RT. REV. BISHOP FALLON ASKS SECURITY FOR BANK DEPOSITS

To the Right Honorable W. L. Mackenzie King, Prime Minister of Canada:

Right Honorable and Dear Sir :-Shortly before your departure to attend the Imperial Conference the Home Bank closed its doors. A few days after your return the Liquidator issued his report on the bankrupt institution. That document, with its omissions and its suppressions, constitutes the most discreditable stays that has even been made itable story that has ever been made public in the annals of Cana-dian Finance. Despite Government supervision, Finance Ministers, Inspectors, Auditors and the Bankers' Association, the Home Bank was able to go on unchecked for more than a decade of years in its career of incompetence, deception or dishonesty, until the whole structure fell to pieces and brought misery and suffering to hundreds of thousands of Canada's citizens.

The collapse of the Home Bank, however, is but an incident in a financial condition that calls for immediate and effective action. By glowing Annual Reports, by eloquent discourses from General Managers, by empty resolutions of uninformed shareholders and by culpable negligence in the Finance Department, the people of this country have been lulled into a sense of security concerning their surplus earnings entrusted to the

There is no good basis for this sense of security. It is futile to allege that the banks that remain are so strong as to allay all mistrust and suspicion. Consider the history of the past ten years. One of our foremost banks was a universal subject of nervous comment; several millions of dollars went from the public treasury to its support. This action was either a measure of commendable prudence, or it was plain robbery. Then followed the unspeakable exposure of the Merchants' Bank, an institution that was considered as solid as the Rock of Gibraltar. In recent months the Union Bank and the Standard Bank have written off millions of dollars of losses caused by the speculation of their officers, and which might just as well have completely wrecked them. Then the Home Bank failed. Following quickly on the heels of that event came the disappearance of the Bank of Hamilton which had reached the limit of its financial endurance. And only a few days ago La Banque Nationale was saved by the wise decision of the provincial govern-ment of Quebec to assist it by a subvention of fifteen million dollars of public money.

There is, moreover, nothing in the Our ten largest banks have an average surplus of assets over liabilities hundred When one considers that in this small surplus are contained frozen assets, bad debts, loans from which no profit will ever be made, and the inevitable shrinkage in machine, a regulatory law and value of real estate and equipment, order league, and, in sections where pass from a condition of potential, to one of actual, bankruptcy. In that unhealthy condition ninety per cent. of our population is vitally concerned, and it is a condition which the civil government is bound to heal; the immediate end for which civil government has been instituted is the protection of person and property.

But how can this end be reached in the matter under consideration. By the simple method of making banks collectively responsible for the money they accept as deposits. The banks borrow our money without other security than the Charters the people give them; they pay no, or a very low, rate of interest. When they loan us our own money they charge us the highest rate of interest obtainable, and every shred of security that can be squeezed from us is rigorously exacted. We are actually made financial slaves by the very power of our own savings. And the bankers gamble with our earnings and tell us to go whistle when the crash

No further faith can be put in those who have been hitherto our financial guides. They have been weighed and found wanting. And they know it themselves. We are now being told that the banks have no objection to "government inspec-tion," but that the Government must bear the consequent "responsibility." The people of Canada will not tolerate the placing of any such responsibility on their Government, that is on themselves. They shall an effective guarantee hard-earned savings, and they will look to the forthcoming session of the Federal Parliament

satisfy a very reasonable curiosity. I have noticed that every corporate interest has a mouthpiece. The plain people, to whom I belong, seem alone to be inarticulate and unorganized. Failing a more fitting representative, I have ventured to make myself their spokesman. And I have a strong conviction that I am voicing their sentiments. am voicing their sentiments.

I beg leave to remain, Right Honorable and Dear Sir, Yours faithfully, M. F. FALLON Bishop of London. London, Ont., January 12, 1924.

