

This is the month, and this the happy morn,

Wherein the Son of Heaven's eternal King

did bring. -Milton-Ode to the Nativity.

Christmas is at hand again with all sts lore of thought and feeling. Our minds sweep back to the first century on angel wings of holy meditation to on anger wings of nory incuration to ponder again the early stages of the Incarnation. We see St. Joseph and the Blessed Virgin hustled rudely from the doors of Bethlehem. There is no room for them in the inn, and the madding crowd hurries on, as ever the world has done, thoughtless of the great act that God was putting on the stage of earthly event. The most far-reaching effect of God's bounty to his creature was being wrought out in the chill cave of the Judean village. Mary in a rapture of her high grace, gave birth to creation's among us." Since then the ages life. truth.

vested in his most costly garb; green return. boughs, a beautiful element in the color-scheme, speaks silently of the knee, pour out the heart's devotion in a triumphant treble with the sound- for the Championship of Canada. ing notes of the "Gloria in excelsis voluntatis"; and the full-voiced choir sound of the "Adeste Fideles."

What "a thing of beauty and a joy forever" is our holy heritage of reshipper at the Crib of the Christ-Child can tell of unspoken benedictions that come not near the haunts of a mere pagan humanity. Our Redeemer is here. What wonder, then, that we rejoice and clap hands at Christmas

Another side there is to it tooingle merrily in the tall church stee-ple sending out vibrations of jollity to every home about. The crisp frosty air without, the nature-paint-frosty air without, the nature-paint-of Philosophy at Niagara. trosty air without, the nature-paint-ings on the window-pane, the balsam Melville Staley, an old student, pro-Call and short Loans in Great tiful present standing in the parlor. the wreaths and herries of mistletoe the Christmas home the golden glamor of a real earthly paradise. Santa Claus has driven his reindeer down the chimney and filled to overflowing vouthful stocking. The childfaces been with radiant joy. The exuberant laugh, the fitting joke and facetious repartee, the reminiscences ing vule-log, the tone of pathos at mention of the dear departed ones shifting into the key of sunnier warmth in happier topics, the games, the Christmas chorus, a Sir Roger de Coverley perhaps too-all shed a lusmeace and good-will to all. F.C.

guages in several of the High Schools his native province.

During this period in which he taught, he wrote many articles, which Of wedded maid, and virgin mother were compiled in 1887 into one book, called "A Gate of Flowers." Be Our great redemption from above sides this collection, he contributed

extensively to Donahue's Magazine, the Catholic World and to other periodicals of similar standing. In recent years, Mr. O'Hagan has

developed his early talent as a lecturer and in that capacity has ad- follows:---

We're on the brink of Christmas morn,

A few more days and we will roam, For that's the place we'll have the

fun. Since Christmas makes the happy home.

What fun the new student is enjoylong-expected Redeemer. "And the ing now, free for the first time from Word was made Flesh and dwelt the stringent discipline of college Now he sleeps at home, secure have seen the glory of Him, "the from that tantalizing old bell that glory, as it were, of the only-begot- disturbs his slumbers long before the ten of the Father, full of grace and sun can be seen in the eastern skies. Jim Bulger, the star left wing of

The Church in her ritual of the last year's O.H.A. team, passed time expresses at Christmas her joy through the city on his way to his in the possession of the light that home in Cobourg last week. We hope hitherto never was on sea or land, to have Jim play again this year. the consecration and the prophet's Joe McCool, who showed up well as dream. Her altars blaze with my- rover last year, was in town the othriad glearning tapers; the priest is er day. We also hope to have Joe

We are pleased to know that "Jack' MacDonald, our Rugby coach, who hope beyond. The congregation, with played with Varsity I. this year, has intense soul and bended head and fully recovered from the accident which prevented him from participatgrateful joy. The organ blares forth ing in the final game with the Tigers

Edward Fadden, a former student of Deo, ef in terra pax hominibus bonae the house, is at present at St. Bonaventure's College, Allegheny, Pa., and add another pulse of pleasure and is doing well? His Rugby playing, thrill of delight with the swelling as we hear, was a feature of the season.

John King, another old student, is also at St. Bonaventure's and is a ligion! Only the lowly-bent wor- prominent fixture of the baseball

Norman Reaume, referee of the Philosophy-Third Year basket-ball game the other day, was in a critical position when McDevitt and Johnnie Power began to "mix it up.

It gives us great pleasure to know that Willie O'Malley and J. P. Mcthat of social festivity. The bells Carrick are doing well at their medijingle merrily in the tall church stee- cal studies at the University of Pen-

THE CATHOLIC REGISTER

THE BANK OF MONTREAL.

