

**OBITUARY**

**MOTHER M. XAVIER**

On Wednesday morning, January 24th, death claimed a very dearly beloved member of the Loretto community in the person of Mother M. Xavier, daughter of Mr. and Mrs. Hugh Malone of Guelph. Although a comparatively young religious, she endeared herself to all with whom she came in contact. Endowed with many talents, she rendered herself very efficient in different branches of learning, but it was principally in the art of music that she found her true work.

Mother Xavier was an indefatigable worker and everything she accomplished bore a stamp of perfection. Firm in her principles, exacting in her high ideals as she was, her manner was ever gentle and kind.

In the Community, Mother Xavier was a cheerful and lovable companion. Her spiritual life was one of great trust and love, the outcome of her union with God, which accounted for the childlike simplicity and gentle patience during her sickness. Even death caused no alarm when it claimed her, and she passed quietly away without a struggle.

Besides her parents there survive two sisters, Mrs. Wm. Ronan, Colgan, and Miss Anne Malone of Guelph, and three brothers, John J. and Felix Malone of Guelph; and Fred of London Military Hospital.

The funeral took place on Friday morning, January 26, from Loretto convent chapel, Guelph, to the Church of Our Lady. The Loretto nuns and all the Separate children attended in a body. Solemn Funeral Mass was celebrated by Rev. F. Wafer Doyle, S. J., assisted by Rev. Father Primeau, S. J., and Rev. Father McManus, S. J.

The pallbearers were Messrs. J. M. Dooley, J. Costigan, Austin Duignan, F. Malone, H. McCloskey, and H. G. Malone (Chicago). Rev. Father Quirk, S. J., officiated at the grave. R. I. P.

**BEST YEAR IN SUN LIFE HISTORY**

The Financial Statement issued by the Sun Life Assurance Company of Canada this week affords a demonstration of activity and strength which will be gratifying alike to its policyholders, and to the larger public who take pride in the predominant position occupied by Canadian financial institutions. This Company, for many years, has pursued an aggressive policy not only in Canada, but far beyond its borders, being firmly established on five continents and having active agencies in more than fifty countries.

The Statement covers the transactions of the Company during 1922, the fifty-first year of its operation. In all Departments substantial advances are recorded as compared with the previous year. New Business written reached \$107,225,248 and the total assurances now in force reach the impressive figure of \$631,404,869. These figures emphasize the Company's position as the leading Life Company of the Dominion and as the largest Company, doing an ordinary Life Business exclusively, in the British Empire.

This expansion is accompanied by corresponding increases in Income, Assets and Surplus. From premiums, interest and other sources a total cash income of \$36,251,322 for the year is recorded, an excess over the 1921 figures of \$5,144,172—by far the greatest advance ever recorded in a single year. Assets now reach the sum of \$174,088,858, an increase of \$44,716,781; another record, both relatively and absolutely, for the Company. After providing for all liabilities and capital stock and setting aside substantial sums to provide for investment fluctuations and other contingencies, a surplus of \$14,289,420 is disclosed, being a gain of \$3,885,511 over the year 1921. The care and forethought with which the Company's investments have been chosen in the past is reflected in an average interest earning rate of 6.27%.

That the Sun Life of Canada is fulfilling its mission is demonstrated by its payments to policyholders or their beneficiaries during the year, a total of \$15,615,505 being reached. This represents a payment of \$8,500 for each hour of the year on the basis of a working day of eight hours. The sum of \$2,678,816 was paid, or allotted, in respect of dividends. The Company has now paid to its policyholders or their representatives since organization a total of \$129,770,509.

The Statement justifies the claim that the Sun Life of Canada has enjoyed the most profitable and satisfactory year in a history remarkable for its progress. Its figures indicate that the public are deeply sensible for their domestic responsibility, for the large underwritings to which we became accustomed during the artificial prosperity of three or four years ago have been well maintained in a year of comparative financial stringency. The great volume of Life Assurance outstanding on the books of our greater companies, and which in the nature of things must be paid out in the span of comparatively few years, forms a promise to prosperity the importance of which it would be difficult to exaggerate.

