

CHATS WITH YOUNG MEN

SECRET OF SUCCESS
You won't efface trouble if you don't face it—it isn't a choice of fight or flight—worry runs on the same legs that carry you.

practice—the washing of oneself and not permitting at any time the slightest indication of a frown.

OUR BOYS AND GIRLS

A GOOD-NIGHT PRAYER
Good-night, dear Lord! The day has been so long
That I am weary playing with my boys.

LEGEND OF ST. VALENTINE

Listen, my children, and you shall hear—not of "the night of Paul Revere," for that you have heard very often—but of a little story about the great Saint Valentine which was told to me by an old lady whose great delight was in making children happy with her many legends and fairy tales.

CIVILITY COSTS NOTHING AND BUYS MUCH

Speaking of courtesy and good manners at a prize distribution in an English grammar school recently, Lord Rosebery made this statement. "Now, I would like to appeal to the elders for a moment, apart from the boys, and ask them if they will not corroborate what I am going to say. Manners have an enormous commercial value in life. I sometimes wonder why it is not harped on more on these occasions. No one can have lived as long as I have without noticing the weight and value of manners in the ordinary transactions of life—in public life. I have seen men, by appearance and manner, get such a start of very much abler fellows that they have managed to keep their place much higher in public life than their abilities or service would entitle them to. Of course, we can't all go into public life, but we all go into some business. At least we boys, with whom I identify myself for a very pleasant moment—we boys have to go into some calling or business. I am sure there is not a man in this hall over thirty years of age who has some practical knowledge of the affairs of life who won't tell the boys of the enormous advantage given them by good appearance and good manners."—Ave Maria.

THE INFLUENCE OF BOOKS

One's reading is usually a fair index to his character. Observe, in almost any home you visit, the books that lie on the centre table, or note those that are taken by preference from the public library, and you may judge, in no small degree, not only the intellectual tastes and general intelligence of the family, but also—and what is of far deeper moment—their moral attainments and spiritual advancement. "A man is known," it is said, "by the company he keeps." It is usually true that a man's character may, to a great extent, be ascertained by knowing the books he reads. You may, indeed, judge the man more accurately by the books and papers he chooses than by the company he keeps; for his associates are often imposed upon him, but his reading is the result of choice.

SALESMEN AND SMILES

"The smile is one of the greatest assets of the successful salesman or saleswoman," says the manager of a department store linen department. "It makes friends for the store as readily as do moderate prices and good goods. The ability to smile for eight hours a day is a trait hard to acquire and possessed by few store help. Yet it can be gained by constant

are merely selfish and thoughtless. And there is one mortal, Father Valentine, whose heart and mind are as pure as a babe's, and still uncontaminated with selfish and sordid desires."

"Yes," but he is only one good man among many evil ones, and I do not see the way out of our difficulty," and the little queen still refused to be comforted.

"Ah, but I do," said little Dowdrop. "Dear queen, may I have your permission to act as I see fit to help our cause?"

The queen bowed her permission, and the council being ended, the fairies sprang back to their hiding places.

The next day Father Valentine sat in his study musing on a dream which he had had the night before. "That was a wonderful dream I had last night," said he to himself. "I can even now hear that little voice speak. 'Father Valentine, do your duty. The hearts of men are growing cold. Now is the best time.' Then I awoke."

For a long time the good priest sat thinking. Then he raised his head and murmured, "It is true we are growing hard and selfish. It is time, high time, indeed, something be done to raise the hearts of men above the low, empty ideas which the world affords."

The following Sunday Father Valentine, inspired by the little voice, spoke to his people with force and earnestness, and brought many to a sense of shame and duty. All loved and revered the good saint, and when he spoke to them of the beauty of friendship, of love and good-will, and of the great evil of selfishness and pride, many hearts were touched and grew less hard and cold. Nor did Father Valentine's work end here. Until the day of his martyrdom, he labored incessantly for the establishment of "Peace on earth, good-will to men," and in his memory Christian friends send to each other messages of love and affection on his birthday.

MEDIEVAL IGNORANCE

DR. WALSH OF NEW YORK SAYS A FEW WORDS ON THE SUBJECT

"Medieval ignorance" is used as if that represented the lowest depth of human mental development. Ignorance; however, is not exclusively medieval. It was the Middle Ages that invented the universities for the year 1300, nearly two hundred years before the end of the Middle Ages, there were more students at the universities of Europe in proportion to the population than there are at the present time of our universities, for instance, in the Greater City of New York, in comparison to their population. In England there were probably 8,000 to 10,000 students at the universities of Oxford and Cambridge, though the population of England was less than 300,000.