> FORMER KLAN LEADER

DECLARES ORGANIZATION NOW LAW-DEFYING SOCIETY AND A MENACE TO COUNTRY Special to The New York Times

Washington, Dec. 27.—Edward Young Clarke, who declared himself one of the founders of the Ku Klux Klan, and once the Imperial Giant. Past Imperial Wizard, sent a letter today to President Coolidge in which he denounces the trend of the organization, which he said had departed from its principles, and asserted that the Klan, as now operated, was becoming a "real menace to law and order, individual rights and iberties and democratic political government.'

In addressing the President he offered his services in freeing the Klan of its alleged bad element operating against law and order. He said subsequently that he in-He said subsequently that he intended to issue a call to the Klansmen to fight against the present Mr. Clarke's letter to the Presi-

dent reads: "To the President, the White House,

Washington, D. C .: "Sir .- As the man most largely responsible for the building of the Knights of the Ku Klux Klan, and having recently been confronted with indisputable information and evidence showing the prostitution of the ideals and principles and purposes of the Klan, and also facts related to the steady withdrawal of the better element either from the Klan itself or from participation in the active affairs of or operating control of the organization since I voluntarily severed active official connection with the Klan, now more than one year ago, I take the liberty of addressing this communication to you, the supreme head of our Government, to tender you any assistance in my power to end the activities of an element of our citizenship which has crept into the organization and is apparently in control thereof (and making the Klan as now operated a real menace to law and order, individual rights Balance Sheets of our existing and liberties and democratic politi-banks to create reasoned confidence. cal government.)

> CALLS KLAN A POLITICAL MACHINE "I have received from widel scattered sections of the country direct and authoritative informa-tion that the Klan is rapidly developing nationally as a cheap political

it is not too much to say that these it is strongest, brazenly and openly institutions would under pressure superseding the authority of the superseding the authority of the courts, and through character assassination, intimidation and actual physical violence, depriving American citizens of their constitutional rights without due process of law or trial before a jury of their

> The positive and indisputable information which has come to me as to the gradual degradation and despoliation of the Knights of the Ku Klux Klan, through disregard of its high ideals, principles and purposes, is a severe shock and keen disappointment to me, and, while I am perfectly willing to assume the moral responsibility which is rightly mine as having been chiefly instru-mental in the building of the Klan, in justice to myself and to the hundreds of thousands of high-grade men who have been drawn into the Klan because of its declaration of ideals and principles, I can not and sit idly by in the face of such conditions and thus allow to fall on my shoulders the blame for the outrages of justice, individual liberty and respect for the courts and the Government resulting from the rape of the organization which has taken place in the past year or eighteen months' time.

"In the hearts of the founders promoters and builders of the Knights of the Ku Klux Klan it was never intended that the organization should be either a law and order league or a political machine, but, rather, that it was to be an organization designed to upbuild and develop spiritually, morally and physically the Protestant white men of America. The process through which this development

through ceremonies in the lodge room and through the higher de-yelopment of character of the mem-Government and the courts of the land a body of men that would be land a body of men that would be an unseen but powerful and influential moral factor, serving to stabilize the courts and the Government at all times and to be particularly serviceable in times of stress "Most respectfully yours," "Most respectfully yours,

"The thing which alarms me most n connection with the organization is the apparent trend of thought inside the ranks of the membership of the organization toward dis-regard for law and order, and the tendency on the part of membership to seek to assume local, State and national political dictatorship, and, in my judgment, when any powerful secret organization assumes either of the above attitudes it immediately becomes a real menace to free Government and the rights, privi-leges and liberties guaranteed under the Constitution to the citi-zens of the United States of Amer-

The position I am taking in this The position I am taking in this matter is no new one for me, but is the platform I have stood upon since the day I first joined the Klan, and is in harmony with the oath I took when I became a Klansman four years ago. When I was acting as Imperial Wizard pro tem of the organization I unbesitatingly reorganization I unhesitatingly revoked charters of branch organizations, banished Klansmen from fellowship in the Klan, and threatened at one time to revoke the charters of every Klan in a whole State unless Klans and Klansmen respected their oath as Klansmen and committed no violations of law either as individuals or as bodies of individuals voting for what they in-dividually considered right as citi-

room, because I felt that a wrong interpretation was being placed by the public upon the parades of the Klan and that it was not good for the public morals or welfare for Klan parades to be further allowed in that State.