**SUPER-PATERNALISM**

Sixty or seventy years of reservation life has had its fruit in the physical demoralization, mental confusion and spiritual apathy of the American Indian, according to the Rev. Philip Gordon, a full-blooded Chippewa, who spoke before the Catholic Club of New York urging a more efficient administration of Indian affairs.

"The Indians are being killed by super-paternalism," declared Father Gordon. "They are under a most intense form of bureaucratic supervision, which stifles all ambition, destroys all ideas of self-responsibility and does away with all initiative. The Indians are denied an opportunity to develop these traits so necessary for success in America. Hence the sad conditions of degeneracy and ill-living found among Indians."

All Indian legislation enacted by the United States, said Father Gordon, appears to have for its object the continuation and perpetuation of the Indian Bureau. He scored officials of this Bureau, of which he said there were about 6,000 declaring that much of the misery and distress found on reservations is to be traced to inefficiency and lack of proper care exercised by some of them. The number of Indians Father Gordon estimated at 200,000, but many of these, he pointed out, were well able to take care of themselves.

Father Gordon said that the legal status of the Indian is so complicated that it takes an able lawyer to figure out just when an Indian is or is not a citizen of the United States. He suggested as a remedy for present conditions, the emancipation of the Indian as soon as possible and a more efficient administration of Indian affairs.

**WALTER SCANLAN**

**SUMMERS IN IRELAND AND RETURNS WITH BUDGET OF NEW SONGS AND PLAYS**

You wouldn't be Irish without singing praises for the "Ould Sod," but since Walter Scanlan spent his summer vacation in the Emerald Isle, he fairly bubbles over with enthusiasm, and as for songs, ballads, Irish opera and plays he returned with a shipload. "You can't beat the Irish," he says. "Recent events and troubled times don't seem to worry them. Instead they'll crack a joke, laugh, sing and be merry. I can well understand why Mr. Ed. Rose selected Kilkenny for the locale of my new play. One of the quaintest spots in southern Ireland. A cursory glance at this ancient city, founded by Strongbow in 1172 will convince the visitor that he had a strategic eye as the generals of today pick favorable locations for defence or attack. It is, or rather was, divided into two municipalities, Irishtown and Kilkenny, their respective boundaries and rights was the cause of many feuds, hence the famous legend of 'The Kilkenny Cats'."

"The castle has been the happy hunting ground of American tourists, some bent on pleasure, others from an educational and archeological standpoint. Its ancient towers and turrets are marvels of architecture, indeed they would put to shame some of our modern and uptodate styles. A magnificent panorama presents itself of the winding river Nore and the peaceful city in the valley when viewed from the castle tower. "It was a noted theatrical centre in olden times and boasted a

theatrical company like our present day stock companies composed of ladies and gentlemen of education and distinction including the famous poet, Tom Moore, David Garrick and other noted celebrities. An air of mystery and romance still hovers around the inhabitants where these men and women of art and literature once lived. The theme is built around a gang of counterfeiters said to have inhabited a cave nearby the city and flooded Europe with spurious coins and notes of different countries. The Irish people are a cultured, music-loving race and I look for a big revival along all lines of art as soon as conditions become normal."

**WINTER SPORTS IN MONTREAL**

Montrealers and their guests are revelling in the delights of Winter Sports during the Winter Carnival period, which will continue up to March 1st. Where else in North America do you find it more delightful; where else will you find the joys of the most joyous season of the year so all-pervading or so accessible as in that fine old city rambling for miles up and down the banks of the mighty St. Lawrence River, and more than half surrounded historic, hoary old Mount Royal? All the Canadian winter sports including, skating, snow shoeing, tobogganing, skiing, ski-joring, hockey, curling and sleigh-driving can be enjoyed.

The Grand Trunk Railway offers exceptional service to Montreal, and any information desired will be gladly given by any of the Grand Trunk Agents.

**DIED**

**HENDERSON**—At the family residence, Adelaide township, on February 8th, Emma, beloved wife of M. J. Henderson, in her forty-eighth year. R. I. P.

