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LONDON, SATURDAY, NOV. 3, 1913

THE BANK ACT

Elsewhere in this issue of the RECORD we reprint two editorials from the Ottawa Journal: "Bank Trouble" and "The Home Bank." They are clear, forceful, and to the point. Read them; then do something to prevent the recurrence of such tragedies as the Home Bank failure. For every bank failure is a whole series of tragedies. "What can I do?" will be the usual and natural question of the average reader. The first and most necessary thing is to be convinced that each and every one of us can do something; and all together we can do anything. We govern ourselves. That is the flattering unctious laid to our souls around election times by those seeking our votes. But whether we do govern ourselves or not it is unquestionably true that we have it in our power to do so. In the matter of the Bank Act if we make known to our representatives in Parliament that we want security for depositors we shall get it if we are conscious of our power and in earnest about what we demand.

Many of our readers can remember the time when if a bank failed the notes or bills of that bank were worthless. Now amongst the enormous privileges of banks is this one of being allowed to issue currency—bank bills or notes—to the amount of double their capital. A bank with a capital of a million dollars may print two million dollars in bank notes of its own. That is that bank has, for the cost of the printing, two million dollars without interest to carry on with. Some privilege, is it not? Well, now and for many years past, provision is made to guarantee the currency of every bank whether it sinks or swims. The Home Bank bills are still worth one hundred cents on the dollar. The banks agreed to carry this comparatively trivial obligation because of the enormously profitable privilege they enjoy in issuing currency of their own.

Now let them go a step further. Let them guarantee the depositors. Either the Bankers' Association or the Bankers' Association in conjunction with the Government can do this if the banking business is compelled to be straight business and not a gamble with the people's money.

We don't care a rap about the details of the scheme by which this security may be made possible. "The supposed safeguards of the Bank Act have been a farce" says the Journal; and, it thinks, quite naturally, that "they are a farce still despite the recent revision of the Bank Act." And this farce is due to "the weakness of Dominion Governments past and present in dealing with the Bank Act." If that is true, (and who doubts it?) then the Federal Government has a very real moral responsibility toward the unfortunate Home Bank depositors. What have our representatives in parliament to say for themselves in the premises?

Are we going to put up with further weakness? With "safeguards" that have proven farcical? If so we should cease boasting of democracy and self-government.

This is a matter that concerns not alone Home Bank depositors, but the depositors in any and every bank. "No provision exists for independent audit of the banks for the information of the Government." And

"until this does exist the public will be liable to be hit by bank smashes."

The Bankers' Association do not want Government audit, yearly, monthly, or as often as may be necessary to assure the Government that the Bank is carrying on sound business, and not wild-cattling with your money. The Bankers' Association makes known to the Government very clearly what it wants and what it does not want. The banks of Canada are dominated by a few men, perhaps twenty-five. They control the two billion of deposits, practically the whole liquid capital of Canada. Naturally they don't want to be interfered with in their colossal game.

But what about you? And "you" is each individual reader. Every one of us is represented in Parliament. Sit down now and write to your representative and ask him what he is going to do about the Bank Act next session.

We can have security for depositors if we have enough sand in us to demand it. And don't forget that it is not your business to elaborate the details of the legislation necessary to provide that security. If your member confesses ignorance and impotence it would not be out of place to intimate to him that it is time for a change.

THE CANADIAN POSITION

More may be known of the conclusions of the Imperial Conference by the time these comments are read than has transpired at the time of their writing.

However, we find that Canadians generally are only mildly interested for the reason that what has come to be known in England as the Canadian position absolutely precludes any commitments, desirable or undesirable, by Canada's representatives at the conference. This position may be briefly defined as asserting Canada's complete autonomy by denying to the British government or the Imperial Conference any power or color of right to commit Canada to any undertaking whatsoever unless or until such proposed undertaking is formally submitted to and approved by the Canadian Government and the Canadian Parliament.

A little over a year ago on the occasion of Lloyd George's dramatic appeal to the Dominions to come to his aid in a war—or to support his military bluff—against the Turks the Canadian position was clearly, emphatically and concretely declared. How that appeal with Premier Massey's (N. Z.) acceptance got into our papers and loosed the jingoist forces of press, pulpit and platform forty-eight hours before it was received by the Canadian Government has never been satisfactorily explained. Certainly no intelligent imperialist can regard with complacency such unscrupulous playing upon a sentiment that, within reason, is wholesome and even necessary. It may, however, have been that its natural effect had its influence on the firm and definite stand taken by the Canadian Government. Later when that outstanding imperialist, Premier Smuts, took the same stand, when the weight of the British press condemned Lloyd George's action and policy, when British Labor indignantly threatened a general strike, even our Canadian jingos—the most deadly of the species—quietly subsided. The Canadian position in imperial relations was defined, understood and accepted on both sides of the ocean.