"I accepted the invitation of the Klans in Pennsylvania to come and make three speeches, because I felt I wanted to get into the minds of Klansmen of Pennsylvania, if I night, the real heart and soul and spirit of klancraft coming from the man who had builded and saw the vision. I wanted to tell you men that while I had builded this organization that if this organization ever became a law unto itself, operating or attempting to operate outside the regular constituted authority of this country, this State, or this city, that I myself would leave it and do everything in my power. publicly and privately, to crush it, and I have made this same state. ment, Klansmen, before every audience, and before every Klan meeting in which I have appeared, and I mean it, men. There is no justification for a lawless machine

n America. SAYS MEMBERSHIP HAS CHANGED

"It is after an absence of six or eight months made necessary by orders of my physician to rebuild my health that I return to find that the active membership of the Klan has changed, certainly in some States, if not in all, from men of the type who listened to and applauded the sentiments expressed above in Pennsylvania, to a class at present in control whose energies apparently are directed to participation in whipping parties, threats and character assassination, and the formation of political machines.

"In the face of this condition, and as an American citizen having taken a solemn oath as a Klansman, and as the builder of the Klan and the leader of the former controlling element in the Klan, whose aims and ideals were and still are the same as outlined above in this com-munication, I feel that I can do no less than come to you as the supreme head of our Government and, speaking for myself and the hundreds of thousands of magnifi-

It may be asked why I shou d have written this letter. Let me satisfy a very reasonable curiosity. I have noticed that every corporate interest has a mouthpiece. The plain resolution of the plain of the physical ills of of mankind, included definitely as intended as a high-toned, characamong these aims being the world's ter-building, active fraternal organand the largest dope curse place of refuge in America.

MEANT TO TEACH RESPECT FOR LAW

"It was still further designed, through ceremonies in the lodge who are either under the refuge by those through ceremonies in the lodge." who are either undesirable or incap-able of controlling the situation

from inside the Klan. the men who had taken the oath of the organization greater respect for law and order and the courts and the Cou the Government, thus giving to the Government and the courts of the either take hold and remedy the

> "EDWARD YOUNG CLARKE. Imperial Giant, Knights of the Ku

THE K. OF C. BOGUS OATH

\$25,000 OFFERED FOR PROOF THAT THE KNIGHTS TAKE SANGUINARY OATH

New York, Jan. 3.-It has just been announced through State Deputy Daniel Tobin, that \$25,000 has been deposited by the Knights of Columbus as a reward to be given to any person in New York State who can prove that the oath attrib-uted to Fourth Degree members of the K. of C. is an actual obligation taken by members of that organization. The recent widespread circulation of the alleged K. of C. oath has been the cause of this action taken by the Knights. The offering of a reward produced excellent results in the Couth and it is results in the South, and it is expected that this move will prevent this present spread of misrepresentation.

"The alleged oath is a blood-thirsty invention," said the State Deputy, "which no sane person could accept as an obligation, entered into by an American citizen, of Columbus was originated. It is an excerpt from the works of Eugene Sue and other writers of State the wearing of the costume of and describe it as an authentic oath tion.

the Klan exclusively to the lodge of the Knights of Columbus.

was designed from the beginning as an instrument of religious bigotry, will be accountable to the law, as we have already secured several convictions in other States for the circulation of this criminal libel.'

FORMALLY THANKS FRENCH PRIESTS

sacrifice shown by two missionaries of the Seciety, Fathers Degeneve and Savin, in coming to the rescue of a British subject, Mr. d'Arcy Weatherbe, who had been captured Weatherbe, who had been captured or of the people in whose behalf

to the camp to negotiate with the pirate chief and to speak to Mr. Weatherbe and give him assistance.
On Aug. 8, the same priest, Father
Degeneve, came back bringing
Father Savin with him to resume

This action has had the result that to them, as the earth was His, and the fulness thereof. The sacrifice schools by government institutions. hundreds of thousands of magnifinegotiations. It was impossible to
that was not a sacrifice of praise, or
It has also consented to register and
come to terms with the pirate chief
of a contribe heart, was of no value.