**MARTIN**—At his late residence, 13 Balclava Street, Kingston, on Feb. 8, 1923, Captain Charles J. Martin, beloved husband of Mary Ann Coyle. May his soul rest in peace.

**MCLEOD**—At Dominion, C. B., Dec. 18, 1922, John T. McLeod, aged twenty-one years, son of Mrs. W. M. Campbell, Mt. Pleasant St., Whitney Pier. May his soul rest in peace.

**KINSELLA**—At Riviere Qui Barre, Alberta, November 18, 1922, Patrick Kinsella, aged seventy years. May his soul rest in peace.

**WANTED**

WANTED for Catholic rectory in Ontario town, two ladies—one to take charge of kitchen and do the cooking; other to look after rooms; two relatives or two friends preferred. Apply stating wages with references to Box 382, CATHOLIC RECORD, London, Ont. 2313-2

CATHOLIC business woman wishes secretarial or clerical position with private individual or firm; trustworthy, reliable and efficient. Address Box 383, CATHOLIC RECORD, London, Ont. 2313-2

HOUSEMAID for priest's house in city parish; good salary; references required. Address Box 384, CATHOLIC RECORD, London, Ont. 2313-4

**POSITION WANTED**

FARMER and vegetable gardener open for a post on. Best of references. Catholic institution or estate; U. S. or Canada. Apply to Box 374, CATHOLIC RECORD, London, Ont. 2313-1

STATIONARY engineer or Fireman open for job. Can do repair work. Handy man. Apply Box 374, CATHOLIC RECORD, London, Ont. 2313-1

**AGENTS WANTED**

AGENTS—men or women. Sell knitting yarn the article most in demand. Everybody is knitting. We supply a single card of sixteen shades of the best two ply and four ply knitting yarn on the market. This yarn is specially adapted for use on knitting machines. We allow large profits and supply your customers free with print d instructions and knitting popular, up-to-date patterns. This helps you make sales. Write for sample card and territories. Dominion Manufacturing Company, Dept. 152, Toronto, Ont. 2313-1f

**INVESTMENT ITEMS**  
Canada's Financial Position and an Aggressive Investment Policy

To read "Investment Items" regularly it is to keep in touch with every happening that affects the price of Government Municipal and Corporation Bonds as well as general business conditions, commodity prices and Stock market values.

If you are an investor you certainly ought to read it. Send us your name and address on this coupon now and we will send you the latest issue. No charge.

**Royal Securities Corporation, Limited**  
58 King Street West, Toronto 96

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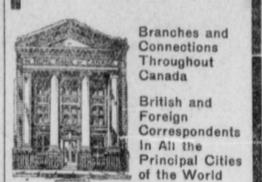
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**The Banks and Your Dollar**  
THE handling of a single dollar is a worth-while transaction to your bank when it records an addition to your savings account.



Branches and Connections Throughout Canada

British and Foreign Correspondents in All the Principal Cities of the World

Fifteen Branches in Middlesex and Elgin Counties

AGENTS WANTED  
202 PROFIT, Household, store and office precisely a repeater. The K Products Co., Walkerville, Ont. 2313-4

**Buy Good Bonds!**

To make your surplus funds earn high interest, no better procedure can be followed than to buy high-grade bonds. Your principal will be safe, your interest promptly paid and conveniently collected; and at present prices, interest rates from Government and Municipal bonds range from 5.10% to 6%.

Write for a list of such bonds.

**Wood, Gundy & Co., Limited**

Toronto Lindsay Building Montreal  
Winnipeg Winnipeg New York  
London, Ont. London, Eng.

**The 59th Year the best in its history!**

The Huron & Erie Mortgage Corporation—whose Charter is "Older than the Dominion of Canada" announces for the fifteenth consecutive year that it has

**No Real Estate on Hand** other than Office Premises. This means freedom from bad debts in its Mortgage Investments which now total over Seventeen and one-half million dollars.

