sold by the publishing houses con-

trolled by them, the works of Chiniquy.

A DIFFERENCE.

According to Tae Presbyterian the work of the colporteur and preacher is to give the French-Canadian "a gospel that can stand unabashed in the search-Christianity." Considering there are s) many brands of spiritual Christianlight of the highest culture." The ity on the market the French Canadian non-Catholic Mallock says: "The Cathmay have some trouble in making a olic Church is the only historical reselection. He may wish to know, too, ligion that can conceivably adapt itself why he should renounce his creed for to the wants of the present day without virtually ceasing to be itself."

Matthew Arnold declares that Catholicism will endure while all Protestant sects dissolve and disappear. Again. The Presbyterian says that the French Canadian will hear the gospel that makes men free." Dr. Brownson, regarded by Montalambert and Lord Brougham as the greatest philosopher of his age, says in "The Convert: "" I have never found my reason struggling against the teachings of the Church, or felt it restrained, or myself reduced to a state of mental slavery. I have as a Catholic felt and enjoyed a mental freedom which I never conceived possible while I was a non Catholic. The faith which, to quote Frederic Harri-

son, speaking of the state of society in Another thing, if all men, as they the thirteenth century 'still sufficed teach, have the right to interpret the to inspire the most profound thought, Bible for themselves, why should they the most lofty piety, the widest send preachers to Quebes? Why culture, the freest art of the should they go to expense to enable age, filled statesmen with awe, scholars with enthusiasm, and consolidated Rev. Mr. Mackay or any other gentle with enthusiasm, and consolidated pence. When he gave his acknowled pence. When he gave his acknowled ment he was as prond and independent man to preach his personal views of the Biole? The French Canadian may not reverence and worship.' Great see eye to eye with them, but who is to thinkers like Albert of Cologre say what is true doctrine or what is and Aquinas found it to be the stimuto acknowledge the services of French Canada is but a drag on the car of description of the strikes us that a clarical gentleman with a book which

his liabilities. If he go on augmenting his debts he may be startled by their magnitude, and may be unable to meet then when the day of reckoning comes. than you imagine. Where there is a will there is a way. "The wants of nature are few and easily supplied. Most of the things we mat are artificial and contribute little PAY DEBTS PROMPTLY.

UNEQUAL WEIGHTS.

"Second — Be punctual in the pay-ment of your bills. There are some men to your bills. There are some men who are criminally negligent and dilatory in discharging their honest debts. They will allow weeks and roonths, and sometimes even years, to pass without meeting their just obligaor nothing to our happiness. Sweeter to the palate is bread and water in a garret than is a delicious feast to the spendthrift who is tortured by the spectre of the creditor knocking at the door. While the insolvent debtor is a tions. Their remissness does not arise from their inability to discharge this slave, you will possess a free and inde-pendent spirit, and will enjoy the testi-mony of a good conscience. duty, but rather from a blunted con-science and a morbid attachment to wealth. They regard the creditor as a Shylock, and complain of his importun ities, though he is demanding only what

Catholic Record.

Fifth-Another common system of fraud consists in the use of unequal is justly his due. They make no account is justly his due. They make no account of the annoyance, inconvenience and pecuniary loss which the creditor sus tains from their perverse procrastination "Some years ago I met a citizen in a distant city who had a formidable title prefixed to his name. He regarded himself as a man of honor, and would resent any imputation on his integrity. He would deem it a disgrace not to not a distant city who many ounces The of her class, 'How many ounces make a pound ?'' One of the pupils, whose father was in the grocery busi-ness, answered : 'Teacher I know, but it is a secret.' When pressed for an  $\epsilon$  planation he replied : 'When we He would deem it a disgrace not to pay promptly a gambling debt but had lax notions about his grocer's, his butcher's or his tailor's bill. He thus accosted me: 'A certain man had the assurance

me: 'A certain man had the assurance to ask me to-day, in the street, to pay a bill which I owe him. I felt insulted, sir, and I did not fail to tell him so.' "If I had had any spiritual jurisdic tion over the person referred to I would have replied to him: 'Sir, it is not less secret. "But the day will come when the unjust tradesman himself will be weighed in the balance and will be found wanting. "There is another species of dis

you, but your creditor who ought to icel offended. Pay your debts. The money you have in bank or in your purse is not yours so long as your credit or's just demands remain unpaid.' honesty which is conducted on a large scale. I all ade to the iniquity of water ing stock and floating it on the market, BORROWING MONEY.

