

In and Around Toronto

GENERAL INTENTION OF SACRED HEART LEAGUE.

The General Intention for the League of the Sacred Heart for July is, The Choice of a State of Life, and speaking of the subject the Canadian Messenger says: A Christian who is worthy of the name before engaging in an avocation which is irrevocable, should ask himself in all seriousness this important question, In what state of life can I save my soul the more easily? In what vocation can I give adequately to God the service He wishes from me? It is evident that in this momentous question a youth should not overlook the advice of parents and sane counsellors, but no matter what may be the rights of parents and others, they are always inferior to the rights of God over him. In case of rivalry, it is God who should have the upper hand.

ACKNOWLEDGMENT.

The Sisters of St. Joseph, House of Providence, gratefully acknowledge their indebtedness to the gentlemen and ladies in charge of their recent picnic, also to the citizens who generously co-operated, thus making the returns exceed all expectations. The following are the receipts from the different parishes:

Table with 2 columns: Parish/Category and Amount. Includes Holy Family (\$239.80), Our Lady of Lourdes (205.32), St. Basil's (548.15), St. Francis (336.69), St. Helen's (306.94), St. Joseph's (including \$41.35 from St. John's, East Toronto) (553.35), St. Mary's (673.46), St. Michael's (850.90), St. Patrick's (806.10), St. Paul's (1541.10), St. Peter's (181.75), Other sources (1001.59), Total (\$7,248.15), Expenses (724.23), Net (\$6,523.92).

CHILDREN'S AID SOCIETY.

The quarterly meeting of the St. Vincent de Paul Children's Aid Society, will be held in St. Vincent Hall, Shuter street, on Monday evening next, the 9th inst., at 8 o'clock. Members and all interested are invited to attend.

RECEPTION AT CONVENT OF THE GOOD SHEPHERD.

On Wednesday, June 27th, Miss Lorretto Gibson and Miss Charlebois were received into the Convent of the Good Shepherd. Miss Gibson received the name of Sister Mary Gabriel and Miss Charlebois that of Sr. Mary Raphael. The final vows were taken by Sister Mary St. Basil.

A BRIGHT TORONTO BOY.

The name of Hubert Magann, the thirteen-year-old son of Mr. G. P. Magann of Toronto, is conspicuous on the prize list of Loyola College, Montreal, for the number of times in which it appears and for the large number of studies the appearances indicate. Master Magann is the winner of the Class prize for Good Conduct and 1st in Religious Instruction, Latin Grammar, Latin Translation, Greek Grammar and Composition, besides receiving Honorable Mention in English Grammar, Writing, Dictation, Latin Prose Composition, Greek Translation, distinction in Application to Study, and Special Class Prize in 3rd Grammar Class. This is a fine array and speaks well for a brilliant future.

The college list will be published in our next issue.

SUNDAY SCHOOL OUTING.

On Thursday afternoon of last week about 700 of the Sunday School children of St. Paul's Parish had a very enjoyable outing at the Island. They were accompanied by 35 of their teachers and the time was pleasantly spent in picnic and games.

REV. FATHER CAUGHLIN ADDRESSED HOLY NAME SOCIETY.

The members of the Holy Name Society of St. Francis Parish, at their last monthly meeting, had the pleasure of an address from Rev. Father Coughlin, C.S.S.R., who had lately assisted in giving a mission in the same parish. About two hundred were present. Father Coughlin addressed the meeting, his address being more of a "talk" than a sermon, on the general ends and aims of the Society, giving an interesting account of its origin and progress in the United States. He also complimented the men on their good attendance and at their previous fine turnout at the first General Communion of St. Francis' branch of the Association.

FORBES-MOONEY.

A pretty wedding took place in the Church of Our Lady of Lourdes on Wednesday, June 27, when Mr. James Forbes and Miss Annie Mooney were united in marriage. The ceremony was performed by Rev. Father Cruise, P.P. The bride's sister, Miss Alice Mooney, attended as bridesmaid, Mr. Martin McKittick of Winnipeg as best man, and little Nellie Forbes, niece of the groom, as flower girl. During the offertory of the Mass Mr. Frederick Phillips, Toronto's favorite baritone soloist, rendered Mine's beautiful "Ave Maria" in a style worthy of the great composer. The bride, who was given away by her father, Mr. Owen Mooney, was charmingly attired in a gown of ivory crepe de chine, trimmed with Irish lace, tulle, veil and wreath of orange blossoms, and

carried a shower bouquet of white roses, interspersed with lilies of the valley and maidenhair fern. After a reception held in the home of the bride's father, 571 Ontario street, Mr. and Mrs. Forbes left for Buffalo and Rochester. The wedding gifts were numerous and handsome.