**Here are the Results for 1922**

|   |              |
|---|--------------|
| <b>Huron &amp; Erie Canadian Debentures</b> |              |
| 1922.....                                   | \$10,643,000 |
| 1921.....                                   | 8,334,000    |
| Increase                                    | \$ 2,309,000 |
| <b>Savings Deposits</b>                     |              |
| 1922.....                                   | \$ 6,061,000 |
| 1921.....                                   | 5,900,000    |
| Increase                                    | \$ 161,000   |
| <b>Reserve Fund</b>                         |              |
| 1922.....                                   | \$ 1,500,000 |
| 1921.....                                   | 1,300,000    |
| Increase                                    | \$ 200,000   |
| <b>Assets</b>                               |              |
| 1922.....                                   | \$25,167,000 |
| 1921.....                                   | 22,712,000   |
| Increase                                    | \$ 2,455,000 |

A complete financial report in a form which any person can understand will gladly be mailed upon request.

**The Huron & Erie MORTGAGE CORPORATION**  
"Older than the Dominion of Canada"

Head Office: London, Canada

BRANCHES: London (Horn), Toronto, St. Thomas, Chatham, and Windsor, Ontario.  
Winnipeg, Man., Regina, Sask., Edmonton, Alta.

T. G. Meredith, K. C. President  
Hume Cronyn, General Manager

**FOR EVERY KIND OF CHURCH GOODS**

TRY CANADA CHURCH GOODS Co. Ltd  
149 CHURCH ST. - TORONTO

**WANTED**  
A very respectable, bright and studious boy, fourteen to sixteen, to make his home with priest in country part, close to station, not far from Capital. Send particulars and recent photo to CATHOLIC RECORD, London, Ont., Box 381. 2313-3

**FARMS FOR SALE**  
FARM consisting of 100 acres, 99 acres cleared, balance bush. Barn 6x88, with stabling; good brick house and woodshed; about one mile from Arthur, Village, High and Separate schools and Catholic church. On Provincial Highway. Rural route and telephone. Apply to James J. Stack, Arthur, Ont., Peel Tp. 2311-6

**FOR SALE**—150 acres, in Oxford Co., about 15 acres pasture and wood land, with spring creek. 6 ad 10 roomed house, bank barn; 1 1/2 miles from Catholic Church and Separate school; 2 miles from Delhi. Price \$6,500. Easy terms. Address Mrs. S. Dentinger, La Sallette, Ont. 2313-2

**MEMORIAL WINDOWS STAINED GLASS**

LYON GLASS CO.  
141-3 CHURCH ST. TORONTO ONT.

**AGENTS WANTED**

AGENTS to sell Dr. Bove's Toilet Soap Toilet Articles—Home Remedies. Men or women can do this work and earn from \$25 to \$75 per week. Whole or spare time. Territories allowed. For further particulars apply to Hovel Manufacturing Co., Dept. 55, Toronto Ont. 2307-1f

**TRAINING SCHOOL FOR NURSES**  
MERCY Hospital Training School for Nurses offers exceptional educational opportunities for competent and ambitious young women. Applicants must be eighteen years of age, and have one year of High school or its equivalent. Pupils may enter at the present time. Applications may be sent to the Director of Nurses, Mercy Hospital, Toledo, Ohio. 2101-4f

**Real Bargains in DISAPPEARING PROPELLER BOATS**

Used only a few weeks, splendid condition; 1922 Models. Pay small deposit now and take delivery next Summer. Act now and save money. Write **Disappearing Propeller Boat Co. Ltd., Dept. C, 92 King St. W., Toronto.**

**SOME GOOD VALUES IN SLIGHTLY USED Pianos and Organs**

When selling our best Player-Piano, etc., we often take as part payment a good used instrument, and after going completely over these we offer them for sale at very reasonable prices. We list a few below.

