

The Catholic Record

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THE REIMBURSEMENT OF THE HOME BANK DEPOSITORS

That the depositors of the Home Bank should be reimbursed, at least to a substantial extent, is the emphatic verdict of the House of Commons—the vote standing 100 to 20.

The majority favoring the reimbursement were divided merely as to the grounds for such action by Parliament; some holding that it is a measure of relief based solely on compassionate grounds, others that the Government was simply discharging a moral obligation.

Therefore the Hon. Mr. Robb in moving the resolution said quite the expected thing when in the course of his speech he declared:

"This resolution, and the bill to be introduced, is to implement what many people regard as a unanimous order from the members of this House, under date of the 17th of July, 1924. It is presented to Parliament in this form, so that this House, which in July, 1924, unanimously approved the report of the Banking and Commerce Committee, may now have an opportunity of sharing the responsibility of the measure proposed to discharge what the Banking and Commerce Committee regard as a moral claim."

To readers not fully conversant with the way affairs of government and legislation are conducted it may not be out of place to explain that much of the really important work is done by committees such as the Public Accounts Committee, Private Bills Committee, and so on. On these committees all parties are represented. Sometimes after full discussion and deliberation, often after taking evidence and hearing experts the committee appoints a sub-committee of its most competent members to go exhaustively into all the information available and report to the whole committee.

The Banking and Commerce Committee consists of seventy-two members. They went fully into the whole matter considering it from every angle.

But this was not all. It had been contended that if the Minister of Finance in 1916 or 1918, when the unsound condition of the Bank had been brought to his attention, had exercised the powers entrusted to him precisely to safeguard bank depositors the Home Bank depositors would have lost nothing.

Here was a delicate situation. A Liberal government was now in power. To pass upon the action or inaction of a political opponent when in office was likely to arouse partisan prejudice and preclude the treatment of the question in issue on its merits.

Wisely, then, the Government decided to submit the questions of fact to Mr. Justice McKeown who was appointed a Royal Commission for an impartial, judicial inquiry.

One of the Members of Parliament speaking to the resolution

last week said: "I believe it was pointed out by the report of Chief Justice McKeown that if Sir Thomas White had taken action in 1916 the depositors would not have lost one cent. I may be wrong about that but I believe I am right."

We have italicised the last sentence. If a Member of Parliament and one who was taking part in the debate on this question has only a doubtful recollection of the Commissioner's report, the general reader may be excused for being a bit hazy on the whole Home Bank question. So that it may be well to recall that one of the questions submitted to Chief Justice McKeown was this:

"What effect would an audit under section 56A of the Bank Act, if made in 1915, 1916 and 1918, have had upon the conduct of affairs of the said bank and upon the position of the present depositors?"

In answer to this question, his finding was:

"For the reasons above set out, I think an effective audit under section 56A of the Bank Act made in 1916 or 1918, would have resulted, as far as concerns the conduct of the bank's affairs, in either,

"(a) liquidation immediately following such audit, or, "(b) amalgamation with another bank.

"And the effect of such audit upon the position of the present depositors:

"If made in 1916, the present depositors would have suffered no loss.

"If made in 1918, I do not think any loss would have fallen upon them."

Now not only this finding of the Royal Commissioner but the voluminous evidence on which it was based was before the Banking and Commerce Committee.

Following is a short extract from this Committee's report to the House:

"Your committee have sat from time to time, and have studied the interim report on the Home Bank submitted by Mr. Chief Justice McKeown and the evidence therein referred to.

"Your committee consider that the facts therein brought out and the evidence therein referred to, clearly establish that the depositors of the Home Bank have no claim under the law of the land for compensation by the country on account of any loss they may suffer by reason of the failure of the Home Bank.

"But your committee are also of the opinion that, in view of the representations made to the Department of Finance in the years 1916 and 1918, the government of the time could have made in 1916 and in 1918 an effective audit under section 56A of the Bank Act, and if such an effective audit or thorough investigation into the bank's affairs had been made it would have resulted:

"1. In the immediate liquidation of the bank, or

"2. Its amalgamation with another bank, and that the effect would have been, no loss to the depositors in 1916 or 1918.

"Your committee have studied the evidence given before the royal commission by Sir Thomas White, who was then Minister of Finance, and particularly his statements: "I would never think of putting in a special auditor in a bank and taking chances, especially at a time like that, of closing the bank." (Page 345.)