The ninety-first annual general meeting of the Shareholders of the Bank of Montreal was held in the Board Room of the Institution, Montreal, or Monday at noon

There were present :-- Sir George Drummond, K.C.M.G., president ; Sir Edward Clouston, Bart., vice-president and general manager; Sir William Macdonald, Sir Thomas G. Snaughnessy, Hon. Robert Mackay, Messrs. R. B. Angus, E. B. Greenshields, Charles R. Hosmer, David Morrice, Alexander T. Paterson, G. F. C. Smith, Huntly R. Drummond, Lieut.-Col. Prevost. B. A. Boas, James Tasker, W. R. Miller, James Kirby, K. C., R. W. Shepherd, Roswell C. Fisher, Henry Mason, Wna. Stanway, W. B. Blackader, Bartlett McLennan, Henry Joseph, R. Campbell Nelles, Henry Dobell and M. S. Foley.

On motion of Mr. R. B. Angus, seconded by Hon. Robert Mackay, Sir George Drummond, President, Jas unanimously voted to the chair, after which it was resolved : "That the following be appointed to act as scrutineers : Messrs. G. F. C. Smith and Bartlett McLennan ; and that Mr. James Aird be secretary of the meeting."

Sir Edward Clouston then su' mitted the report of the Directors as

THE DIRECTORS' REPORT.

The Directors have pleasure in presenting the Report showing the result of the Bank's business for the year ended 31st October, 1908.

Balance of Profit and Loss Account, 31st October, 1907 \$ 699,969 88

Profits for the year ending 31st October, 1908, after deducting charges of management, and making full provision for all bad and doubtful debts 1,957,658 68 \$2,657,628 56

 Dividend 2½% paid 1st March, 1908
 \$ 360,000 00

 Dividend 2½% paid 1st June, 1908
 \$ 360,000 00

 Dividend 2½% paid 1st September, 1908
 \$ 360,000 00

 Dividend 2½% paid 1st September, 1908
 \$ 360,000 00

 Dividend 2½% paid 1st December, 1908
 \$ 360,000 00

Amount credited to Rest Account \$1,440,000 00 2,440,000 00

Balance of Profit and Loss carried forward \$ 217,628 56

Since the last Annual Meeting Branches have been opened at Stirling. Ont., Gretna, Man., Grimsby, Ont., St. Hyacinthe, P.Q., Hosmer, B.C., and Sherbrooke, P.Q., and Sub-Agencies at Magrath, Alta., Cardston, Alta., and Peel Street (Montreal). The arrangements mentioned in our last Report for opening a Branch at Prince Rupert have not yet been completed. The Sub-Agencies at Sherman Avenue (Hamilton) and Queensville, Ont., have been

With deep regret the Directors have to record the death of their esteemed colleague, Sir Robt. Reid, who had been a member of the Board for upwards of eight years.

The vacancy on the Board has been filled by the election of Mr. C. R Hosmen

All the Offices of the Bank, including the Head Office, have been inspected during the year.

(Signed) G. A. DRUMMOND, President

Bank of Montreal, 7th December, 1908.

GENERAL STATEMENT.

The General Statement of the position of the Bank, 31st October, 1908, is as follows :---

LIABILITIES.

Capital Stock \$ 14,400.000 to Rest \$ 12,000,000 00 Balance of Profits carried forward 217,628 56

\$ 12,217,628 56 Unclaimed Dividends ...

26,980,431 57

ASSETS.

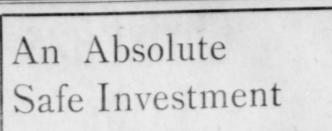
Gold and Silver coin current\$ Government demand notes Deposit with Dominion Government required by act of Parliament for security of general

. 11,959,588 00

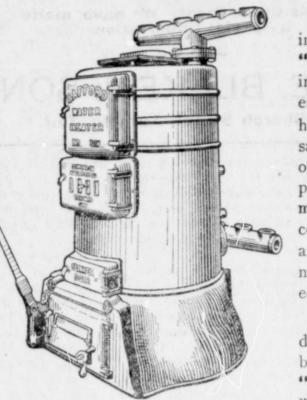
5,168,887 33 9,542,088 25 600,000 00

Montreal, 31st October, 1908.

The President, in moving the adop-



THE SAFFORD Hot Water Boiler



When you install a "SAFFORD" in your residence, you enhance he saleable value of your property very much in excess of the amount origi-

nally extend. ed.

It means dollars to you because the "SAFFORD" will absolute-

ly maintain the temperature in your home in the coldest weather for eight hours on one firing. In other words it saves fuel and energy. We have the proofs and will be glad to show you.