That is one good reason why the average Canadian is only mildly interested in the outcome of the present Conference.

The newspapers last week told us that Premier Baldwin was expected to propose such Protection on a scientific basis as would permit the inauguration of an Imperial Preference of mutual advantage to the Mother Country and the Dominions. Immediately there was an outcry in the British press. That emphasizes the wisdom of the Canadian position. Our own personal and private opinion is that we have too much "Protection" in Canada and elsewhere; that an inter-imperial preference might alleviate the burden to our very great advantage. But there is a principle involved. We would not have that advantage if it deprived Canada of the right, or in any way curtailed her untrammelled right to have more protection or none at all.

Imperial Defense is another subject that the press informs us

has come up for discussion. All the discussion possible can do no harm, may be informing and useful, so long as the Canadian position remains intact. In this connection it is interesting to note that bluff old Englishman, Admiral Sir Percy Scott, brands the proposed naval base at Singapore as utterly useless, a scheme to humbug the Dominions (Australia, New Zealand and South Africa) into sharing the enormous and quite unnecessary expenditure. And Sir Percy knows whereof he speaks.

The talk of a "common foreign policy," of the Dominions' right to a "voice" in the Empire's foreign policy, needs but little consideration to make its impracticability, its absurdity, evident to the most obtuse of imperialists. Most of us now understand why Mr. Fielding called this sort of thing "flummery."

A couple of months ago the press informed us that Ireland, about to take part for the first time in an Imperial Conference, was likely to press for clear and definite limitations of imperial responsibility. We then pointed out that our Irish friends would better serve their purpose by adopting the Canadian position, which, like the British Constitution itself, permits of growth, development, change or modification, when such may be desirable. That has been the history of the development of Canada's relations with the Empire; and that stage is now reached which is known as the Canadian position on imperial relations. It is elastic not rigid; it permits of further development or modification with little or no friction.

It is gratifying to read that so great a student of the subject, so competent an authority as ex-Lord Chancellor Haldane has come to the self-same conclusion as that for which we elaborated the reasons two months ago in the article already referred to.

Speaking at Edinburgh University a fortnight ago the ex-Lord Chancellor is thus reported:

Evolution, said Lord Haldane, was always taking place throughout the Empire. When stability of relations was secured it did not come from rigid bonds, but from common ends and purposes and other's aims and interests. So long as Great Britain and the Dominions worked together, constantly studying each other, and developing their common ends, so long they would likely hold together. The moment they tried to tie up the Empire in some imperial federation symptoms of peril would appear. Therefore it seemed to him that a written or rigid constitution would be wholly inappropriate to the British Empire.

The best safeguard not only of Canadian autonomy but of imperial connection and cooperation is that clarifying Home Rule principle that has come to be known as the Canadian position on inter-imperial relations.

LORD DORMER'S MEMORY REVIVED

At St. Peter's Cemetery, on Sunday October 21st, His Lordship Bishop Fallon made a very touching reference to the late Honorable Henry Edward Dormer, an officer of His Majesty's forces who died in London some fifty years ago, and whose remains lie within the precincts of the cemetery.

The occasion was the annual pilgrimage of the Catholics of London to the cemetery for the purpose of making the Way of the Cross for the souls buried there. At the conclusion of the prayers His Lordship called the attention of the large gathering to the fact that the young British officer, although not yet twenty-two years of age, had in the short space of a few months so impressed the people of London by his faith and devotion that he was universally recognized as a man of extraordinary piety and indeed was considered a saint of God. The memory of him and his sanctity had, however, during the intervening years, been confined to a few of the older residents, until quite recently it had been revived and come to the attention of himself and others in what seemed a providential way. Appreciating as he did the obligation resting upon the bishop of a diocese in such circumstances, His Lordship informed the assemblage that he had already appointed a commission to investigate the merits of the case with the view of instituting the process of canonization should it be deemed advisable. He invited his hearers to accompany him to the grave of the young officer

and there to offer prayers that God would deign to enlighten those responsible as to His Holy Will in this regard. That the young man was a saint was certainly the impression created on all who knew him. Whether or not God wished him to be canonized remained yet to be seen.