This shows that the classes of the population were being educated; that the masses were being better educated than ever before or since. In history we have abundant evidence in the magnificent monuments of the arts and crafts that have come to us from that time. The great cathedrals were built in what we would call small towns of from 5,000 to 20,000 inhabitants. Somehow the old medievalists succeeded in finding the skilled workmen to do all these wonderful things. When we wanted to finish one of the ceilings of the new public library in New York in wood carving we have to import the workmen for that purpose from Belgium. The village carpenter of the Middle Ages made beautiful benches and did other fine wood work. The village blacksmith made magnificent railings and wrought locks and bolts and hinges and keys that have been the admiration of every generation since. Their stained glass was not imported from Munich nor from Paris nor was it made by Italian in New York; but each little town made its own and it is the most beautiful stained glass in the world's history. Magnificent stone carvings are accomplished the same way. The bells were made each in its own little town. The form and the tone that they finally achieved in the Middle Ages is the one that we have tried to maintain since. The needlework was the finest in the world. The late Mr. Pierpont Morgan paid \$60,000 for the Cope of Asselt, made in a little town in North Germany in the thirteenth century. His experts declared it to be the finest piece of needlework ever made. The Cope of Syon made in Italy is its nearest rival.

The Mass books and the office books of that time are among the most beautiful examples of book making that the world has ever had. There, too, were made not by huge publishing concerns nor in large towns, but as a rule in small towns and by men who had never lived in a town of more than 10,000 inhabitants. The guilds trained their apprentices so well that the industrial efficiency as well as the artistic excellence of this generation lives as a monument of what is perhaps the finest ideal popular education that

the world has ever known. Evidently it was not medieval to be uneducated and untrained.

The lowest period in the history of education, for the last seven centuries at least, comes about the middle of the eighteenth century. Cardinal Newman thought that about this time Oxford was doing less for education than it had ever done in its history. At the end of the eighteenth century Winkelman reintroducing Greek into the German schools had to write out an edition of Plato because no edition of Plato had been printed in Germany for two hundred years. Let us have the right date for the deepest descent of education!—Dr. James J. Walsh in Catholic Union and Times.

EASY GOING CATHOLICS

In a recent Catholic Truth Society pamphlet, entitled "Christianity in Modern England," Father C. C. Martindale, S. J., makes some observations that the Catholics in this country may also read with profit: "What can be claimed," he writes "of all modern Catholics is that they should be instructed, and they should be keen. Whenever a non-Catholic meets a Catholic, he ought to go away feeling it easier to become a Catholic himself. He must have met sympathy, he must have met intelligence, and, above all, he must have met sincerity of life. It is heartbreaking to meet Catholics who are simply letting their splendid chance slip through their hands perhaps because they don't know it's a chance, certainly because they don't know it's splendid. . . . I knew somebody of whom it was said, 'She's a Catholic, of course; but she's so tactful you'd never guess it.' And again, 'Yes; she is a Catholic, but she's so kind and never allows it to make the least difference; she never lets

fasting and all that sort of thing or mass become a nuisance.' And in fine, 'Yes, he's a Catholic; but you see he behaves just like everybody else; we're all in the same boat together, and religion doesn't really matter one way or the other. Most of these remarks could be interpreted in two senses; and, anyhow, one must expect a percentage of slack Catholics. But I fear that the percentage is here and there too high; and that the attitude in my Catholic friends which provoked these comments justified their being interpreted in the less satisfactory sense."

In other words, more Catholics who are really interested in their religion are wanted, who are competent to give inquirers exact information about it, who show in their daily lives a certain "other-worldliness" that subtly distinguishes them from non-Catholics. "I am a child of the Church," were almost the last words of St. Teresa, the wonderful mystic. "That thought was her chief comfort as she lay dying. If the American Catholics of to-day would take as motto these same words and live up to them sincerely, and consistently, the annual conversions to the Faith would be numbered by thousands.—America.

Those who would let anything else take the place of Christianity must first abolish all sorrow from the earth.

Always remember that as Catholics you claim to possess, and do possess, a fuller revelation of the Divine Will than those among whom you mix, so your responsibility is the greater. Your non-conformist friends will not judge of Catholicism by its creed or its preaching; they will judge it by your life and conduct. See to it, then, that your conduct is a bright example to them, and a credit to the faith.—Cardinal Bourne.