WRITE TO-DAY





Thursday, Dec. 24 1908

tacle was witnessed, as all the the weather unfavorable.

liant course. chiefly on religious topics, among rahan. which is a History of the Catholics Thro of New York.

of his merit and its recognition is fast hockey players have registered traction in imports must be regarded The Lumber Trade- The exports as a healthy condition. The gap of lumber and deals for the past year attending school in Bruce county he son and its pastimes. entered St. Michael's, where he won Classics. After finishing his course, he went to the Ottawa University, where he received the degrees of B.A. and M.A. praised by Whittier, the poet. His post-graduate course was taken at Syracuse and Cornell Universities. For nine years Mr. O'Hagan held the principalship in some of the lead-

Roman Catholic schools of Onmaster of Classics and Modern Lan- credit.

is in the Grand Seminary of Montreal. and holly, all help to scatter around P.P., of Lindsay, paid us a visit last

Father Cherrier, C.S.B., of Dundas, visited us the other day.

Paul La Rue, a former hockey play-er and old student, is in business with well

Cheer up everybody; in a week or of the family circled about the blaz- so we shall have the pleasure of wishing you a Happy New Year. P. C.

The Association football enthusiasts reluctantly resigned their place on the Bank of Montreal. campus, on account of the severe change to the season of frost and fre about this ho'y, happy hour of snow. On Wednesday last prospects THE PRESIDENT'S REMARKS. for a good game for Saturday be-

On the feast of the Immaculate tween the Faculty of Education and Conception a large number of new our own eleven were bright, but the tion of the directors' report, said: boys were received into the Blessed game had to be postponed, as the A year ago business in the United next season. Virgin's Sodality. A beautiful spec- ground was covered with snow and States was staggering under a sud-

students approached the Holy Table. Each day several challenge games -o- of basket-ball are played between the Rev. Father John Talbot Smith different classes. The game of the brakes had been applied and the slowwas born at Saratoga, N.Y. He season was played on Saturday be- ing down process had begun. To-day brilliant prospects of spring were first entered an academic school in tween Philisophy and 3rd Academic. the situation is much improved, con-Albany and subsequently St. Mich. The score was, Philosophy 13, Aca-fidence has been largely restored, cre-tinued mid-summer drought. As reael's College, where he made a bril- demic 3. The Academics started in In 1881 he was or- with an evident desire to defeat dit is again good, the money markets gards the special business of this sort, dained and for the following nine their old enemies, and in the begin- of the world are abnormally easy, but years was a missionary in the Ad-irondacks. His next appointment going to win by their tricky plays was as editor of the New York Ca- and fine passing. McDevett let loose tholic Review. During the three after a little and got in some excel- value of imports, the shi what short. years he speat in this capacity, be-sides contributing articles to various Theorem McNeil and O'Reilley. The other stars for proximately 20 per cent., namely, which may be imagined from a report magazines, he wrote his first book. The Academics had some able sup- from \$362,460,000 to \$297,300,000, the from the North of England that Since then he has published ten works porters in Higgins, Madden and Han-

Through the energetic efforts of M.

tively

O'Connor, Sheridan, Murray and By his interesting and instructive Quinn, one of the hockey rinks is don:estic exports in the same period withstanding this the trade of the St lectures, our scholars feel greatly again in place. The second, which is has been well maintained, being \$231,- Lawrence has fairly well held its own. memefited and Father Smith is well now being erected, will be of the same 500,000, as against \$244,200,000 last Some voyages no doubt were unreand favorably known amongst them, size as the first. The majority of the These annual favors which Father students watched the construction and Th Smith grants us, undoubtedly incon- flooding of the rink with much inter- as gauged by bank note circulation, were, upon the whole, profitable, Tenience him and that fact evinces the est in anticipation of future pleasure. interest which he still takes in his Alma Mater. He is a prominent H.A. teams have already had several ing 5 per cent. member of the College Alumni Asso- light practices at Mutual street rink. imports had grown over domestic ex- carrying capacity, demanding due proaton and is always present at any The prospects for hockey here are ports, amounting to upwards of 100 vision in all harbor and channel work tunction of that body. An instance even better than last year, as many million in 1907, the subsequent con- of the future.