of inflating stocks and bonds and giving them a fictitious value. This sin is the more odious, as it is not the result of a "Third-Don't make a promise to refund a loan unless you have the ability to do so. Dishonesty in another form more odious, as it is not the result of a sudden impulse of temptation, but is perpetrated in cold blood by the sharp-witted men, who count the esteem of their fellow citizens. They use all kinds of specious arguments to catch the unwary in their toils, and inflict untold misery on a too confiding com-munity. to do so. Distonesty in about form is committed by those who borrow money without having any well-grounded hopes of being able to refund it. Yet they will give you the positive assurance that the loan will be restored as a stated time. When you press them for information regarding their ability to make good this assurance they will acknowledge that for some munity. DISHONEST BANK OFFICERS.

they will acknowledge that for some time they,have been out of employment, that they have no visible means of support and that the prospects before them are far from being bright. Thus "Sixth—I might also allude here to dishonest presidents and cashiers of banks and business house clerks. Their number-thank God-is very small com-pared with the army of loyal and upthey make an absolute promise which is based on a very uncertain continright officials.

"These unfaithful officers yield to the criminal desire of growing suddenly g ney. "If they had frankly told you from the outset that, while sincerely desirous to repay the loan, they could give no rich. They secretly appropriate the funds of the institution in which they lunds of the institution in which they are employed with the vague intention of restoring them. They gamble in stocks and other securities, hoping to realize large profits. Their first ven-ture is a failure. They cast the dice again and gain, each time staking larger sums with the same results, till they have gone down the stream of positive pledge, you would commend their candor and veracity, though plac ing little reliance on the security, and they might appeal at least to your benevolence, if they did not commend themselves to your business mothods. "The man who tries to eke out a subsistence by borrowing money soon be-comes lost to all sense of honor and self respect, and he forfeits the con-fidence of the community in which he

larger sums with the same results, till they have gone down the stream of speculation too far to retrace their steps and hide their iniquity. They involve themselves in irrepar-able ruin and degradation. All the waters of the Mississippi could not blot out the stain. A name which be-fore was mentioned with honor is now whispered with bated breath or covered with the charity of silence. The last lives. REFERS TO MICAWBER. " Many of you are familiar with one

of Dicken's well-known characters, Wil kins Micawber. He sustained a check-ered existence by borrowing money, or which he insisted on giving a re with the charity of silence. The last chapter in their sad history is usually suicide, exile or the penitentiary. "Oh, if in the first instance they had or which he insisted on giving a re-ceipt, and he was always precise in adding the fraction of a half-penny, if necessary, to the pounds, shillings and pence. When he gave his acknowledgsourned the tempter they would have escaped unspeakable torture, and would have lived and died honored by would have lived and died honored by their fellow citizens, and possessing what is infinitely more precions than wealth, the legacy of a spotless reputa-tion. as if he had presented the creditor with gilt edge security. He felt as happy in the acquisition of the new loan as if