And further quoting from Sir Thomas White's evidence:

"Under no circumstances would I have allowed a bank to fail during the period in question. I had many difficult and dangerous financial situations to deal with during the War. At its outbreak, in view of the panic which prevailed, the government, at my instance, placed itself behind the banks of Canada and gave public assurance that it would loan them such sums as they might require to meet the conditions of the War, and would take all further steps necessary to safeguard the financial situation during its continuance." (Page 359.)

And further:

"The action I took was in my discretion: in exercising his discretion, a minister must have regards to conditions, because conditions have a direct bearing upon the consequences attendant on his action to the bank and the general situation. If you make a mistake in putting in an auditor, in peace time the consequences may be a ruin producing little effect upon the bank; in war time, you may bring down

the bank and, in addition, you may cause an unspeakable calamity to the country." (Page 743.)

After quoting this evidence of Sir Thomas White, the report continues:

"Your committee is not called upon to question the manner in which Sir Thomas White made use of the powers given to him, or whether he exercised his discretion correctly or otherwise.

"Your committee consider that the facts brought out in the Interim Report submitted by Mr. Chief Justice McKeown, and the evidence therein referred to, establish that the depositors of the Home Bank have a moral claim in equity for compensation by the country on account of any loss they may suffer by reason of the failure of the Home Bank."

There are other phases of the Home Bank question that are worth considering; but we have thought that the foregoing facts should be recalled to our readers. In their light it is difficult to see how it can be disputed that the claim of the Home Bank depositors is "a moral claim in equity to be compensated by the country" in whose interest their financial interests were—at least passively—sacrificed.

A TITLED DEFAMER APOLOGIZES

The spirit and methods of the bad old Protestant Ascendancy still flourish in the Six-County enclave of Northeast Ulster. But there are hopeful signs of the gradual decay of that once vigorous growth of this particular form of barbarism. Of these we may speak at another time. Here we shall give but a significant incident.

Lord Ernest Hamilton, uncle of the Duke of Abercorn, Governor—Governor-General as with peculiar inappropriateness he is called—of Northern Ireland, recently published a book of reminiscences of that characteristic Protestant Ascendancy flavor in which Catholics were represented as little better than the bushmen of Australia and Protestants as the cream of civilization that leavened the uncouth and barbarous Catholic mass.

In this book, "Forty Years On," the lordly bearer of false witness grossly libelled three highly respected priests. And here the titled defamer made a serious slip—one of the priests about whom he so genially lied for the sake of the good cause was still in the land of the living; the other two were dead and could be maligned with impunity.

In this delectable book of reminiscences the noble lord was purporting to give an account of an election in North Tyrone when the author's noble brother was contesting the constituency against James B. (now Sir James) Doherty.

Follows an extract from the book which is illustrative of the genial way in which the civilized and civilizing race create the sources from which the history of Ireland may be written. Lord Frederick Hamilton had won the election. His illustrious brother thus describes the aftermath:

"When it was all over and Colonel King-Edwards had announced the result from the balcony of the Town Hall, we all repaired in great glee to Sim's Hotel, where, on the first floor, a table had been prepared on which stood twelve bottles of champagne with the cork invitingly drawn. Mr. Doherty had a more or less similar table prepared on the floor above for—win or lose—the rule in Ireland is to celebrate the event in the wine that cheereth, or, at any rate, in the whiskey that cheereth.

"As we stood outside the door of our room, waiting for the expected guests to assemble, Father M'Conologue, Mr. Doherty's election agent, mounted the stairs on his way to the refreshment provided on the upper floor. As he passed us, his eyes rested approvingly on the spectacle of the twelve gold-necked bottles standing in hospitable array on the table within. Now Father M'Conologue was the bitterest Nationalist in all North Tyrone. He would invariably cross himself and spit when he passed any member of my family on the road, and black scowls were the only greeting any of us had ever been able to extract from him. My brother, however, in the bonhomie inspired by a victory which, half an hour earlier, had seemed out of reach, called out to him as he passed:—

"Won't you join us in a glass, Father M'Conologue?"

"To our unbounded amazement, the priest first paused and then—after a moment's hesitation—replied:—

"Well, I don't mind if I do."