RAFFERTY-RUCK.

A pretty June wedding took place on Wednesday, June 27th, at St. Mary's church, Bathurst street, when Miss Katie Ruck, 29 Mitchell avenue, daughter of Mr. and Mrs. Thomas Ruck, was married to Mr. Fred. Rafferty of Toronto, Very Rev. J. J. McCann, V.G., officiating. The bride was attired in a silk crepe de chine over tulle and white hat trimmed with white plumes, and was given away by her father. Her sister, Miss May Ruck, was bridesmaid, being dressed with cream de laine trimmed with silk military braid, and wore a pretty hat and coat to match. The groom was supported by the bride's brother, Mr. Gerald Ruck. Marie Flotilla Mathews, cousin of the bride, was flower girl and carried a basket of bouquets.

A reception was held at the home of the bride's parents. Later on Mr. and Mrs. Rafferty left for the West and on their return will reside in Toronto.

Three Bishops Addressed the Meeting

At a meeting of German Catholics held lately in Cleveland, three Bishops addressed the meeting and to quote from the Catholic Universe of Cleveland, "their practical and authoritative treatment of topics of timely importance made an evident impression on 100 delegates and about 1,400 Catholics from the various parishes of the city who were present."

The Bishops who spoke were: The Rt. Revs. Ign. F. Horstmann, James A. McFaul of Trenton, N.J., and William Stang of Fall River, Mass., who occupied the centre of the stage, which was filled with clergymen from the city and surrounding towns. Bishop Horstmann was chairman of the evening.

As there is much in the addresses of these distinguished prelates which may be of use to Catholics everywhere, we quote further:

Bishop Horstmann's address was concise, forcible and to the point. He began with the expression of his profound conviction of the necessity of organization to accomplish any large result. "It is the day of the people," he said, "the time when anything is possible to united public sentiment. The Bishop contrasted the condition of the Catholics of Germany at the time of the Kulturkampf with their condition to-day, and pointed out that their present power is not the power of greater wealth or numbers, but simply the power of organization. In that hour of persecution there was not a Catholic paper in Germany to speak for the people. To-day there are three strong Catholic dailies and 395 Catholic weeklies. The result is the Center Party and an enlightened, influential and aggressive Catholic population.

THE LAMP OF EXPERIENCE.

"From the lessons of the past we draw light from the present. Patrick Henry said he had but one lamp—the lamp of experience as furnished by the study of history. And our experience makes nothing so clear as the necessity of organization." General Grant once asked a prominent Catholic why Catholics did not get together like other religious bodies and declared that Catholics did not realize their own power.

In laying down what was to be expected of the convention, Bishop Horstmann reiterated his frequently expressed protest against resolutions. The delegates, he said, should make up their mind to do something to enforce their good intentions. He recommended two things:

First, and most important, the practical support of the Catholic press. He would like to see subscription to a Catholic paper a condition of membership in all Catholic societies as it is in the Bohemian Union. He paid a high tribute to the Universe, than which, he declared, there was no better Catholic journal published in the United States, and also recommended the "Stimme der Wahrheit" as a very good German paper.

The Bishop's second recommendation was to make the Verein a living organization. It had immense possibilities for active work and influence, as manifest in the excellent service by the federation of Catholic societies in Toledo. "Work for the common good," exhorted the Bishop. "Make your influence felt in the community. The need was never so great.

"What an awful coming down there has been in the public morality in the last fourteen years! To what tremendous depths have we fallen? Here are the roller skating rinks; inventions of Satan himself, vices of vice and iniquity; here are the low vaudeville houses, and the moving picture machines, upon which one may not look, I am told, without sin. "Why is it that these things cannot be regulated? Form committees to remedy these evils. Do not lose sight of the grave responsibilities and duties of Catholics toward society at large."

FEDERATION.