POOR WOMAN REWARDED. There is a story told woman, who, in returning one day from market, was bewailing her poverty, for her scanty means were exhausted. While brooding over her condition she stumbled and fell, and in the fall her outstretched hand touched a purse lying Though in the road and containing 100 gold crowns. Her first sensation was one of joy that she had found a treasure to relieve her pressing wants. But on re-flecting that the treasure-trove was not her own, she determined to restore it to the owner. A few days later, hav-ing learned that a reward of 10 crowns was offered to the finder, she hastened to give the owner his purse and to ieceive her reward. "But the miser was reluctantly to part with the ten crowns, and he falsely maintained that the lost purse had contained one hundred and ten crowns when she found it. This she indignantly denied, solemnly declaring that it contained only one hundred crowns when she fourd it. The dispute was referred to a civil tribunal. "The judge, after hearing both sides, gave a decision worthy of a Solomon. You maintain, sir,' he said to the man, that your purse contained one hundred and ten crowns when you lost it. Evi dently the purse which was found is not yours. And you, my good woman he said to the finder, ' swear that t swear that the purse you found contained only one hundred crowns. It is yours. Keep it till the true owner is found. GREATER THAN VICTORIOUS GENERAL. "I have spoken of the sin of honesty. Let me now say a word about the honest citizen. All honor to the merchant or professional man who has left behind him a clean record. "The man of business who has never soiled his hands with ill gotten wealth; who has never taken undue advantage of his neighbor in a momentary transaction ; whose word was his bo nd ; the who has punctually paid his honest debts ; who has never sheltered himself bebind a legal echnicality to escape a financial obliga ion; the man who in every vicissitude of trade and commerce, in adversity, as well as prosper-ity, has maintained the honor of his good name--in a word, all honor to the

a rigid economy. Live within your man who has passed through the perils and battles of commercial life with a rainy day. This is more easily done ho'd, is more worthy of our esteem and no d, is more worthy of our esteem and veneration than the victorious general who returns in triumph from a pro-longed war. For surely a business campaign is usually more protracted want are artificial and contribute little and requires more persevering energy and courage than a military conquest. 'Peace hath her victories not less renowned than war.'

1414

" Listen to the enlogy which Holy Scripture pronounces on such a man : Blessed is the rich man that is found without blemish ; who is he and we will praise him, for he hath done wonderful things in his life ; who could have transgressed and hath not transgressed, and could do evil things and hath not done them. Therefore are his goods estab-lished in the Lord, and all the church of the saints will declare his alms."

A POINTED ILLUSTRATION. "I knew a merchant who posse in an eminent degree the qualities above enumerated. He has long since gone to his reward, and died honored in the community in which he had lived. I will mention one incident in his life to illustrate the rectitude of his character

"While he was a director in a leading bank he sold a portion of its stock, which was to be delivered in a few days. buy we demand sixteen ounces to the pound, but when we sell-that is a busi-But the day after the sale the directors discovered that the bank had sustained discovered that the balk had sustained a heavy loss by reason of the cashier's defalcation. As a consequence there was a considerable shrinkage in the value of the stock. "Several days elapsed before the

directors were prepared to make an official statement of the embezzlement and its injurious effects on the bank. On the appointed day the purchaser, ignorant as yet of the loss sustained by the bank, called to get possession of his stock. The director refused to surrender it and was not then prepared to disclose the reason of his action. The purchaser earnestly insisted on the transfer, and had almost recourse to violence. He afterward brought a wiolence. He afterward brought a mutual friend to argue with the director, but all in vain. He refused to effect

the sale. "But a few days later, when the bank "But a tew days later, when the tank officials had made a public annoance-ment of the defalcation, the would be purchaser at once realized the situa-tion and perceived that if the sale had been consumated he would have been a heavy loser and the owner corres-

ponding gainer. "A man with a less delicate sense of the sale and justified himself on the pleathat he had acted in good faith; but my venerable friend would have scorned to be a party to a transaction which would in the slightest degree which would in the singletest digrees sully his conscience or arouse against him the faintest breath of suspicion. He went down to his honored grave, leaving his children and his children's children the precious heritage of a pure faith and a spotless reputation for busi-

ness integrity. "The moral which I wish to draw from these remarks is contained in the words of the Apostle, 'Owe no man any thing, but to love one another, for he that loveth his neighbor hath fulfilled the law.

IAN MACLAREN ON CATHOLICISM.

