

FAMOUS CRUCIFIXION IN ANCIENT MUSEUM

In Kolmar, a quiet town of Alsace in what was formerly a Dominican monastery, are several beautiful paintings by Matthias Grunewald. The building which enshrines them is now a museum and many tourists come to visit it and to admire the treasures it contains.

Father Wibbelt, the noted writer, gives a vivid account of one of these pictures, the Crucifixion. "It is a picture," he writes, "that fills the heart with terror; the impression that it makes is overpowering, for here we see in very truth the Man of Sorrows—a worm and not a human being. The drooping head is swollen, the fingers are convulsed; the whole body is torn and mangled. The beams of the Cross are sagging under the weight of such frightful pain and agony. Ah! What a death is this! We can easily understand that those lips drank the chalice of suffering down to the very dregs; we can hear the cry: 'My God! My God! Why hast Thou forsaken Me!'"

"Such is the effect on the bystander of this picture," further writes Father Wibbelt, "that no soul, however much its affliction, who comes here, beholding this piteous affliction, but forgets its own. No sinner, however great the guilt, but may feel that his sin will be forgiven if he repents, burned in this furnace of sorrow and love. No despairing heart can stand and look upon its God in His agony and not fall prostrate at His feet and weep bitter tears."

"As the first dreadful shock of this painting is over these thoughts follow. Compassion dries our tears. We find confidence and consolation. We shall fear Death no longer. Since Our Saviour endured this terrible death for us, He has indeed triumphed over death.

The same artist depicts also the triumph, painting it with colors that seem steeped in sunlight. In the Resurrection Our Lord, radiant and glorious, comes out of the grave, the very embodiment of Life. The guards lie prostrate on the ground—types of the hostile forces He has overcome. He lifts the hands that show the red scars of the nails; His face is so radiant that it is scarcely distinguishable. The Man of Sorrows is the King of Glory, Who has conquered Death. "But," says Father Wibbelt, "it is on the painting of the Crucified that tourists linger." And he happily concludes: "May the Cross be in our hands when we lie on our death-beds. May the last ebbing gleam of vision shine from our eyes upon it. May we carry it with us as a beacon-light. May our souls bear the imprint of the Cross and through the Cross we shall obtain glory."

DR. CRAM ON REUNION

A paper on 'The Eucharist as the Center of Unity,' read at a Eucharistic conference at All Saints, Ashmont, by Dr. Ralph Adams Cram, is printed in the American Church Monthly. Seeing "65% of the people of these United States" ignoring religion altogether, and Christianity bulking less in our social, economic and public life, he concludes: "We have tried sectarianism and manifold isolations; we have rejected the one, visible, organic Church of Catholicity for the vision of a mystical Church Invisibile of Protestant theory, and the results are pressing upon us, the fruits ripe for the fall." Describing the Protestant efforts at reunion he adds:

"On every hand there are tentative efforts at compromise and minor concessions. An half dozen sects of some sect, in itself perhaps a scission from another, meet and argue—and then agree to disagree; two or three denominations, now divided only by lingering traditions of old history and the embarrassments of vested interests, approach, concede, and in a few instances actually coalesce, as regards the major part of their adherents, though an irreconcilable few, pursuing the law of their being, withdraw and form yet another sect, whereby the number remains the same, though the proportions are changed.

"Vast movements, universal in the scope of their vision, come into being, with much mechanism and an inclusive charity, striving with prayer and fasting to find the least common denominator of two hundred mathematical abstractions; brave and adversity patient under discouragement, cheerful and

ardent under rebuffs and refusals. And after twenty years of effort and refusals can it be said that anything actually has been accomplished?"

In Dr. Cram's views there is no possibility of Christian unity except around the Holy Eucharist and indeed more largely around the entire "Catholic sacramental system and philosophy with the Seven Sacraments of the Church." This is perfectly true, but recent happenings should more forcibly than ever bring home the further truth that this unity can never possibly be found except within the one and only Church whose keys Christ laid into the hands of Peter.—America.

THE DOMINION BANK

STRONGEST STATEMENT IN ITS HISTORY

FIFTY-THIRD ANNUAL MEETING

At the Annual Meeting of The Dominion Bank held at the Head Office in the City of Toronto on Wednesday, January 30th, the fifty-third Annual Statement was presented to the Shareholders.

The Directors' report showed that the business of the Bank had received careful supervision during the year and that the statement was one of the most outstanding in the Bank's history.

The Annual Statement of The Dominion Bank has always been notable for the strong liquid position shown and this year's statement is no exception. In fact, the figures make clear that the Bank's position has been still further strengthened in this regard during the past twelve months.

While 1923 was a difficult year in Canadian business, it is satisfactory to note that the profits have been well maintained.

After deducting charges of management and making full provision for bad and doubtful debts, the profits are shown to be \$1,129,370, somewhat less than in 1922 but \$4,000 better than in 1921. To this amount is added \$758,163 available from the previous year, giving a total of \$1,887,533, distributed as follows: Dividends at the rate of 12% and a bonus of 1%—\$780,000; Dominion and Provincial Government taxation—\$162,158; contributed to Officers' Pension Fund—\$45,000; written off Bank Premises Account—\$75,000; leaving a balance of \$925,374, carried forward to Profit and Loss Account.

In no previous year in the Bank's history has it been able to carry forward such a large sum to Profit and Loss, in fact, the figures this year are 67,000 greater than in 1922 and \$110,000 more than in 1921.