Rt. Rev. Bishop McFaul was introduced as the Father of Federation. The Trenton prelate is a very happy and impressive speaker and his apt anecdotes and elegant and pithy eloquence kept the audience in a continual state of laughter and applause.

You'll Fancy Yourself in Berlin

or Hamburg or Dresden when you drink O'Keefe's Pilsener Lager.

It's our new brew—just like the famous light beers of Germany. Brewed of choicest hops and malt—and stored until fully aged.

"Pilsener" is the newest of the O'Keefe's brews and it bids fair to be the most popular. Try it.

O'KEEFE'S PILSENER LAGER

"A LIGHT BEER IN A LIGHT BOTTLE"

TEST IT A MONTH WITHOUT PAYING A CENT THE AIR CURE FOR RUPTURE



Without one cent of advanced payment, without deposit or any red tape, let us send you a made-to-order Air Rupture Cure

THE NEW, SURE WAY TO CURE RUPTURE

Wear it thirty days, according to directions. Then either keep it at a most reasonable price or send it back without it having cost you a cent. The Air Cure will cure—and we prove it by this fairest offer anybody ever made. Write for details.

Address

The Lyon Mfg. Company, Limited ROOM 54 435 YONGE STREET, TORONTO.

Sudden Death of Mr. J. O'Keefe

Mr. John O'Keefe of Ottawa, died at his home on Saturday, the 23rd, ult., on entering the house after working in the garden. The deceased suddenly fell to the floor and in a few minutes expired.

The late Mr. John C. O'Keefe was a well known resident of Ottawa, having lived there for about forty years. He was born in Fort Covington, N. Y., 59 years ago. For some time he was in the grocery business and later did considerable contracting, being a member of the firm of Tobin and O'Keefe. Several years ago he retired from active business, and latterly had given his time to looking after his real estate interests.

He was a man of kindly disposition and of unassuming nature and was well liked and highly regarded by a wide circle of friends. He was an attendant at St. Joseph's church and was a member of the Knights of Columbus. In politics he was a Liberal. Besides leaving one brother in the person of Police Magistrate O'Keefe, the late Mr. O'Keefe leaves one sister, Mrs. A. E. Provost. He was a brother also of the late Mr. Denis O'Keefe, formerly Deputy Chief of Police. His brother-in-law, Mr. A. E. Provost, who has recently been out on an automobile trip, was summoned from Renfrew.

The funeral took place at 8.45 o'clock Monday morning to St. Joseph's church, and interment was made in Notre Dame Cemetery. The Knights of Columbus attended in a body.

Almost fifty years' successful experience in the manufacture of Bells speaks well for any concern. The C. S. Bell Company, Hillsboro, Ohio, is pleased to state to the public that this is their record. Since 1858 they have been making the high grade, reliable Steel Alloy Church and School Bells. The popularity of these Bells is not confined alone to this country, but to-day they may be found in almost every country on the globe. The success of the Company is due to the square deal they give their patrons.

Any one interested in the purchase of a Bell will do well to write to these people. They will send you, for the asking, a catalogue which contains useful information about Bells, and they will also advise you of a unique plan by the aid of which you can secure a Steel Alloy Bell at a very low price.

Give Holloway's Corn Cure a trial. It removed ten corns from one pair of feet without any pain. What it has done once it will do again.

Hagerty-Morgan

A quiet though pretty wedding was celebrated in St. Patrick's Church, William street, by the Rev. Father Stuhll, C.S.S.R., on Tuesday morning last, when Serena, youngest daughter of Captain James Morgan, was united in marriage to Martin Hagerty, second son of the late Thomas Hagerty, and grandson of the late Michael Smith of the attorney-general's department. The bride, who was prettily gowned in white duchess satin, with veil and wreath of orange blossoms, was attended by Miss McCandlish, while the groom was supported by his uncle, E. A. Smith.

After a wedding tour at the Thousand Islands and Montreal, Mr. and Mrs. Hagerty will reside on Grange avenue.

HOME BANK IS WELL FIXED

Starts With Reserve Fund

Six per cent. Dividend Declared After Only Five Months' Work—New Bills are Very Artistic—Entire Old Board Elected at Toronto Meeting.