Speaking at Father Barry's bazaar at Liverpool last month, Rev. Dr. Watson, more widely known by the pen name Ian Maclaren paid a notable tribute to Catholicism. He took that opportunity, he said, of expressing with some knowledge of the facts, his profound respect for the high char-acter and the national patriotism of the

### LONDON, ONTARIO, SATU 3DAY, NOVEMBER 25, 1905

"Christianus mthi nomen est Catholicus vero Cognomen "-(Christian my Name but Catholic my Surname)-St. Pacian, 4th Century.

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ON, CANADA.

progress. CIVILIZATION THAT COUNTS.

The French Canadian, however, is not on his knees before the idol cf material civilization. He has as much regard for the trophies of commerce ever claimed large sway over the human and science as have his fellow countrymind, perhaps the most singular is that men, but he knows - thanks to his of a Supreme Being Who for ages had schools and colleges !- that the civilizaspoken to men by direct communication tion which endures is rooted in the or by ministers and prophets having a impartial administration of law, in the special gift of His own Spirit, Who at purity of women and the honor and virtue of men.

last sent His Son with a message, should, when He recalled that Son, To gentlemen with a taste for probhave simply put the record of all these lems we commend that of the low-birth transactions in a book and given to rate of Ontario. Instead of inveighnone any authoritative power of intering against Quebec why do not the

pretation. preachers try to disabuse us of the

idea that Ontario is slaughtering the NO REASON TO BE DISCOURAGED innocents? There at their doors is For citizens who are supposed to be something which may well call forth behind every section of this country in all their impassioned eloquence. And everything which characterizes civiliwhen they have succeeded in washing

zation, we are, according to Rev. Mr. that spot out of the social fabric, and have taught their followers to imitate Mackay, not doing so badly. To begin with, 42 per cent. of "the the toleration of which Quebec has people of Canada are now Roman Cath-

given proof time and again, we may bear with them more patiently than we do olic." "The great majority of our present immigrants are Roman Cathoat present. Meanwhile they ought to lics." We "are planting colonies in remember that fustian and rant, conjoined to a low-birth-rate in the land of New Ontario," etc. "Black-robed priests are the shrewdest of Montreal's the "open Bible," are not credentials financiers." " Catholic influences are to inspire unalloyed confidence either predominant at Ottawa in the councils in them or their statements. of our country." So in this show-

OUR WORK FOR COUNTRY.

ing we have energy and foresight, and are factors to be reckoned with in the Why talk of us as hindrances to the money-mart and within halls of Parlia-"unification" of Canada ? We underment. Sad news this for Mr. Sproule stand, of course, that so far as we are and the Colonel. But to hearten them concerned this unification must be pro-Mr. Mackay talks of the necessity of cured at the expense of our rights. If we, however, have conscientious ob- saving the " countless number of men jections to this proceeding why are and women" who are being despoiled these not entitled to respect ? If we of all religion by the Catholic are willing to abide by the constitution Church. For this state of affairs he

clerical gentleman with a book which ike Dante could not co he claims to be the Word of God, though unless based on it and saturated with he does not know why it is, cannot be it. Creative artists like Giotti found a herald of "enlightened Christianity." it an ever living well spring of beauty. Well does the distinguished convert, . . . To statesmen, artist, poet, thinker, teacher, soldier, worker, chief James Kent Stone-now a Passionistsay that of all absurd notions which or follower, it supplies at once inspira-

tion and instrument." Does this faith keep men slaves ?

" PAY WHAT THOU OWEST."

ARDINAL GIBBONS DENOUNCES CRIM-INAL DESIRE FOR RICHES.—HIS EMINENCE PREACHES ON LAX NOTIONS OF HONESTY.