The praise of thousands of magnifiassist new schools, and this even in
off the indebtedness of Sacred Heart

Father Degeneve in his home and had him taken to the mountain. Father Degeneve remained in the hands of the brigands for three days and only succeeded in escaping by a fortunate chance.

"My instructions are to transmit to you the sinear expression of the

to you the sincere expression of the value we attach to the courageous conduct and self-sacrificing devotion of both Father Degeneve and Father Savin in their intervention with the brigands in favor of Mr. Weatherbe."

Weatherbe."
Lord Curzon has also sent an official message of thanks to M. Poincare "for the brave and generous action of your French priests."

SACRIFICE OF CHRIST

THE SOURCE OF THE SUPERNATURAL

The Catholic Truth Society of Ottawa heard a lecture yesterday afternoon in St. Brigid's church on afternoon in St. Brigid's church on The Sacrifice of Christ, the source of the Supernatural. It was delivered in the choicest of English diction by His Lordship P. T. Ryan, D. D., Bishop of Pembroke. Every seat was occupied when Rev. Canon Fay, V. F., the parish priest welcomed the Catholic Truth Society to the St. Prigid's above he

to St. Brigid's church.

Bishop Ryan pointed out that
God is the independent being eternally sufficing unto Himself, de-pending upon none other for existence or preservation. All other beings derive their existence from God, and depend absolutely upon Him for the conservation of that being which He has bestowed upon them, and which He preserves for them. The explicit recognition of this essential relation of the creature with the Creator, is the first duty of every rational

This acknowledgment of God's independence of us, of our total de-pendence upon Him, of His supreme dominion over us, is called adoration. Our essential duties towards our Creator also include that of petition ither as individuals or as bodies of nen, and kept themselves free from political entanglements except as individuals voting for what they individually considered right as citirens of the country.

"As a matter of public policy also I at one time prohibited an entire State from holding any further parades, and restricted within that State the west respectively. The state of the country of the excerpt from the works of the primary source, no matter by the primary source, no matter by the primary source, no matter by the what channel He may convey them to us; and, because of sin, which child, to give them this alleged oath offends God, atonement, or propitia-

"The Knights of Columbus is not | fulfilled to a certain extent by pious an oath-bound organization. There is an obligation taken in the fourth degree and this is it: 'I swear to support the Constitution of the support the Constitution of the large to a certain extent by product words and deeds of any description, it has always been found in the history of worship, that the proper manner of accomplishing them in United States. I pledge myself as the most solemn way, was by sacria a Catholic citizen and a Knight of Columbus to fully enlighten myself of some material gift, destroyed, or "At Philadelphia, Pa., on December 6, in explaining why I had come to Pennsylvania to make the speeches at Erie, Pittsburgh and Philadelphia, I said:

"At Philadelphia, Pa., on December 6, in explaining why I had come to conscientiously perform them speeches at Erie, Pittsburgh and Philadelphia, I said:

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"At Philadelphia, Pa., on December consequences. I pledge myself to do all in my power to preserve the integrity and purity of the ballot a thing as a gift to Him. Were such a thing permitted by God, the most and to promote respect for law and order. I promise to practice my religion consistently and faithfully and activity are His gift, would be and to so conduct myself in public to offer Him that life, and activity affairs and the exercise of public laying down in His honor the life virtue as to reflect nothing but that was His gift to us. But God credit upon our Holy Church, to the did not allow this, except in the case end that she may flourish and our country prosper to the greater honor and glory of God.'

"No other obligation is taken and "No other obligation is taken and as of certain articles of food and as of certain articles of food and "No other obligation is taken and as of certain articles of food and "No other obligation is taken and "No other obligation" is taken and "No other obligation is taken and "No other obligation" is taken and "No other obliga we give notice that anybody we find distributing the bogus oath, which symbols of the life and activity which man received from Creator, and which he should be prepared to sacrifice in honor of the Creator, were such sacrifice permitted.