THE DOMINION BANK

PROCEEDINGS OF The Forty-Third Annual General Meeting of the Shareholders

THE FORTY-THIRD ANNUAL GENERAL MEETING OF THE DOMINION BANK was held at the Banking House of the Institution, Toronto, on Wednesday, 31st January, 1914. Among those present were noticed: G. N. Reynolds, H. G. Horton, J. J. Foy, M. L. A. James Watt, A. Foulds, W. C. Harvey, A. M. Nanton, Winnipeg, E. Burns, R. Wilkinson, Janes Matthews, Chas. B. Powell, C. Walker, Sir E. B. Osler, M. P., H. W. Hutchinson, Winnipeg, D'Arcy Martin, K.C., Hamilton, F. E. Dingle, A. R. MacDonald, Epsom, H. E. Playter, F. Boehmer, Chas. E. Lee, J. J. Cook, E. Koch, J. Harwood, J. Gordon Jones, P. LeM. Grasset, M.B., F. H. Gooch, F. S. Wilson, J. D. Warde, C. P. Wooller, A. E. Gibson, R. B. Morley, W. McArdie, Oshawa, Dr. Chas. O'Reilly, Thos. F. Niven, J. E. Finkle, P. Schoeler, James Scott, W. J. Waugh, Hamilton, A. McPherson, Longford, Judge McIntyre, Whithy, H. Morris, H. W. A. Foster, W. G. Cassels, F. C. Snider, W. S. Kerman, S. O. Halligan, Wm. Ince H. J. Bethune, W. Mulock Jr., Rev. T. W. Paterson, Capt. D. F. Jessop, Percy Leadlay, S. Jeffrey, Port Perry, G. E. Gyles, J. K. Niven, E. P. Fisher, Ashburn, A. B. Fisher, Ashburn, M. S. Bogart, Montreal, F. L. Patton, Winnipeg, R. J. Christie, F. C. Taylor, Lindsay, F. L. Fowke, Oshawa, J. C. Eaton, L. H. Baldwin, W. R. Brock, R. M. Gray, R. Mulholland, A. R. Boswell, K. C., J. T. Small, K. C., S. W. Smith, Whithy, William Ross, E. W. Langley, J. G. Ramsey, E. O. Burton, G. McDonald, J. Caruthers, E. W. Hamber, Vancouver, F. J. Harris Hamilton, W. D. Matthews, H. B. Hodgins, Dr. A. J. Harrington, C. S. Wilcox, Hamilton, Richard Brown, W. C. Crowthier, W. Cecil Lee, Stephen Noxon, F. F. Miller, Nanawau, W. E. Carswell, H. Crewe, James Wood, W. T. Keraban, J. H. Paterson, F. D. Brown, H. Gordon Mackenzie, Alfred Haywood, N. F. Davidson, A. A. Atkinson.

It was moved by Mr. E. W. Hamber, seconded by Mr. R. J. Christie, that Sir Edmund B. Osler, M.P., do take the chair, and that Mr. C. A. Bogart do act as Secretary.

Messrs. A. R. Boswell, K.C., and W. Gibson Cassels were appointed scrutineers. The Secretary read the Report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

TO THE SHAREHOLDERS—The Directors beg to present the following statement of the result of the business of the Bank for the year ended 31st December, 1913—Balance of Profit and Loss Account, 31st December, 1912. \$ 688,109.01 Net profits for the year after deducting all charges and making full provision for doubtful debts. 950,402.78 Premium received on new Capital Stock. 811,344.80 Making a total of. \$2,449,856.59 Which has been disposed of as follows—Dividends (quarterly) at twelve per cent. per annum. \$619,616.77 Bonus, two per cent. 116,176.70 Total distribution to Shareholders of fourteen per cent. for the year. \$765,823.47 Contribution to Officers' Pension Fund. 25,000.00 Transferred to Reserve Fund—Premium on New Stock. 111,344.80 Transferred to Investment Accounts. 200,000.00 \$1,802,168.27

Balance of Profit and Loss carried forward. \$ 647,688.32 RESERVE FUND Balance at credit of account, 31st December, 1912. \$6,000,000.00 Transferred from Profit and Loss Account. 811,344.80 \$6,811,344.80

E. B. OSLER, President. C. A. BOGERT, Gen. Manager.

The year of 1913 was one of general financial and commercial depression throughout the world, which conditions became more accentuated during the closing months of that period. Your Directors, therefore, deemed it advisable to enforce a policy of conservatism without interfering with the requirements of legitimate borrowers. The funds of the Bank were fully and profitably employed throughout the twelve months under review, resulting in a further increase in the net earnings, the disposition of which is dealt with in detail in the accompanying report. A bonus of 2 per cent. was again distributed, in addition to the regular dividend of 12 per cent. Following the announcement made in the last Annual Report, an issue of \$1,000,000 of new Capital Stock was made to Shareholders of record of the 15th of February, 1913. The whole of this issue was taken up, and although the final payments there are not due until June, 1914—\$811,344 of the amount had been paid up on the 31st of December last. The total Paid-Up Capital of the Bank was, on that date, \$5,811,344.