At the conclusion of the Bishop's remarks the procession of the clergy and the laity proceeded to the grave and there in brief but fervent prayer besought Almighty God to illumine His servants and make known His will.

THIS IS REFRESHING

The drivel about "National Ownership" and the eternal vigilance necessary to protect "the people's property" from rapacious private interests has become nauseating. It is refreshing to read Sir Henry Thornton's recent pronouncement before a number of business men at Sherbrooke, Quebec:

"We must make a success of the Canadian National Railways if the Dominion is not to go bankrupt. We cannot go on forever having a fifty million dollar deficit every year."

That is the railway problem in a nutshell. "We have got to see it through one way or the other" added the chief executive of the Canadian National Railways.

Sir Henry is hopeful; but he is plain-spoken, and for that we may be grateful. Buncombe about the sacred rights of public ownership does not help to solve a purely business problem. We are glad to endorse the appeal with which he concluded:

"Having the National Railways System it seems that patriotic motives should emphasize the necessity of the public giving us its full assistance."

DIFFICULTIES WE HAVE TO FACE

By THE OBSERVER

Catholics need not be surprised at finding that they have more difficulties to face and fight than those of other religious denominations. If the Church to which we belong is the true Church, and we know she is, it follows that even in worldly matters, the devil must be more concerned to obstruct us than to do the same against those who are not of the household of the Faith. But, it may be asked, why should it be in the designs of Satan to obstruct us in worldly progress? Only, of course, in so far as the worldly progress of Catholics is likely to promote the interests of the Catholic Church. This is not intended to convey any offensive meaning to individual non-Catholics; it is simply a necessary consequence of our religion being the true religion of Christ, that the powers of darkness must be more concerned to destroy it or to lessen its influence in every possible way, than in the case of religions which, earnest as their adherents may be, (and many of them put many of us to shame), still are not permanent but temporary, and will certainly pass away.

The influence of a religion sometimes, and to some extent, depends on the personal influence of its individual adherents; and so it is not saying anything that need astonish anyone, to say that the lower the devil can keep the standard of Catholic influence in the world, the better it seems to him. Of course, there are Catholics who are of little use to Catholic truth, no matter how far they may go in the affairs of the world; and these the devil does not worry about. But there are others whose influence for good is somewhat proportioned to the position and authority they hold in the minds of their fellow citizens; and it is the most logical thing in the world to think that their progress is displeasing to the untrusting enemy of Christ, the devil.

Catholics ought to have great influence in public affairs. It is coming to be realized more and more that the world cannot get along without religion; and Catholics have religion. It is becoming plainer and plainer even to worldlings that religion that is not based on faith and made clear by dogma, is no more than a fleeting and changing sentiment; and Catholics have the faith and the unchangeable dogmas. These considerations ought to give Catholics a strong position in every Christian community in the world. You sometimes

hear people say that it is our own fault if we do not possess the influence we ought to have. That is true in part; but it is not wholly our own fault; for we have difficulties confronting us which others have not to face and contend with. However, it is well to see first some of the respects in which we are at fault. Man for man, and making all necessary exceptions, we do not attach as much importance to education as others do. The causes of this are partly historical; and in part, so far as the Irish and Scottish races are concerned, they are to be found in that spiritual temperament which, very greatly in our fathers and mothers, and to some extent in ourselves, inspires a certain contempt—relatively at least—for the goods of this world. In a former generation this attitude towards the world was almost a virtue; for it was really inspired by their spirituality, by continual reflection on the vanity of human ambition, and the perishableness of human gear. But, we see some reason to doubt that in us of today it is more than an inherited habit of mind; preserved, or continuing in us after we have rid ourselves of that spirituality which was the daily life inspiration of our fathers and mothers of strong faith.

For, we are afraid it cannot be contended that the Catholics of today despise worldly possessions. They have become worldly enough, unfortunately; for the worldly spirit does not need great possessions or income to feed upon. Nevertheless, we think it must be said that Catholics have had, and have, so deeply impressed on them the great facts of the eternal worthlessness of the things of earth, that they can never be as completely taken up with the things of time as those to whom the truth has been less fully and less emphatically taught. That much we think we may say; but when that much is said it must be admitted that we are worldly enough and too worldly, when we compare ourselves with our immediate forefathers.