UNDER OLD LAW The sacrifice of animals in the Old

Law, was not a mere human device, it was approved and made obligatory by God himself. Sacrifices, with abundant detail concerning the Paris, France. — Lord Crewe, Ambassador of Great Britain to France, has addressed to Mgr. de Guebriant, Superior General of the Copt upon the chosen people. Natur-Foreign Missions, a letter paying ally there was no particular virtue tribute to the devotion and spirit of about the killing of these animals, Weatherbe, who had been captured by pirates in South China.

"Mr. Weatherbe," writes Lord Crewe, "was captured July 15, in the vicinity of Cienchuan and carried away by a party of Chinese pirates. From July 15 to 31 Mr. Weatherbe was cut off from communication with the outside world.

Upon this latter date the French priest from Huangechian. people, that He did not need the flesh and blood of their sacrifices, for His food or drink that they will look to the forthcoming session of the Federal Parliament to exact that effective guarantee from those to whom these savings and through printed literature and reconfided.

Though which this development was to take place was designed to be through scientific educational propaganda inside the lodge room and through printed literature and reconfided.

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neither his offering nor his disposi-tions could be adequate for the adoration of God or the atonement of sin, and the victims, as dumb unreasoning animals, could have no conscious, willing share in the immolation that was made of them. God could, of course, have simply accepted the little that man had to offer Him, and dispensed him from the rest. But He did better than that. He furnished an adoration, a thanksgiving, a power of petition, an atonement, that were at once human because they were the acts of a man, and divine because they

SON AND BROTHER

were the acts of a divine person.

When the fulness of time was come, He sent His Son made of a woman to redeem those that were under the law, and to procure for them the adoption of children of God. The Word was made flesh, and dwelt amongst us full of grace and truth. The Second Person of the blessed Trinity made just as really His own that human nature which He assumed unto Himself in the sacred womb of Mary, as the Divine Nature that was His from eternity. What He did and suffered, was human, as proceeding from the activities of a ship was torpedoed and sunk by numan nature, it was divine, because it was the act of a Divine This Incarnate Son of God was the first born among many brethren, the first born among many sons, of whom He was the Son of God by nature and from all eternity, the others, sons of God by adoption through Him, but an adoption which transcends all human adop-tion since it can be adequately described as a participation in the divine nature. And in the matter of atonement, and everything else that that could be signified by sacrifice, this Son of God and Brother of ours, was made our substitute and representative. In this capacity He died for us upon the stitute and representative. In this capacity He died for us upon the cross, satisfying God for the sins of men, and meriting for us restoration to the state of green and the state of men, and meriting for us restoration to the state of grace, and the further circulation. The agreement followed a conference between District Attorney Banton and Mr. We have redemption through His Blood. He is made unto all those that believe in Him. that believe in Him a cause of eternal salvation. Besides His, there is no other name under heaven by which anyone can be saved. Hence the throng of saved in Heaven, give continual glory to the Lamb that was slain, who hath redeemed them in His Blood out of

ACTION TO PROTECT SCHOOLS

every tribe, and tongue, and nation, and made them to God a kingdom.

CATHOLICS IN CEYLON MAKE UNITED MOVE

region affecting education

The Government of Ceylon in 1919 ssued a memorandum announcing that a system of State education would be introduced in regions in which the Christians did not form a "large majority" of the population. In practical effect it was held that meant that State education would be introduced into every dis-

A short time after this the education ordinance was brought before the legislative council in order to carry out the intentions of the Government relating to education as laid down in the memorandum. It was understood that this ordipowers for the introduction of the State system.

ACTION BRINGS RESULTS

system. Everywhere in Ceylon tained a special Papal Blessing, a there existed a variety of religious interests, and thus everywhere State who lives at 600 West 186th Street, education would gradually introduced, it was intimated. assistance was to be given to de-nominational schools from public in Poll's Theater, Hartford, Confunds, as had been done before twat necticut, sustaining a fractured hip.