Thomas O'Hagan, another will be a senior and a juvenile series Mumnus distinguished for literary ef- run off on our two rinks, which ought fort, is a native of Ontario. After to lend special zest to the winter sea-

Cecil McNeil, '10, attended the inmany prizes in Latin and English formal dinner given at the St. Arts Football Team, Mulock Champions for 1908. areises, he has written the poem tributed much towards landing the "Profecturi Salutamus," which was silverware. Captain F. S. Park, as also Toast-master J. H. Douglass, re- by the banks sixty millions, or up- provement, Liverpool advices being of ferred in glowing terms to the generalways gave to the University athle-Cecil had to respond to the tics. toast offered St. Michael's College He afterwards became the and evidently did his Alma Mater of Classics and Modern Lan-credit. J. Mc. R.

Taught the Judge

This anecdote is told of Chief Jusice John Marshall. Returning one dat's all ver want." afternoon from his farm near Richnond, Va., to his home in that city, the hub of his wheel caught on a

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er and old student, is in business with his father in Quebec, and is doing well. States in Quebec, and is doing well. States in Quebec, and is doing well. States in Quebec, and is doing States in Quebec, and States vided for)

84,437 69

3,492,713 65

\$183,469,159 80 E. S. CLOUSTON, General Manager.

report that an unusually large percentage of fall ploughing has been done, that the land is in the very best condition, and a very considerable increase in acreage indicated for

The export demand for our surplus den collapse of credit and acute mon- farm products has been above the ey stringency, while in Canada the average, and a large proportion of these has already been marketed. In Ontario and Quelec, however, the the exports of wheat and oats were in excess of last year, being respec-

depression in shipping the extent of figures being for the 12 months ending about a million tons of steamers were October 1st, 1907 and 1908, respec- already laid up, and many more will require to go into the ranks of the On the other hand, the value of unemployed during the winter. Notmunerative on account of vacant The daily business of the country, space, but both passengers and freight at no time showed a shrinkage exceed- which the St. Lawrence route possesses. The tendency in all new ves-In view of the great excess to which sels is towards increased size and

being the degree of LL.D. conferred by Mount St. Mary's, Emmittsburg. Arrangements are being completed for class leagues in hockey. There still further contracted with advant-have fallen below those of the year age, and it is to be hoped that this previous both in volume and value. process will be steadily continued. No Pine deals have declined \$3 to \$4 per doubt this reform was assisted by the 1,000 feet, and spruce \$2 per 1,000 repeated recommendations of economy feet, from which decline there has emanating from all financial quarters, already been a partial recovery. This and it is gratifying to note that the is considered a favorable omen, and Charles Cafe in honor of the Senior liquidation process compelled by mo- a sign that the depression which has Cup netary conditions has been accom- hung over the lumber trade for some "Mac" played plished in Canada with, upon the time past is about to be dispersed, For our graduation ex- at centre-half for the winners and con- whole, little disturbance, and prac- and that a more active business in tically without any great disaster. the future may be looked for. Commercial loans have been reduced The British market shows an im-

ferred in glowing terms to the gener-ous assistance St. Michael's College traction of less than 5 per cent. in and spruce deals are being enquired the volume of domestic trade as mea- for, and as stocks are somewhat heavy, their realization would be Immigration has fallen off about, 50 great help to the trade. per cent., but the quality of late has The opinion seems to prevail that

been good, farmers and farm laborers the turning point has been reached, and that better times are near at The great feature of the year has hand.

been the excellent crops secured by Exports-As regards the export the North-West Provinces, Manitoba, able products, it may be said that Alberta, Baskatchewan, variously es- eggs, cheese, ham, bacon and meats, timated as in wheat 105 to 115 mil- butter and apples, all showed a falllion hushels: oats, 100 million bush- ing off, and wholesale grocery houses The man simply backed the horse els; harley, 25 million hushels; in ad- after having felt the depression in until the wheel was clear of the sap- dition crops of flax, potatoes, etc. business in the past year, now speak

ECONOMICAL HOUSEKEEPERS

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None of it is wasted, no stale, unsightly pieces left from one meal to the next. It has a zest and snap about it that invites you to eat another piece.



it with the prices you have been paying. Our many years' practical experience enables us to place on the market a complete stock of Church Supplies which we can safely claim are "SECOND TO NONE."

A Word to the Laity. There is nothing more acceptable for a Christmas gift than a good devotional article. See our stock of presentation Rosaries, Prayer Books, Framed Pictures, etc., etc., before buying elsewhere.

The Catholic Church Supp'y Co., Manufacturers and Importers of every-

Hailing him, he said, "If you will get that ax and cut down this tree I'll give you a dollar.' "I c'n git yer by 'thout no ax, ef

"Yes, that's all," said the judge. amall sapling growing by the road- ling and then brought the vehicles The money value of the grain crops of a decided improvement, with





















sured by note circulation.

predominating.











