We Catholics leave the common schools too early. This is a subject too large in itself to be treated in one article; but, boy for boy and girl for girl, and making the comparison between classes of society in which want and need are about the same, the Catholic boys and girls leave school too young. Catholics are too easily satisfied with inferior positions. Ascribe that to whatever cause you like, and in our view it is due to more than one cause, the fact remains that we are not as much concerned to advance our children in life and to improve their earning power as we need to be if we are ever to take our place and wield our just influence in this country.

NOTES AND COMMENTS

THE ADDRESS of Mr. Justice Gregory, of the Supreme Court of British Columbia, to the Grand Jury at the present assizes in that Province "deserves to be remembered. 'I shall not pretend that I favor having women on juries,' he said. 'I have always looked upon women as being on a pinnacle. But it seems they want to pull themselves down to man's level.' Pity it is that this should be as but one 'voice crying in the wilderness.'"

AT THE Women's Christian Temperance Union Convention at Regina last week the Dominion organizer said: "In all my wanderings about this country I have never seen a girl with a cigarette in her mouth." The lady should remove her blinkers. She is further credited with saying: "If any woman could succeed in driving tobacco out of Saskatchewan she would deserve to be canonized." Male devotees of the fragrant weed should heed this timely warning.

DISCUSSING the union question before the United States National Council of Congregational Churches, the Rev. William E. Burton, moderator, is reported as saying: "There is no prospect that Congregationalists will form a merger with any other denomination upon the basis of the required use of any creed, and especially of any ancient creed, as a necessary part of any service in the church." Which is but another way of saying that the authority of neither the Apostolic College nor the very Fountain head of Truth itself is of any effect with many so-called Christian bodies of today.

BECAUSE of their own inherent interest and as illustrative of the present-day monetary value of certain old books we are tempted to remark on a few additional items in the catalogue referred to in these columns last week. One of the earliest and most celebrated of English poets was John Lydgate, a monk of Bury St. Edmunds, as the place is now known. The quaint title of the first edition of his great poem will bear transcription. It reads: "Here begynne the boke called John bochas describinge the falle of prince princessis & other nobles traslated into English by John Iudgate moke of the monastery of seint Edmundes Bury at the comandemet of the worthy prynce humfrey duke of Gloucestre begynnyng at Adam & endinge with kinge john take prisoner in france by prince Edward Flynsshed the vvd ii day of Januere . . . in the yere of oure lord God M. CCCC. lxxviii. (1494). Emprynted by Richard Pynson, dwellyng withoute the Temple barre of London Laus deo."

OF THE first edition of one of the springs from whence have flown the great stream of English literature but seven other copies in addition to this are known to now exist, none of them absolutely perfect. The copy catalogued seems to be the least imperfect of them all. Two are in the British Museum, four in other English libraries, and the eighth in the Pierpont Morgan Library, New York, that home of so many of the world's greatest treasures in art and literature. The book itself is described as a splendid production of the printer's art, the paper being fine in quality, the typography dignified and the ink brilliant, while the woodcuts, of French origin, with which it abounds, are graphic and powerful, though crude enough to modern eyes. It is remarkable, however, that while the art of illustrating was then so imperfectly understood, the earliest productions of the printing press have never been excelled by moderns with all the mechanical resources at their command. This Pickering copy, an "extraordinarily fine copy in the original Pynson binding of oak boards covered with stamped leather, clasps, edges entirely uncut since the day of issue"—absolutely "the finest copy in existence," may be had for £1,250, or over six thousand dollars. Don't all speak at once!

OF LYDGEAT himself and his work the editor says: "The book appears to have been popular when first given to the world, judging by the re-issues, and in spite of the lugubrious subject matter. Lydgate's rendering into English verse is clear, and the proportion of obsolete words is smaller than in Chaucer or Wycliffe; he is, therefore, readily intelligible to the reader of modern English." And, it may be added, the very existence of the poem in its written or printed form, as that of the many other books of imperishable value that issued from the seclusion of the monasteries is sufficient evidence both of the scholarly enlightenment of the cloister and, contrary to some modern notions, the freedom within rational limits of its inmates from intellectual domination.