This policy was looked upon as endangering the existence of Catholic schools, and as threatening to deprive Catholics of religious freedom. The whole episcopate and the Catholic body of Ceylon then took action. The Catholic Union of Ceylon and other Catholic associations conducted meetings and pro-tested against this policy of the

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CATHOLIC NOTES

Joseph E. Widener, Philadelphia millionaire and art collector, has refused an offer from Prince Felix Youssoupoff of Russia to recover for \$518,000 the two Rembrandt portraits the prince sold him in London in August, 1921, for

Two citizens of Cincinnati, both of the Jewish faith, have contributed the money to pay for a bust of the Blessed Teresa of the Child Jesus, which has been presented to St. Xavier College here. The bust is two feet high and is said to be very accurate likeness of the Little Flower."

Paris, Jan. 10.—M. Poincare has obtained the signature of the President of the Republic to a decree awarding the Cross of Knight of the Legion of Honor to Mgr. Lemaitre, Archbishop of Carthage and Primate of Africa. Mgr. Lemaitre, before becoming Archbishop of Carthage, was Vicar Apostolic of the Sahara and of French Soudan.

After four years of work, divers have recovered the \$30,000,000 worth of gold bullion and \$5,000,000 worth of silver specie which went down with the Laurentic when that steama German submarine off Donegal, Ireland, in the World War. Their labors were carried on 90 feet below the surface. Each diver received 1-32 part of the treasure.

It is said that \$4,000,000 was spent in one form or another by New Year's eve celebrators in New York. From Chicago, it is reported that \$1,500,000 was spent. At this rate there must have been \$100,000,000 spent throughout the country. Bootleggers and "speak easies" resped a rich harvest but no one else received any benefit from this spendthrift orgy,

ney pointed out certain features of the book that had been found objectionable. Mr. Knopf, after consulting his attorney, decided not to continue the sale. The sale of this novel has been stopped in several New England towns by the Watch and Ward Society.

New York. -- Receipts from the first two weeks presentation of the Oberammergau Passion Players' art exhibit in the Grand Central Palace here totalled \$65,000. Announce-ment to this effect was made by George Gordon Battle, chairman of the reception committee. Mr. Battle declared that the showing was very encouraging, in view of the fact that the holiday season intervened Important action has just been taken by Catholics in Ceylon looking toward the protection of their educational interests from danger involved in recent plans in this about Oberammergau.

Dublin, Jan. 10.-The Irish Mission has now one of the best equip-ped vicariates in the whole of China. It has 40 priests, 8 Irish Christian Brothers, and 6 Sisters, with a total flock of 14,000 Christians. There are 7,000 Catechumens and 117 schools with a roll of 3,000 pupils. These are all the fruits of barely two years' work in China. has two colleges which train persons for the mission. In them there are 94 advanced students. There is also a convent for the mission with 27 Sisters. The district assigned to the mission is in the very heart of China. mission is in the very neart of China.

nance prepared the way and gave It has a population of 5,000,000 or the Government the required yastly more than that of the whole vastly more than that of the whole of Ireland.

New York, Jan. 5.—Dorothea Antel, a little crippled actress who is striving hard to earn a livelihood In explaining the provisions of this bill the Attorney General indiby selling papers and magazines, received a Christmas letter from His Haliness Pone Pius XI., which conbe this city, was paralyzed from the No waist down four years ago when she The Pope's gifts were transmitted through Monsignor Mariano Ugolini, Canon of St. Peter's.

Chicago, Dec. 27. — With the nickels, dimes and quarters that poured into the contribution box at St. Denis' Catholic Church at Lockport, Christmas Day, was a folded bit of paper. When Rev. J. P. Donaghue, the pastor, unfolded it, he found it was a cheek for \$20,000 for the church, given by Michael Fitzpatrick, seventy years, and his two sisters, Fannie and Kate Fitzpatrick. The brother is a wealthy farmer. Two years ago he gave a 200 acre farm for the Will County orphanage at Lockport. The \$20,-School, the p Denis' Church. the parish school of