"It is possible that Mr. Doherty's table above may have boasted nothing more sparkling than the wares of Kinahan or John Jamieson, and that the good priest knew that this was so, but—be that as it may—he readily joined us; the doors were closed, and the juice of the grape passed with astonishing rapidity from the gold-necked bottles into glasses and thence to its time-honored destination. At the end of half an hour spent in this pleasant relaxation, Father M'Conologue rose slowly to his feet and, in solemn but emotional tones, announced his intention of delivering himself of a speech. Loud applause greeted this announcement, for the twelve bottles were by now empty, and ten people only sat round the board.

"The reverend gentleman's address consisted mainly of a passionate panegyric of the Hamilton family, and concluded with the following startling announcement, coming as it did from Mr. Doherty's election agent:

"And I declare to you, gentlemen, that there's no man on God's earth that I'd so soon see representing North Tyrone as Lord Frederick Hamilton." Great indeed are the powers of Moet and Chandon!"

The sentence telling of the priest's spitting and crossing himself we have put in italics.

Now is there any one on top of this green earth, Protestant or Catholic, Celt or Saxon—at least outside of those steeped in the "Ulster" tradition—who would believe that a gentle, cultured and highly esteemed Irish priest would be guilty of "scowling, spitting, and crossing himself" whenever he met a member of the Hamilton family? Feeling ran high at Irish elections at times, and at other elections, too, we may as well admit; but of all our readers of Irish birth or descent did any single one ever know or hear of any Irishman, priest or layman, boor or gentleman, who "spat and scowled and crossed himself" when meeting someone he disliked never so much?

No, the lordly liar, unfortunately for himself and his role, here dropped the mask of genial bonhomie and exposed, for a moment at least, the scowling visage of ugly hate, hate for the victims of his own or his family's injustice. That is proverbially a hard thing to forgive and, as Lord Ernest finds, an extremely difficult thing to justify by means of vilification of the victims. As an author Lord Ernest revealed himself as he laid would have Father M'Conologue appear—as, figuratively, scowling, and spitting and double-crossing himself in the assumed pose of a cultured country squire amid a boorish and ignorant native peasantry.

Well, Father Conologue is still alive and well; and though so far as he was concerned personally, feeling secure in the esteem of every one who knew him, he was disposed to treat his titled defamer with silent contempt. However, he felt bound to vindicate the honor of the priesthood, and caused proceedings to be taken against Lord Ernest Hamilton, making the publishers, Hodder and Stoughton, parties to the suit.

At first there seemed to be a disposition on the part of the author to brzen out the falsehood attributing disgraceful conduct to a priest whose record in the Temperance movement and whose work for the emancipation of the people is an open book. But when the writ was issued and the statement of claim served, Lord Ernest Hamilton promptly took steps to effect a settlement. He communicated with the plaintiff's solicitors, and offered to publish an apology and pay substantial damages with costs.

Follows Lord Ernest Hamilton's published apology in part:

"I unreservedly accept the Very Reverend Father M'Conologue's word that he was not present on the occasion in question, and that he did not drink champagne or make the speech referred to, and offer to him my sincere apology for attributing this conduct to him, and I withdraw every suggestion that he was lacking in sincerity in the advocacy of his Political and Temperance views.

"I have stopped the issue of further copies of the Book, and in

the event of any further Edition being issued, I undertake that the whole of Chapter 14, which records the incidents complained of, shall be eliminated."

Signed: (LORD) ERNEST HAMILTON.

THE MERITS OF POLITICIANS

By THE OBSERVER

It has become a thoughtless custom to sneer at politics. This is no less foolish than to sneer at finance or merchandising or shipping or mining or any other human occupation. Indeed the occupation of politics is of the highest respectability and responsibility. What people mean when they sneer at politics is really a sneer at some—not all—politicians. Because the people are too indolent to find out who are worthy of their confidence, and who are unworthy, and find from time to time that they have been deceived, they too readily conclude that the business of politics is in itself affected with dishonesty and that a man cannot live honorably as a public representative.

Now, what is politics? It is the business of conducting and managing the public affairs of a nation. Surely that is, on the very face of it, a business which in its nature, so far from being small or mean or lacking in respectability, a matter of the highest dignity, and demanding, imperatively, the highest honor and the highest talents. Why sneer at politics, then? If it meant that politicians, those who manage, or mismanage, that great trust of the public business, are sometimes found unworthy, that is at once granted.