Baltimore, Md., November 6 .- Carfinal Gibbons preached yesterday norning at the Cathedral a sermon on 'graft' and the modern financial ordinal Gibb grait and the modern financial or ganization. He took his text from Matthew xviii., 22 and 35: "Pay what thou owest." He said :

"This subject is the most opportune, and is invested with vital interest, at this time when colossal frauds and defalcations are revealed to us in

rapid succession. "Justice is a cardinal virtue, prompting us to pay what we owe our neigh-bor. Justice is the foundation of social or ler and of business intercourse. For if we did not believe that men had if we did not believe that men had a sense of justice we would have no confidence in their integrity, and without this confidence commercial life would be paralyzed. Dishonesty is diametrically opposed to justice. "I purpose this morning to set be-fore you some of the principal ways in which dishonesty is practiced in mer-cartile and in private life. I think

cantile and in private life. I think that this subject should be treated more frequently in our churches, for there would be fewer occasions for the exercise of charity if every man came by his own.

KEEP AN INVENTORY OF YOUR DEBTS. "In the first place, that man has a loose conception of business integrity who does not keep a strict account of For if he has his indebtedness. record of his obligations he is liable to overlook and forget them. If he forgets them he may be tempted to increase

the event by a convivial cup with the partner of his joys and sorrows. "As an offset to the foregoing ex-

ample. I will mention that some years ago I was acquainted with a young man in this city who was studying with view of embracing a profession. he had scarcely enough for a bare sub sistence, he declined to accept any proffered loan. He is now enjoying a lucrative practice in his profession But he is far more economic in his habits than those who, like Micawber live on borrowed capital. For he has been taught in the school of adversity to appreciate the value of a dollar. I would hold him up as a model to all you young men who are entering on business or a professional career.

EXTRAVAGANT LIVING.

"Fourth-There is another form of hed-I refer to the pernicious habit living above one's means. In fact, of living above one's this vice may be considered as charac teristic of Americans. Our country-men are fond of making money, but they are still fonder of squandering it. has been said with truth that a French or a German family can subsist

what is wasted by an American family. "One of the causes of this fatal extravagance is the love of self-indulg-ence and the ambition of keeping pace

with our neighbor in the race of social distinction. 'I am envious of my neighbor when I observe that he keeps a splendid equipage; that his house is elegantly furnished; that he fares sumptuously;

that he entertains lavishly ; that his wife is dressed in the latest fashion, and I an determined not to be outdone by him. I enter on a career of pro-digality totally disproportionate to my

" But in a few years I find myself overwhelmed with debt and on the road to bankruptcy. I have been squander ing my present income and have been

"The man who lives beyond his means "The man who lives beyond his means is not leading an honest life. My young friends, you who are on the threshold of a business career, practice

Catholic Church of Scotland (Applause). The Soctch priest had been distin-guished for his devotion and his nrban-ity, for his culture and his loyalty, and he did not know that the eighteenth century in Scotland, rich although it was in scholars and occlesiastics, pro-duced any finer figure than Bishop Hay aucea any nner agure than bishop hay (applause), who more than any other man in that century, established and commended the Catholic Church in Scotland. (Applause.) While he might be pardoned for paying this tribute to the Catholics of his own race he was not forgetful of and yielded to none in respect for the virtue of the Catholic Church in other lands, and not least in Ireland and England. It seemed to him that no minister of re ligion had been more true and faithful to a poor and suffering people, or done more to sustain a high standard of ocial morality than the Irish priest (applause), and no body of men in England made greater sacrifice for their principle during the last three centuries, or in proportion to their numbers made a larger contribution to sacred and other learning than the English Catholics. (Ap-plause) It ever had been grateful to his mind to observe the excellence of ose from whom he might be separated. by differences either of creed or of party; and as he closed his public life in Liverpool, he was proud to remember the intimate friendships he had had and still had, with distinguished ecclesias-tics of the Catholic Church, and the cordial welcome he had more than once received at Catholic functions. His most earnest prayer was that year by year prejudices which were the heritage from an unfortunate past, and which had been too warmly treasured in Liverpool, might gradually die down into grey dust and be forgotten, and that those that loved the same Lord might come more and more to live to-gether in charity, contending cnly who should do most to rescue the fallen and should do most to result the latter and to shield the young, and to bring in the day when that city of their habita-tion should be filled with peace and prosperity, with holiness and sweets content. (Applause.)