To meet the requirements of Section 56, Subsection 6, of the new Bank Act, you are now asked to elect auditors to serve until the next Annual General Meeting, and two written nominations have already been received in this connection. You are also requested to sanction the passing of new By-Laws, necessitated by changes in the Bank Act and the advisability of having them more fully meet present circumstances. Branches were opened in 1913, as follows—New Westminster, B. C. Arlington Street, Winnipeg, Man. Fairview, Vancouver, B. C. Walkerville, Ontario. Fernwood, Victoria, B. C. Danforth Avenue, Toronto, and Medicine Hat, Alta. Eglington Avenue, Toronto. The offices at North Vancouver, B. C., and Gurney's, Sask., were closed, as existing conditions did not warrant their continuance. Very satisfactory progress is being made in the erection of the new Head Office Building at the corner of King and Yonge Streets, Toronto, and it is confidently expected that the premises will be ready for occupation before the end of this year. The customary thorough inspections of the Head Office and Branches have been made, including the verification by your Directors of the Balance Sheet now presented. All the Assets of the Bank have been carefully scrutinized by the Directors and Officers, and its Investment Securities are carried on the Books at conservative values. E. B. OSLER, President. Toronto, 28th January, 1914. The Report was adopted. In conformity with Section 56, Subsection 6, of the new Bank Act, Messrs.

Geoffrey T. Clarkson and Robert J. Dilworth were appointed Auditors for the current year. New By-Laws were submitted and passed by the Shareholders. The thanks of the Shareholders were tendered to the President, Vice-President and Directors for their services during the year, and to the General Manager and other Officers of the Bank for the efficient performance of their respective duties. The following gentlemen were duly elected Directors for the ensuing year: Messrs. A. W. Austin, W. R. Brock, James Caruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K.C., M.L.A. W. D. Matthews, A. M. Nanton, E. W. Hamber, H. W. Hutchinson, and Sir Edmund B. Osler, M.P. At a subsequent meeting of the Directors, Sir Edmund B. Osler, M.P., was elected President, and Mr. W. D. Matthews, Vice-President, for the ensuing term.

GENERAL STATEMENT

LIABILITIES Capital Stock paid in. \$5,811,344.80 Reserve Fund. \$6,811,344.80 Balance of Profits carried forward. 647,688.32 Dividend No. 125, payable 2nd January, 1914. 171,393.08 Bonus, 2 per cent., payable 2nd January, 1914. 116,176.70 Former Dividends, unclaimed. 1,310.70 Total Liabilities to the Shareholders. 7,747,913.60 Notes in Circulation. 4,630,890.00 Deposits not bearing interest. \$8,604,347.66 Deposits bearing interest, including interest accrued to date. 51,184,242.71 59,788,590.37 Balances due to other Banks in Canada. 40,263.77 Balances due to Banks and Banking Correspondents in the United Kingdom and Foreign Countries. 783,418.32 Bills Payable. 184,747.44 Acceptances under Letters of Credit. 931,914.76 Liabilities not included in the foregoing. 87,378.99 Total Liabilities to the Public. \$66,947,203.65 \$80,506,462.05

ASSETS

Gold and Silver Coin. \$1,609,657.87 Dominion Government Notes. 8,524,405.25 Deposits in Central Gold Reserve. 500,000.00 Notes of other Banks. 4,630,890.00 Cheques on other Banks. 3,048,680.85 Balances due by Banks and Banking Correspondents elsewhere than in Canada. 1,609,129.65 15,965,880.74 Dominion and Provincial Government Securities, not exceeding market value. 407,120.43 Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value. 531,352.85 Railway and other Bonds, Debentures and Stocks, not exceeding market value. 5,299,059.57 Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks. 4,651,964.71 Call and Short (not exceeding thirty days) Loans elsewhere than in Canada. 247,498.10 27,102,876.40 Other Current Loans and Discounts in Canada (less rebate of interest). 48,495,567.06 Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest). 24,275.99 Liabilities of Customers under Letters of Credit as per contracts. 931,914.76 Real Estate, other than Bank Premises. 16,569.56 Overdue Debts (estimated less provided for). 146,132.38 Bank Premises, at not more than cost, less amounts written off. 3,488,029.98 Deposit with Minister of Finance for the purposes of the Circulation Fund. 263,900.00 Mortgages on Real Estate sold. 37,196.82 53,403,585.65 \$80,506,462.05

C. A. BOGERT, General Manager. Toronto, 31st December, 1913.

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