Dominion, Provincial, Municipal and public securities appearing in the Bank's statement show an increase of some \$8,000,000 over the same character of securities held last year; they now stand at \$21,500,000 as compared with \$13,700,000 on December 31st, 1922.

As has been indicated above, strength and liquidity have always been features in the Dominion Bank's statements. This year the liquid assets stand at a higher figure than ever before. The cash assets are \$26,260,000, or a fraction under 25% of the Bank's total liabilities to the public, whereas liquid assets have reached the large figure of \$38,800,000, or 67.7% of the Bank's liabilities to the public.

Capital and Reserve Fund remain the same as in the previous year's statement. Capital at \$6,000,000 and Reserve at \$7,000,000 or \$1,000,000 in excess of the Paid up Capital. A careful survey of the Bank's statement shows very clearly that the policy of its founders is being continued and that careful and prudent handling of the Bank's business is from year to year increasing its always strong position.

Announcement is now made of the first awards from this Fund. Minor award, Fusakichi Omori of Tokio, unpublished treatise "The Rotary Knife in Surgery," five hundred pounds and publication of treatise.

Award, Charles P. Steinmetz of Schenectady, privately published treatise, "The Nervous System as a Conductor of Electrical Energy," one thousand pounds and republication of treatise.

Major award, Pierson W. Banning of Los Angeles, on published work, "Mental and Spiritual Healing; All Schools and Methods; A Text Book for Physicians and Metaphysicians," two thousand five hundred pounds, scholarship.

ROBERTS LLOYD-GRESHAM, For the Trustees. London, W. I.

Praise is the tribute of men, but felicity the gift of God.—Bacon.

NORTH AMERICAN LIFE DO BIG BUSINESS

The business of the North American Life Assurance Company, whose Head Office is at Toronto, came ahead wonderfully during 1923 as is evidenced by the figures presented in the 43rd Annual Report of the Company. The policies issued and Revived during 1923 amounted to \$20,287,711, showing an increase of \$2,306,884 over last year and making one of the most successful years in the Company's history. The total Business in force now amounts to \$115,055,491, which is another splendid increase over last year.

Some conception of the vast scope of the Company's business may be found in the fact that during 1923 there were paid to policyholders and beneficiaries over \$2,480,000. This amount included \$497,766 paid as dividends to the Company's policyholders, while, in contrast, it should be noted that only \$8,000 was paid to the Guarantors of the Company as dividends. During his address to the policyholders at the recent Annual Meeting of the Company, Mr. L. Goldman, President and Managing Director of the North American Life, made the important announcement that the same liberal scale of dividends is to be continued during 1924, which, he states, is another indication of the fact that in this Company the interests of the policyholders are paramount.

The President also pointed, with just pride, to the splendid increase in the Assets during the year, bringing the total amount of these to \$25,394,128. Of these Assets, \$6,238,304 is represented by Dominion and Provincial Government Bonds, while Municipal Debentures, Bonds and Stocks amount to \$9,647,070. All these are security holdings of the very highest character.

After all its liabilities have been fully provided for, the Net Surplus of the Company amounts to \$3,776,828.87, the largest figure in the Company's history, establishing beyond a doubt the unexcelled financial position of the Company, which has entitled it to be known everywhere as the Life Company. "Solid as the Continent."

DIED

MULCAHY.—At Orillia, Ont., on Monday, January 14, 1924, Mr. Thomas Mulcahy, aged eighty-six years. May his soul rest in peace.

COLTON.—At Havelock, Ont., on Thursday, January 10, 1924, Mr. Thomas Laurence Colton, aged twenty-seven years. May his soul rest in peace.

FOLEY.—At Shepard, Alberta, on Tuesday, January 22, 1924, Joseph Foley, formerly of Kinkora, Ont., son of Mr. and Mrs. Peter Foley, aged twenty-eight years. May his soul rest in peace.

KENNY.—On Sunday, January 20, 1924, Peter Kenny, son of Mr. and Mrs. Frank Kenny of Lot 35, Con. 2, Logan, aged sixteen years. Funeral from St. Patrick's Church, Dublin, Ont. May his soul rest in peace.

MCDONALD.—At her late residence 1806 Griswold Street, Port Huron, Mich., on Saturday, January 19, 1924, Mrs. Nellie McDonald, wife of Thomas McDonald, Conductor. Funeral from St. Peter's Church, Goderich, Ont., on Tuesday, January 22. May her soul rest in peace.

RYAN.—At St. John's, Nfld., on January 24th, 1924, Francis J., youngest son of W. J. and Margaret Ryan, aged nineteen years, leaving to mourn a father, mother, two brothers, John at home and William, a student at Irish College, Rome.

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Our February Bond List

With the Dominion Guaranteed 5% Loan practically disposed of, and as most recent Provincial and large Municipal issues have been sold in the United States, (due to the strength of that market) it is probable that the shortage of high-grade bonds in Canada will become even more pronounced.

Fortunately, however, our February Bond List offers, at attractive prices, an even wider and more comprehensive list than usual, and we suggest that you write immediately for an advance copy.

It will be gladly mailed upon request.

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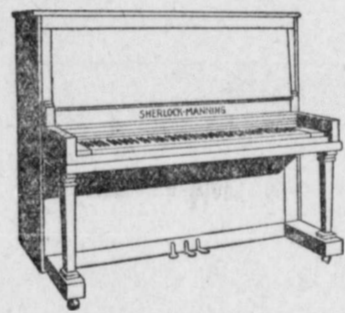
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