The Toronto daily papers seem to have given a good deal of attention to the prosperous affairs of The Home Bank of Canada. The fact that this institution has already paid a dividend, and reported a substantial reserve fund, after only five months' work under its charter, is something unusual with new banks. Probably the Toronto "World" correctly sums up the matter in the following editorial paragraph:

"The annual meeting of the Home Bank of Canada brings to public notice features of banking that rather exceed the general anticipations of what a new institution of this status may accomplish within a given time. It is scarcely to be expected that a new bank shall pay a dividend within the first five months of its active operations, but since the Home Bank has readily declared a dividend, very much within the prohibited time, it might be explained that the Home is not an entirely new institution. Just as the Toronto Savings Bank of 1857 carried its resources into the Home Savings and Loan Company of 1878, so the Home Bank of Canada begins life with the experience and support of the 28 years activities of the Home Savings. The Home Bank has done well, but it must be remembered that it has not started from the very beginning, and therefore may enjoy a decided advantage over the several banking institutions that have recently been launched with new charters and a clientele yet to be acquired."

The following account of the meeting of the shareholders of the Home Bank of Canada is taken from the Toronto Globe of Thursday last. It will be noticed the Globe does not speak of the Home Bank of Canada as being a new institution:

The first annual general meeting of the shareholders of The Home Bank of Canada was held at the head offices, 8 West King street. The original charter of the institution dates from 1854, when the Toronto Savings Bank was launched. In 1878 the bank developed into the "Home Savings & Loan Company," and operations were begun under a form of charter which entirely filled the needs of the time. Of recent years industrial activities in Canada have made a wider prospect for the scope of business banking, and so the Savings & Loan Company, after twenty-eight years' activity in most of the departments of finance associated with banking, took up the original scope of its charter again and became The Home Bank of Canada.

The Shareholders' Security

The Home Bank of Canada is just six months old this present month. If it were entirely a new bank, with a new list of shareholders and a new executive, it would not have to be reported that a dividend at the rate of 6 per cent. has been paid for the first five months of the bank's operations. But aside from the dividend, the general statement, issued recently, shows some very conservative figures. There is a reserve fund equal to one-quarter of the entire subscribed stock. This is an item of security for the shareholders, which, like the dividend, can scarcely be produced within any short period of development, and in addition there is a profit and loss account of \$30,503.28.

Where the Depositors Come In

The depositors of The Home Bank of Canada may read with satisfaction that the sum of nearly four millions of dollars of the public's money which the bank holds is placed so as to be readily convertible into cash. In fact the great bulk of this money is a cash asset for the bank. Something over three million four hundred thousand of this sum is secured by collateral loans on stocks, bonds and debentures, and the money is therefore returnable to the bank at any time it may be demanded. Of the remainder, over \$300,000 is in debentures, and the balance, nearly \$700,000, is actual cash. The current loans to business men, and paper discounted for their accommodation, is a small item in comparison, amounting to \$384,000.

Has Followed the Tried Methods

An analysis of The Home Bank's general statement shows that the institution has taken its place solidly among the chartered banks of Canada without any resort to methods of "high finance." Although there has been a change of name, and a broader scope of activities, the newer institution has carried the support of its old clientele, while the new charter has brought in a very perceptible gain of deposits. The notes issued by the bank have proved most attractive, and the circulation is rapidly increasing.

A Representative Meeting

The meeting was called to order at noon. Among those present were: B. E. Bull, T. H. Bull, John Batho, Wm. Cooke, Wm. Crocker, Lieut.-Col. Jno. I. Davidson, Arthur R. Denison, Daniel Fitzgerald, Major F. A. Fleming, Thos. Flynn, Hon. J. J. Foy, K.C., Edward Galley, E. G. Gooderham, W. J. Green, James Gunn, M. J. Haney, C.E., Widmer Hawke, Joseph Hobson, H. T. Kelly, W. T. Kernahan, Wm. Lavoie, Paris, Ont., Lieut.-Col. James Mason, Isaac Moody, R. Parkyn Murray, J. Cooper Mason, R. L. McIntyre, Dr. Alex. McPhedran, C. E. P. McWilliams, Eugene O'Keefe, W. H. Partridge, Lieut.-Col. Sir H. B. Pellatt, Alex. Robertson, J. S. Robertson, James Scott, R. B. Street, Arnold W. Thomas, Milton A. Thomas, J. A. Todd and John White.