ANOTHER PRE-REFORMATION poet to whom the modern world has freely acknowledged its indebtedness is Robert Langland, or Longland, who flourished in the early part of the fourteenth century, long before the advent of the printing press. His famous poem, "The Vision of Pierce Plowman," was among the earlier printed books. The first edition, "an extremely rare and important book," bears date 1505, but this is a misprint for 1550. It was in the latter year imprinted by "Roberte Crawley, dwellyng in Elze rentes in Holbourne." It is priced by Pickering and Chatto at £120.

ABOUT the authorship of this curious poem, though almost universally ascribed to Langland, there seems to be some doubt. In any case it is one of the most remarkable productions of the age (1302-80), and in interest and merit of execution ranks second only to the work of Chaucer for the picture it presents of England in the middle ages. Chaucer's language is that of the court and upper classes, while Pierce Plowman is in

the tongue of the "common people" and of unique value at that account. It is, says Bibliotheca Anglo-Paeteca, a kind of religious allegorical satire, very free in its language, but intended, notwithstanding, as a sort of mirror of Christian perfection. To be properly understood it has to be read in the light of the age in which it was written, when great virtue existed side-by-side, with some elements of the primitive state from which the people were slowly evolved by the ministrations of the clergy, whose devotion as a class to higher ideals is part and parcel of English history.

IRISH TRUTH SOCIETY

DISCUSSES RELATION OF LAYMAN TO CHURCH AND STATE

Dublin, Oct. 13.—The annual conference of the Catholic Truth Society, which opened on Wednesday, was of particular importance this year, when Ireland faces a number of problems of national development, inasmuch as the relation of the lay Catholic to his Church, the State and his neighbor was the general topic discussed at the gathering. Various aspects of this topic were considered at the sectional meetings, all of which were largely attended.

The opening address on Wednesday was delivered by Sir Joseph Glynn, head of the National Insurance Department of Ireland and for many years president of the Superior Council of the St. Vincent de Paul Society of Ireland.

After reviewing the part played by laymen in pre-Reformation days, Sir Joseph continued: "Here in Ireland we have to build up a new State according to our own ideals. There is, therefore, a serious task before Irish Catholics if the State is to be built up on lines which will be in keeping with Catholic traditions and policy. Our first duty will be to see that the education of our children is conducted not only on Catholic lines (I am speaking of course for Catholic schools) but shall be such as to produce citizens who shall respect authority in Church and State alike. I am not, and do not profess to be, an authority on education, but I do claim the right of a Catholic parent with personal experience of the old system in the National schools, the Secondary Colleges, and the University, to say where I think they have failed and still fail to achieve the full ideal of Catholic education."

THE POLITICAL BARRIER

"The system was cramped from the start by the divorce of education from a healthy sense of obedience to the State. Our political troubles raised a barrier between those who governed the country, and the people with the result that we were taught, and we ourselves taught our children, that an alien government was not entitled to our respect or obedience. The National school which the State set up and subsidized was non-religious in its plan, and Catholics had to hide behind closed shutters the public emblem of their religion lest the public conscience of England should be outraged by a statue of the Sacred Heart or Our Blessed Lady. We learned, and we learned well, that these National schools the rudiments of letters, and mathematics, and we knew our catechism by heart, but we never learned the duty of self-discipline and the idea of sacrifice for others. Will our new teachers, while restoring the old language to the place of honor in our Primary schools, show equal zeal in teaching our boys and girls the beautiful ideals of Christian citizenship and the duty of obedience to the State of which they will, in a few years, be the mainstay? If so, all will be well, but we must see that those who are to control our primary education realize what all this means."

"The secondary college cannot be equited of neglect of teaching Social Service to their students. The faults of the secondary schools in this respect have been laid, and with a certain amount of truth, at the door of the intermediate system. My own career as an intermediate student was one of intense study for nearly four years, and I can frankly say that I resented having to study anything that was outside the course laid down for the examination. We had one end in view and that was the place we occupied in the results list. Those who within wisdom prepared the syllabus, saw that we learned Latin, Greek, English and every European language, mathematics and various useful and useless sciences, but they never gave a thought to the fact that we were to be the future citizens of Ireland, or that they owed us a duty in seeing that we learned something that would make us better men."

"On Sundays our professors taught us something of our religion and each day we had to do two questions in some big catechism before we began class. I tried to learn these while walking from the study hall to the classroom because I could not spare a couple of minutes from the regular study hours. I gave up one recreation every day to do extra work, and I rose at 5 a. m. from May 1st to try to learn French irregular verbs. I