A German writer, before the War, startled the world into indignant protest by saying that most people in this world acted through selfish motives. The assertion received universal repudiation, as indeed it could not fail to do, being so obviously unfair to humanity; poor and weak as humanity is. The truth is, that the worst of men do more good acts than had ones in his lifetime.

And not even the worst of politicians commits more bad acts than good ones. Politicians in general get full credit for what they do that is wrong; but they do not always get full credit for what they do that is right and good. All men are in that case more or less. The papers have nothing to say about the good and faithful ninety-nine deeds of the good-living man. But if he makes one serious error in his whole life, then, though his picture may never have been seen before, the public will be made acquainted with his physiognomy.

Politicians commonly do most of their work faithfully and well. Ministers of government are commonly very hard-working men. Few men are more to be pitied than those who assume the burdens of administering a great department of government with its unending toil, and its crushing responsibilities. It is no more than fair that those who take up the burdens of office in the service of the people, should receive fair play; and it is one of the reasons why politics is so much despised by many people, that instead of receiving fair play they commonly receive the most disgustingly unfair treatment.

Nothing is doing more, and has done more in the past, to make the general public despise that business which is their business, the management of their affairs, than to see and hear the outbursts of oratorical and journalistic "rough-house," which mark every election. When once a man or a group of men have been entrusted with the conduct of the public business, the people who chose them owe it to themselves, to their own self respect, to insist that criticism of them shall be fair and reasonable.

The man who appeals to the people against men whom they have chosen to rule them, with a farrago of mere abuse, of unproven assertions, of plainly exaggerated attacks, with obviously prejudiced views, and obviously interested motives should receive short hearing and sudden dismissal.

No rulers are ever so bad as their interested and prejudiced opponents make them out to be. All rulers are better than their opponents will admit them to be. The desire and the intention of serving the country well and faithfully is much more common amongst public representatives than in the heat of political battle they get credit for. And all rulers are entitled to have something sup-

posed in their favor. We do ourselves no credit when we assail without measure men whom we have ourselves chosen to rule us, without knowing or much caring whether they have served well or ill. That is not the way to get good rulers, and indeed it discourages the best men from even offering their services.

NOTES AND COMMENTS

IF ONE may judge by the space given in the daily papers to the schism in the Presbyterian body, and the Union of a part of it with the Methodist and Congregational denominations, the consummation of the latter act last week in Toronto was one of the greatest events in the history of Christianity. We would be the last to treat this momentous event lightly, yet a few reflections may be permitted to us as impartial bystanders.

THE LIEKING of the convention to the Great Council of Nicea to which one chronicler committed himself could, of course, have provoked only a smile from the serious student of history. In that historic event the thep whole Christian world was represented, and it had to deal with doctrinal questions which settled once for all the essentials of the Faith. It was convoked especially to deal with the Arian heresy which, putting doctrinal and philosophical subtleties aside, impugned the divinity of Christ and sapped the very foundation of the dogma of the incarnation. Compared with this epoch-making event the gathering in Toronto, notable as it was in itself, was but "an act done in a corner," and it is difficult to conceive how any serious minded men could view it otherwise.

THAT, HAVING regard to the past history of the denominations concerned, it was startling in its departures, was manifest to all. The order of exercises as described in the press must have set in motion a long train of reflections even on the part of those directly concerned.

Who that has read the history of Presbyterianism in Scotland could have been prepared for the liturgical plunge which characterized the gathering. The intoning of the Te Deum, the recital in common of the General Confession from the Anglican Book of Common Prayer, and the consecration in liturgical form of the new denomination was certainly so definite a break with the Westminster Confession and the whole body of Calvinistic tradition, as to make one rub his eyes when reading it. A Presbyterian Liturgy!—Shades of John Knox, of Jenny Geddes and the Signers of the Solemn League and Covenant! Whither are we drifting?

A DEGREE of sympathy with the non-concurrent body of Presbyterians has more than once been expressed in these columns. We have recognized that being called upon to abandon many tenets, erroneous as they may be, for a something tending toward dissolution, they have offered sturdy resistance. Better far, it may be repeated, to cling to such convictions as they possess than to embark upon the uncharted sea which was opening before them. The greater the pity, therefore, that some of the advocates for continuance of the Presbyterian body should have found it necessary or becoming to go out of their way to resurrect the old Knoxian policy of calumny and abuse of their real mother, the Holy Catholic Church. One veteran foreign missionary could find no better way of disowning the self-confessed mental reservation of many subscribers to the Westminster Confession than by stigmatizing it, amid applause, as Jesuitical. The remark was gratuitous, un-called for, and indecent, and indicated a degree of intellectual dishonesty which promises ill for the future.

