DISCOVERY OF LAKE CHAMPLAIN.

Plattsburg, N. Y., July 4.—The tercentenary of the discovery of Lake Champlain was opened here to-day with religious services in all the churches. Roman Catholics from all parts of the United States and Canada gathered at Cliff Haven, the home of the Roman Catholic summer school of America, to assist at the Pontifical High Mass, celebrated by the Rev. Bishop Colton, of Buffalo. An altar was erected in the open air on the bank of the lake, east of

open air on the bank of the lake, east of the Champlain Club, in honor of the national holiday and the opening of the tercentenary celebration of the dis-covery of the lake.

Using the tall cedars on the bank of the lake for a background, the summer scholars had erected an altar, which won the admiration of not only the Roman Catholics, but also of the hundreds of Protestants who were present. Protestants who were present.

Never before in the history of the

Champlain Valley, perhaps never in the annals of the Roman Catholic Church in America, has there been such a beautiful, impressive, inspiring ceremony as that which took place on those shaded lawns. His Eminence, Cardinal Gibbons, presided. The celebrant was the Right Rev. Thomas F. Hickey, D. D., Bishop

of Rochester, N. Y.

The sermon was preached by his eminence, Cardinal Gibbons, and was a

masterly effort, opening with a word picture of the struggles of the early Christians and closing with a glowing tribute to Samuel De Champlain, who first planted the cross of Christ on the shores of Lake Champlain.

DIOCESE OF HAMILTON.

CLERICAL CHANGES IN THE HAMILTON DIOCESE.

His Lordship, the Bishop of Hamilton, has made the following clerical changes and appointments, to take effect on Saturday, July 3: Rev. J. P. Holden, administrator of St.

Joseph's, to be pastor of Paris; Rev. A. J. Leyes transferred from the cathedral to be administrator of St. Joseph's; Rev. E. R. Walsh from St. Joseph S; Rev. E. R. Walsh from St. Patrick's to be administrator of Acton; Rev. J. Arnold from Acton to the cathedral; Rev. Geoge Cassidy from Dundas to St. Patrick's; Rev. J. J. Feeny from Oak-Patrick's; Rev. J. J. Feeny from Oak; ville to be administrator at Dundas; Rev. A. J. Savage from Markdale to Oakville; Rev. T. L. Ferguson from Freelton to Markdale; Rev. William Becker from Paris to Freelton; Rev. A C. Monta from Walkerton to Deemerton; Rev. J. S. ('Leary from Brantford

to Cayuga.

The three deacons preparing for ordination to the priesthood are to be appointed assistants at the following places: Rev. F. Hinchey at St. Mary's cathedral; Rev. P. Padden at Walkerton, and Rev. A. Capps at St. Basil's church, Brantford.

The discovery patront for the clergy.

church, Brantford.

The diocesan retreat for the clergy will take place at St. Jerome's college, Berlin, opening on Monday, July 5th, and closing on the following Saturday.

St. Joseph's Hospital, London.

hospital a very interesting function, the occasion being the graduation exercises of twelve nurses who had completed the studies. The young lady graduates are: Misser and the first of the property of the pr

EX-PRESIDENT MAY VISIT NUN.

The Bible of The Sick.

Kindly Remembered.

Dr. Chase's Oint most is a certain and guaranteed cureforeach and every for mo-itching, bleeding

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Million Dollars Deposits Gained by Home Bank

The annual meeting of The Home Bank of Canada was held at the head office, 8 King Street west, yesterday afternoon. The statement submitted for the fiscal year ending May 31st, 1909, showed that deposits had increased, roundly, \$1,000,000; the reserve has been roundly, \$1,000,000; the reserve has been maintained at a sum equal to one-third of the paid up capital; dividends have been paid at the rate of 6 per cent. per annum, quarterly; nearly \$56,000 have been carried forward into the Profit and

Loss Account for next year.

The statement for the year ending May 31st is as follows:

PROFIT AND LOSS ACCOUNT

alance of Profit and Loss Account, 31st May, 1908. te profits for the year after deducting charges of management, accrued interest, full provision for bad and doubtful debts, and rebate of interest on unmatured bills.	30.953 3 2 83.957 98
remium on Capital Stocks received	\$ 114,911 30
during the year	\$ 32,077 90
	146.080.20

Which has been appropriated as follows: bividend No. 7 quarterly at rate of 6 per cent. per annum. \$13493 29 bividend No. 8, quarterly at rate of 6 per cent. per annum \$1368 12

ansferred to Rest Account

THE BANKS LIABILITIES

To the public:— Notes of the Bank in circulation Deposits not bearing	\$ 62 5 ,505	00
Deposits bearing interest 4,838,244 20	5,864,505	70
Balances due other banks in Canada Balances due Agents in Great Britain	3.221 19,070	86
	\$ 6,512,303	50