- BELL Upright Piano, rosewood case, small size, but with full 7 1/2 octaves, wonderful tone. A rare bargain. Easy terms can be arranged. \$225.00
- NITSCHKE Square Piano, in good condition, would make a good practice piano. Only \$65.00
- BELL Organ, looks like a piano, full 6 octave, knee swells, etc. Good value at \$35.00

Other Values Just as Good. Write or Phone to

**GERHARD HEINTZMAN LIMITED**  
222 DUNDAS ST. LONDON

**OLD CARPETS MADE INTO RUGS**

OLD carpets hand woven into beautiful reversible rugs in Oriental effects; rag rug weaving a specialty. Write for price lists. Phone Gerrard 7914. Veteran Rug Weaving Co., 20 Jones ave., Toronto. 2307-1f

**CHANGE OF ADDRESS**

We have much pleasure in notifying our Customers that we have moved to our new and commodious premises at **16 DUNDAS ST. WEST (near Yonge St.)** where we will have ample facilities for handling all orders promptly.

We take this opportunity to express our thanks and appreciation to our many patrons for their past orders, and hope for a continuation of same.

You are heartily invited to pay us a visit and see our new premises.

**J. J. M. LANDY**  
16 Dundas St. West

**The Toronto General Trusts Corporation**

Steady Increase in Business During 1922

Total Assets Under Administration Exceed - - \$129,000,000

The Forty-first Annual General Meeting of the Shareholders of this Corporation was held at its Head Office in Toronto, on Wednesday, February 7th, 1923. Complete reports of its business during 1922, together with the Auditors' Report were submitted by Mr. A. D. Langmuir, General Manager, and approved of.

**CAPITAL ACCOUNT**

|  |                |
|--|----------------|
| The Capital Stock subscribed and fully paid up amounts to..... | \$2,000,000.00 |
| The Reserve Fund to.....                                       | 2,500,000.00   |
| The Contingent Reserve Fund to.....                            | 75,000.00      |

**GUARANTEED TRUSTS ACCOUNT**

This account includes moneys invested by the public under our Guaranteed Investment plan for a fixed period at a fixed rate of interest. The total amount invested with us in this account with accrued interest at December 31st, 1922, was..... \$5,633,503.36

Every dollar invested in our Guaranteed Investment Receipts is invested in Trustee securities as authorized by law. \$6,824,842.61 of this account is secured by first mortgages, the remainder by Dominion and Provincial securities and cash in bank. The rate of interest on our Guaranteed Investment Receipts is 5 1/2% per annum on sums invested for three or five years.

**ESTATES, TRUSTS AND AGENCIES ACCOUNT**

The amount of assets held on behalf of Estates, Trusts and Agencies under our management amounts to..... \$115,681,079.72

The total assets under our administration amount to..... \$129,097,041.42 being an increase over the preceding year of \$8,843,598.37.

**BOARD OF DIRECTORS.**  
On motion the following Shareholders were appointed Directors for the ensuing year:—Hon. Featherston Osler, K.C., D.C.L.; Hamilton Cassels, K.C., LL.D.; Major-Gen. Sir John M. Gibson, K.C.M.G., K.C., LL.D.; Wellington Francis, K.C.; Hon. A. C. Hardy, Lieut.-Col. R. W. Leonard; J. Bruce Macdonald; Hon. Sir Daniel H. McMillan, K.C.M.G.; Lieut.-Col. John F. Michie; J. G. Scott, K.C.; Sir Edmund B. Osler; Sir Edmund Walker, C.V.O., LL.D., D.C.L.; E. C. Whitney; E. T. Malone, K.C.; H. H. Williams; Robert Hobson; Thomas Bradshaw, F.L.A.; C. S. Blackwell; W. L. Mathews; A. D. Langmuir.

**HEAD OFFICE: Cor. Bay and Melinda Streets, TORONTO**

A. D. LANGMUIR, General Manager. W. G. WATSON, Assistant General Manager. T. J. MAGUIRE, Secretary.

**BRANCHES:**

OTTAWA: James Davy, Manager. WINNIPEG: John Paton, Manager. SASKATOON: F. G. Lewis, Manager.

VANCOUVER: H. M. Forbes, Manager.

Copies of the Annual Report containing full account of the proceedings, with the addresses of President and General Manager, mailed on request.