COMPULSORY TEACHING OF RELIGION?

New York.—Plans for "a united movement" to bring about general compulsory religious education were discussed at the meeting here of the Universal Christian Conference on Life and work, a non-Catholic organization. This body has recently completed a survey of the country's school system which, it is said, indicates that the State is a "fosterer of non-religion or atheism."

tion of life, as they did a generation ago," the report of the survey says, "it was of little consequence that religion was omitted from their program. But today when the Public schools are taking on the dimensions of life itself, and when they undertake to furnish to children an environment simplified, balanced and rightly proportioned, the omission of religion conveys a powerful condemnatory suggestion."

VICTORY FOR LIBERTY

THE LEADING NEWSPAPERS WELCOME OREGON LAW DECISION

Washington, June 6.—The Supreme Court's decision holding the Oregon anti-private school law unconstitutional and invalid, has been hailed by the representative newspapers of the nation as a notable victory for the cause of constitutional liberty. No important paper, so far as can be ascertained here, has expressed dissatisfaction with the ruling of the high court.

There is a disposition in some of the editorial expressions to regard the decision as a rebuff which may check the onslaughts of the fanatical reformist elements which have been seeking to convert constitutions and statutes into stimulants to revive their waning moral influence.

In other words this nation is not Sparta," is the way the Chicago Tribune editorially summed up its reaction to the Supreme Court decision. "It is not a socialist experiment. In spite of our tendency to turn to government for the regulation of all conduct that is not approved by a majority of us or by a well organized minority when the majority is indifferent; there are still principles of individual liberty which our legislators are bound to respect."

The New York World devoted two editorials on successive days to expressions of its approval of the defeat of the Oregon Law.

"Bigotry in its post-war revival has met a crushing defeat," the World declared, and then gave the following explanation of the enactment of such a law in the first place:

THE GENESIS OF THE HATE CAMPAIGN "The Ku Klux Fundamentalist campaign to set up a sectarian dictatorship and an established church has gone through several phases. At first it consisted simply in a disreputable and underhanded appeal to the prejudices of the morons. Meeting with success in its effort to make men suspect and hate their neighbors, the campaign passed from the stage of talk to the stage of action. In the backward places of America an illegal, informal and secret terror was organized. At this point in the movement's history patriotism and Christianity were instilled into the heretics by the use of whips and tar and feathers. The American people did not approve of this proceeding and the Ku Klux movement threatened to degenerate into an organization of thugs. At this critical moment there appeared on the scene the Great Reitor of Miami, destined to be known in the future as the apostle of the morons. He led the Ku Klux Fundamentalists to the State Legislatures and showed them how by skilful appeals to ignorance and to fear they could conquer the machinery of State Government and use it to establish a Fundamentalist State Church.

"Like all movements of the kind, the first objective was to control education. Sectarian politicians have always worked on the theory that if you could close the minds of children and implant the seeds of bigotry in them, then the battle was won. They went to work systematically and achieved two astounding victories. In Oregon they obtained a law which would have given the State a virtual monopoly of the education of all children between the ages of eight and sixteen. In Tennessee they obtained a law which ordained that in State schools the Fundamentalist religion should be taught. If both laws were made, any State which combined the two principles would have ordered every child to be brought up as a Fundamentalist. The Oregon principle would have created a State monopoly of education and the Tennessee principle would give the Ku Klux Fundamentalist the absolute control of that monopoly."

IMPRESSIVE AND ADMIRABLE WARNING

The Baltimore Sun's reaction to the decision is that: "As a solemn warning against the grave menace of certain political, moral and religious epidemics that have been spreading through various parts of the country in recent years it is in the highest degree impressive and admirable. Any other decision would have been revolutionary. No other decision could have been rendered without dealing a deadly blow to the principles on which our Government is based, without adding a final nail to the coffin of freedom which fanatical tyranny has been fashioning since the close of the World War."

PARENTS' RIGHTS

Arthur Brisbane, in his daily column of comment in the Hearst papers says the decision will meet with general approval and adds: "Fathers and mothers should have something to say about their own children, the mothers especially. And the 'something' should include children's schooling, the right to