THE BANKS ASSETS

minion Govern-	00,121 00			
nent Notes	619,963 50		680,084	
posit with Dominion (Government	•	000,004	30
is security for Note Circu			42,000	OX
tes and Cheques of oth			222.073	36
Canada lances due from Agents	in Foreign		470.542	81
Countries			166,686	
ilway, Municipal and o Il Loans secured by Bo			336,594	
ind Debentures		Ι,	868,391	25

Current Loans and
Bills Discounted ... \$ 3,867,456 55
Overdue Debts (estimated loss provided for 25,126,77

\$ 4,130,811 54

\$ 7,917,183 79 THOSE PRESENT.

Among those present at the annual general meeting were: E. O'Keefe, Thomas Flynn, E. G. Gooderham, W. Parkyn Murray, Lieut.-Col. J. I. David-son, Lieut.-Col. J. Mason, F. E. Luke, George F. Burns, Wm. Crocker, C. B. Powell, Colin Burgess, Edward Galley, H. C. Funck, L. H. Baldwin, A. W. Thomas, Isaac Moody, J. Cooper Mason, J. O. Paterson, R. B. Street, H. T. Kelly, J. O. Paterson, R. B. Street, H. T. Kelly, K. C.; W. T. Kernahan, W. H. Par-tridge, J. M. Clark, K. C., John Kennedy, Swan River, Man.; T. J. Healey, Widmer Hawke, H. W. Evans, H. G. Hopkirk, John Batho, C. E. P. McWilliams, E. Flanagan, Wm. Lavoie, Paris, Ont.; L. J. Applegath, George F. Clare.

THE REPORT OF THE DIRECTORS. On motion of J. M. Clark, K. C., sec onded by Mr. John Kennedy, the president, Mr. Eugene O'Keefe, took the chair, and the general manager, Lieut .-

Col. Jas. Mason, acted as secretary.

Mr. Eugene O'Keefe, the president, presented the report of the directors "The directors have pleasure in sub-mitting to the shareholders the fourth annual report, giving the result of the bank's business for the year ending May bank's business for the year ending May 31st, 1909, together with the balance

sheet of the bank to that date.
"Rates for money ruled lower, but the results of the year's business and the progress made by the bank were

satisfactory. "Four quarterly dividends amounting to 6 per cent. on the paid-up capital have been paid and provided for, a sum

Toronto, June 30th.

the paid up capital and \$55,629,65 has been carried forward to the credit of the profit and loss account.

The connection established in the

The connection established in the North-West referred to in the last annual report is proving to be a valuable one, three new branches have been opened there, and some three hundred and thirty farmers have already become shareholders. The number is steadily increasing, and while in most cases their holdings are but limited in extent, the bank should in time derive much advantage from having a large body of shareholders of so valuable a class in that important section of the Dominion.

"The expectations regarding the crops in the North-West mentioned in the last annual report were fully realized, and the prospects for the current year promise fair results.

"The usual examination by the directors of the treasury and securities was made, and the branches inspected."

THE PRESIDENT'S ADDRESS. In moving the adoption of the report the President, Mr. Eugene O'Keefe,

"When we had the pleasure of meeting you a year ago at our last annual meeting, we stated that the crop pros-pects in the North-West and in different parts of Ontario were promising, and if expectations were realized the financial stringency, which then prevailed, would have passed away before we met again. I think it is now safe to say that this has taken place, and confidence once more restored. The outlook for the present season in the North-West and Ontario according to the latest area we Ontario, according to the latest crop reports, is encouraging, and we may nat-urally look for a good harvest. Last year the harvest was satisfactory in practically all sections of the North-West, and there are now 11,110,000 acres under cultivation, an increase over last year of 700,000 acres, although owing to unfavorable conditions in the earlier part of the season, lesser wheat has been sown and coarser grains taken its

place.
"As there was not the same demand "As there was not the same demand for money during the past year there was naturally a depreciation in the rate of interest secured for good loans, and particularly for call loans on the collat-eral security of stocks, bonds and de-bentures. Banks generally found some difficulty in keeping all their funds em-ployed in desirable loans, and conse-quently we had at times a considerable quently we had at times a considerable amount of uninvested funds on hand, but following the same conservative policy, that we have an former recessions that we have on former occasions re-ferred to, we deemed it more advisable to carry a larger proportion of unin-vested funds and to accept only loans that were unquestionably good.

\$1,000,000, an increase of over \$107,000 since last year, and our shareholders who numbered 502 last year, now number 891.