The Order of Business

It was moved by Mr. Wm. Cooke, seconded by Mr. M. J. Haney, C.E.,

that the President, Mr. Eugene O'Keefe, should take the chair. It was moved by Mr. Wm. Crocker, seconded by Mr. Widmer Hawke, that the General Manager, Lieut.-Col. Jas. Mason, should act as Secretary. The Secretary then read the directors' report as follows:

"The directors beg to present their report, showing the result of the business of the bank for the period ending the 31st of May, 1906, and its position on that date.

"In accordance with and under authority of the resolution duly passed for that purpose, the bank on the 31st of December, 1905, took over and assumed the liabilities of the Home Savings & Loan Company, Limited, consisting entirely of deposits amounting to \$3,389,675.27, and received from that company assets of equal value and amount, and such as the bank could legally hold and acquire.

"The bank opened for business on the next legal day, the 2nd of January, 1906, in its new premises, Nos. 8 and 10 West King street, and also in the two offices in which the company had been doing business, viz., No. 78 Church street and No. 522 West Queen street, all in Toronto. Since then branches have been opened at the following points: Alliston, Walkerville, St. Thomas, Brownsville, Shedd and Lawrence Station, all in Ontario. Arrangements have also been made for the opening of a branch at Fernie, B.C., and business will be begun there shortly.

"The profits for the five months during which the bank has been doing business have enabled your directors to declare a dividend for that period at the rate of 6 per cent. per annum, and add the sum of \$9,839.30 to the profit and loss account, which now amounts to \$30,503.28."

The President's Address

The President moved the adoption of the report, which was seconded by the Vice-President, Mr. Thomas Flynn. The President then spoke as follows:

"We now meet at the first annual general gathering of the shareholders of the bank to receive and adopt the annual report of the directors and to elect directors for the new year.

"You will see by the statement now in your hands that the bank has been successful in its first five months' business, the net profits for that period being equal to 10 per cent. on the average capital paid up for the same term, which was about \$600,000. A dividend at the rate of 6 per cent. per annum has been declared, and paid, and the balance placed to profit and loss account.

"The taking over of the business of the Home Savings & Loan Company, Limited, was carried out on the 31st of December, 1905, and in a manner most satisfactory to both institutions. The preliminary expenses, which must necessarily accompany the organization of a new bank, have been paid off and a substantial amount placed to credit of profit and loss account to meet future development.

"The stock has been well taken, some \$830,000 being now subscribed, and \$733,000 paid thereon. The shares are well distributed and divided among over four hundred shareholders. The directors have been very fortunate in having been able to secure for the bank's head office so handsome and so centrally situated premises. The other city offices will be in keeping with their locations.

"Branches have been opened at points considered suitable and advantageous for business, and the bank's operations will be extended whenever thought desirable.

"It is satisfactory to note the increase in the bank's deposits over the amount taken over from the Home Savings & Loan Company, Limited, when the fact is considered that the business has been practically confined to the city of Toronto and to three branches.

"The zeal and ability displayed by the officers of the bank have been very satisfactory."

Thanks Tendered the Executive

After the adoption of the report it was moved by Mr. B. E. Bull, seconded by Mr. M. A. Thomas, that the thanks of the shareholders are due and are hereby tendered to the President, Vice-President and Directors for their careful attention to the interests of the bank.

On motion by Hon. J. J. Foy, K.C., seconded by Mr. James Gunn, the following motion was adopted: "That the thanks of the shareholders be tendered to the General Manager and other officers of the bank for the efficient manner in which they performed their respective duties."

It was moved by Lieut.-Col. John I. Davidson and seconded by Sir Henry M. Pellatt, that the poll be now opened for the election of directors for the ensuing year, and that the same be closed whenever five minutes shall have elapsed without a vote having been tendered, and that Messrs. W. T. Kernahan and F. A. Fleming be the scrutineers to take the vote, and that they report the result to this meeting.

The Old Board Re-Elected

The ballot resulted in the re-election of the old board as follows: Eugene O'Keefe, Thomas Flynn, Edward G. Gooderham, M. B. Haney, C.E., W. Parkyn Murray, Lieut.-Col. J. I. Davidson and Lieut.-Col. James Mason.

At a meeting of the new board, held immediately after the close of the above, Mr. Eugene O'Keefe was re-elected President, and Mr. Thomas Flynn re-elected Vice-President of the bank.