"Our deposits have increased by nearly \$1,000,000, of which \$732,000 has been added to the savings accounts and \$240,000 to the current accounts, an increase to the total deposits of about 20 per cent., a very satisfactory result, we consider. Our circulation is also somewhat in excess of last year."

We have added to the Rest account \$35,948, making it \$333,653, equal to 33 per cent. of the paid-up capital, and transferred the balance, \$55,629.65, to profit and loss account. "We have opened during the year

branches at Sunderland, Ont., Lyleton and Crystal City, Man., and Sintaluta, Sask. The total assets show an increase of \$1,182,220.76."

AN ENTHUSIASTIC DIRECTOR.

Mr. John Kennedy, vice-president of the Grain Grower's Company, of Winni-peg, and a director of the Home Bank, peg, and a director of the Home Bank, was present at the meeting, and described the nature of the organization of which he is the vice-president. In each of the three North-West provinces there are voluntary organizations of the farmers, called Grain Growers' Associations organized for the purpose of obtaining for their members the full market price for their grain. There are between twenty and thirty thousand farmers members of these organizations, and the number is rapidly increasing, and the expectation is that in time they will expectation is that in time they will embrace practically all the farmers of the West, now numbering some 130,000

The Grain Growers' Grain Company is an incorporated institution, with its headquarters in Winnipeg. The par value of the shares of this company is \$25, and no one can hold more than four shares. The stockholders must be farmers or associated with farming, number about 7,000. This company handles the grain of the members of the Grain Growers Associations, has been added to the rest, sufficient to make that account equal to one-third of price, and the balance when the grain

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is sold. Mr. Kennedy stated that they handled some 8,000,000 bushels of grain in the season just closed and were more than pleased with the treatment they received at the hands of the Home Bank of Canada. The company was particularly fortunate, he considered, in having its dealings with the Home Bank, and the bank found in the com-

pany a safe and profitable customer.

The bank, when asked to open a branch, found a great many of the neighboring farmers stockholders of the bank, and also members of the association, and they would naturally prefer to do their business with what they now call the Bank of the Farmers to the North-West. Mr. Kennedy is of the opinion that it will only be a question of time when the Home Bank will be represented through-

out the North-West, and a profitable and flourishing business established.

A resolution moved by Mr. L. H. Baldwin and seconded by Mr. W. T. Kernahan was adopted providing for an increase of \$1,000 to be added to the

on a motion by Mr. Edward Galley, seconded by Mr. H. G. Hopkirk, the thanks of the shareholders were tendered

to the president, vice-president and directors for their careful attention to the affairs of the bank.

On a motion by Mr. H. T. Kelly, K.C., seconded by Mr. H. W. Evans, the thanks of the shareholders were tendered to the general manager and the other officers of the bank for the efficient manner in which they have respectively dis-charged their duties during the past year.

DIRECTORS FOR 1909-10. Messrs. W. T. Kernahan and Wm. Crocker were appointed scrutineers and reported the following gentlemen duly elected directors for the ensuing year: -Messrs. Eugene O'Keefe, Thos. Flynn, E. G. Gooderham, Lieut.-Col. J. I. Davidson, W. Parkyn Murray, John Persse, John Kennedy and Lieut. Col. James Mason.

At a meeting held immediately after

the close of the annual meeting of shareholders, Mr. Eugene O'Keefe was re-elected president, and Mr. Thos. Flynn re-elected vice-president of the



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Then after you have become assolutely and
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they honestly make you see just as well as you
ever did in your younger days you can keep
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vertising "—a monthly magazine published in the interests of Advertisers in Canada—will be published by WOODS-NORRIS Limited, Toronto, who hav taken over the publication. Mr. T. Johnston Stewart, the founder of the paper, has joined the sta of the Woods-Norris Agency, and will continue the edit the magazine. it the magazine.
"ECONOMIC ADVERTISING," the only publ

ST. ANNE DE BEAUPRE.

NETEENTH ANNUAL PILGRIMAGE FROM THE DIOCES OF KINGSTON.

NINETEENTH ANNUAL PILORIMAGE FROM THE DIOCESE
OF KINOSTON.

The above Pilgrimage will take place this year on
the 20th of July. The C. P. R. train taking the pilgrims from Western Ontario and neighboring districts will leave Myrtle Station, a little east of
Toronto, on that morning at 11 o'clock. The fare for
the round tip will be eight dollars.

The Grand Trunk train taking the pilgrims from
Western Ontario, and neighboring districts also, will
leave Whitby Junction, a little east of Toronto, at
130 p. m. the same day. The fare for the round trip
will be eight dollars and five cents.

The agents of the two great Railway Companies
will give fuller information if necessary.

Splendid dining and sleeping cars will be attached
to above trains. Meals will be served on the journey
and during the stay at St. Anne de Beaupre at the
low price of twenty-five cents. The ladies of the
parish of Gananoque will spare no pains in tooking
after the wants of the pilgrims.

A poster containing full information regarding the
fare from the different stations along the lines, and
the time of departure of trains, will be sent free on
application to

Rev. J. P.Kehoe,

DIED.

CARROLL.—At Sydney, N. S., May 29, Hugh Carroll, son of Mr. John Carroll, aged twenty-two years. May his soul rest in peace!

McDonald,—At Bailey's Brock, N. S., June 10, John McDonald, aged seventy-six years. May his soul, rest in peace!

Feast of Sts. Peter and Paul.

Last Sunday, in St. Peter's Cathedral, London Solemn High Mass was celebrated in honor of the geast of Sts. Peter and Paul. Rev. Father O'Nei activered a sermon appropriate to the occasion.

Annual Retreat.

Beginning last Tuesday the priests of the diocess of London made their annual retreat in Assumption college, Sandwich. At St. Peter's Cathedral las-unday the faithful were asked to offer up their

TEACHERS WANTED.

MALE TEACHER WANTED FOR CATHOLIC M school, teaching standard three and four for boys, advise certificate held, salary expected, term commencing next September, organist preferred. Address P. O. Box 2088, Calgary, Alta. 1298-6 TEACHERS WANTED FOR ST. IGNATIUS
S. S. Steelton, Sault Ste. Marie, Ont., one male teacher as principal and one female teacher with and or third class professional certificate. Able to teach French preferred. State experience and salary expected. Address, Rev. E. Tourangeau, S. J., Steelton, Sault Ste Marie, Ont.

TEACHER WANTED FOR PUBLIC SCHOOL.
No. 1, Salter, five miles from Massey, holding second or third class professional certificate. Salary \$350. Duties to commence after holidays. Apply Alec. Faubert, Sec. Treas., S. S. No. 1, Massey Station, Ont.

POR SEPARATE SCHOOL NO. 7, GLENELG PROFESSIONAL TEACHER WANTED FOR Separate school two miles from Teacher Separate school two miles from Tweed. Apply stating sa ary and experience to Rev. Father Quint Tweed, Ont. 1603-3 EXPERIENCED TEACHER, SECOND CLASS professional, Parkhill Separate school. Salary \$400. Apply to Jas. Phelan, Parkill. 1603-2.

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WANTED TEACHER FOR SEPARATE school No. I. Gloucester and 3 Osgoode, holding second class certificate, stating salary and qualifications. Apply to William Rooney, Thomse Meagher or Martin Cahill, (Trustees...) South Gloucester. Ont.

WANTED LADY OR GENTLEMAN TEACHER for Separate school, Union Greenock & Brant, the holder of class certificate of qualification. dug 16th, 1909. State qualification alary. Applications will be received 1909. Add stow, Ont.

MYPERIENCED TEACHER WANTED FOR Separare school section No. 7, Sydenham, duties to commence Aug. 16th. Apply stating salary to W. J. Doyle. Sec. Treas. Silcote, P. O., Ont. 1603-2

WANTED TEACHER WITH THIRD OR better certificate for junior department in Separate school, Douglas. Duties to begin Aug 16th. State salary, qualifications and experience. Apply before Aug. 1st to John McEachen, Douglas, Ont. 1603-3 WANTED TEACHER FOR S. S. NO. 1 OPS-

FOR S. S. NO. 5 LOGAN, COUNTY PERTH. Duties to commence in August after holidays, male preferred. Address stating salary and experience to John Francis, Sec. Kennicott, P., O., Ontario.

TEACHER WANTED, MALE OR FEMALE, Union S. S. No. 3. Greenock and Brant. Duties to begin the 3rd. Montany of August. State salary and qualification. Small school. Applications re-ceived until July 15th. Apply to Mr. Michael Schur-ter, Sec. Treas. Union S. S. No. 3. Greenock and Brant, Chepstow, Ont.

fessional teacher for senior room in Tweed R-C Separate school. Apply stating salary and standing to James Quinn, Sec.-Treas., Tweed, Ont. 1603-3

ADY TEACHER WANTED TO TEACH IN Separate School near Ottawa, experience necessary. Applicants please state lowest salary and also the class of qualification you hold. Apply M. 1603-2 DEACHER WANTED FOR SINNETT SCHOOL District No. 1809, Saskatchewan, One 1st class certificate. Apply to A. Anstett, Sec. Treas. Sinnett, Sask. 1602-2.

WANTED A FEMALE TEACHER FOR THE Norman Separate school, with a second class certificate. Must be able to speak and teach French and English. State salary expected and give references. Address to the Secretary of R. C. Separate School Board, Kenora, Ont. 1601-4.

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