

CITY AND DISTRICT SAVINGS BANK.

The fifty-fourth annual meeting of the City and District Savings Bank was held on Tuesday in the board room of the bank on St. James street. Sir William Hingston, M.D., occupied the chair. Amongst the directors and shareholders present were—Hon. James O'Brien, Hon. Edward Mackay, Mr. Justice O'Connell, Messrs. R. Bellemare, F. T. Judah, K.C., Michael Burke, H. Markland Molson, Charles P. Hebert, S. H. Ewing, Nolan Delisle, W. R. Miller, and J. G. Shetsinger.

The report of the directors, which we give below with the financial statement, leaves no room for doubt that the bank is one of the best managed financial institutions in Canada. The result of the past year's operations were most satisfactory as may be seen by the fact that the directors felt themselves justified in increasing the amount of the reserve fund to that of the paid up capital—\$600,000. The statement of assets is a striking proof of the administrative ability of the management and the best security for the thousands of men and women who have entrusted their hard earned savings to the institution. The report is as follows:

Your directors have pleasure in presenting the fifty-fourth annual report of the affairs of the Bank, and the result of its operations for the year ending 31st December, 1900.

The business of the Bank for the

past year has been satisfactory, money having been in good demand, and at fair rates of interest.

The net profits of the year were \$155,537.60, which, added to the balance at the credit of the profit and loss account of the previous year, (\$100,040.12), bring the latter to \$255,577.72. From this have been deducted \$20,577.72, expended on new property and building, Point St. Charles; two dividends and a bonus; and \$50,000, have been carried to the Reserve Fund, making the latter \$600,000. The amount of the credit of profit and loss, with these deductions made, is \$94,620.72.

The volume of business transacted during the year amounted to eighty million dollars, while the investments in bonds and debentures have been increased by \$447,479.28.

The amount due to depositors (who now number 56,391) is \$12,130,578.60, having increased \$1,036,384.51 during the year, and 2,338 in the number of accounts.

The average amount due each depositor is \$215.11, as against \$204.23 in 1899.

The new building, corner Condeand Centre streets, Point St. Charles, is completed and the Branch has been removed to it. Our depositors in that district will no doubt appreciate the better location of the new premises and the accommodation afforded.

As usual, frequent and thorough inspections of the books have been made during the year.

The report of the auditors and the balance sheet accompany this report. You are invited to elect directors and auditors for the current year.

WM. H. HINGSTON, President.

STATEMENT OF AFFAIRS ON THE 31st DECEMBER, 1900.

LIABILITIES.	
To the Public.	
Amount due Depositors .....	\$12,130,578.60
Amount due Receiver-General .....	93,341.86
Amount due Charity Donation Fund .....	180,000.00
Amount due Open Accounts .....	65,052.42
	\$12,468,972.88
To the Shareholders.	
Capital Stock (amount subscribed \$2,000,000) paid up .....	600,000.00
Reserve Fund .....	600,000.00
Profit and Loss account .....	94,620.72
	\$1,294,620.72
	\$13,763,593.60
ASSETS.	
Cash on hand and in Chartered Banks .....	\$1,392,796.24
Dominion of Canada Government stock and accrued interest .....	1,528,263.33
Provincial Government, City of Montreal and other Municipal and School Debentures .....	3,554,862.89
Other Bonds and Debentures .....	319,032.75
Sundry Securities .....	290,237.25
Loans secured by collaterals .....	6,075,120.25
Charity Donation Fund, invested in municipal securities approved by the Dominion Government .....	180,000.00
	\$13,340,312.21
Bank premises (Head Office and four Branches) .....	400,000.00
Other assets .....	23,281.39
	\$423,281.39
	\$13,763,593.60
Number of accounts open .....	56,391
Average amount due to each depositor, 31st December, 1900 .....	215.11
H. BARBEAU, Manager.	
Audited and found correct JAS. TASKER, G. N. MONCEL, Auditors.	

The president moved the adoption of the report and financial statement, which was seconded by Mr. R. Bellemare, vice-president, and carried unanimously.

Mr. Nolan Delisle moved a vote of thanks to the president, directors, manager and officers of the bank for their services during the year, and in doing so, he spoke of the excellent report that had been presented, and of the phenomenal growth of the bank's business. The fact that the deposits numbered 56,000 showed that the confidence of the public was still growing, while the amounts had nearly doubled in value. The bank deserved all the credit that had been given it. He made feeling reference to the sickness of Mr. Henry Barbeau, manager, and expressed appreciation of the services of Mr. Lesperance, acting manager.

This was seconded by Mr. S. H. Ewing, in speaking of Mr. Barbeau, the president stated that, notwithstanding the serious illness, the manager had kept in touch with the

proceedings of the bank through the acting manager, who consulted him as far as necessary.

His motion was carried unanimously, and was acknowledged by the president.

Messrs. James Tasker and G. N. Moncel were reappointed auditors, and on the motion of Mr. H. Markland Molson, seconded by Senator O'Brien, it was decided that in future the annual meeting should be held at noon, instead of one o'clock.

The old board of directors was re-elected, viz., Sir William Hingston, Hon. James O'Brien, Hon. Robert Mackay, Mr. Justice O'Connell, Messrs. R. Bellemare, E. J. Judah, K.C., Michael Burke, H. Markland Molson and Charles P. Hebert.

A vote of thanks was tendered the president for occupying the chair; and at a subsequent meeting of the directors, Sir William Hingston was re-elected president, and Mr. R. Bellemare vice-president.

CATHOLIC EDUCATION TO-DAY.

From an able address delivered by Dr. F. J. Barnes, under the auspices of the Alumni Association in Boston College Hall, on the subject of Catholic education, a report of which was published in the "Plot," we take the following extract:—

The aim of education should be to fit man for completeness of life, to enable him to fulfil the ends for which he was created. Consequently there can be but two kinds of education, as there can be but two views of life. A modern scientist tells us that "the end of man is conversion into carbonic acid, water and ammonia," and that is practically the view of the whole school of modern materialism. If that is the end of man, if he ceases to exist when his body has ceased to perform its functions, then certainly a system of education which would teach anything regarding God, a soul or a future life must be false, and the system which obtains in our public schools must be true; but if there is a God, if there is a soul in man, and if man is created not to be converted into carbonic acid, water and ammonia, but for a supernatural end, then the system which ignores these truths is false, and our public schools are false.

As Catholics cannot agree to that

view of life which places the limit of man's existence on earth they cannot consent to have their children educated under a system in which the teaching of religious truth is prohibited and morality is reduced to a mere matter of utility. It is the highest duty of the parent, the duty which flows necessarily from his right of guardianship over his offspring, to protect and promote the moral as well as the material interests of his child, and as the child's moral welfare is paramount, it cannot lawfully be sacrificed to material success. If, therefore, Catholic parents are so tainted with the utilitarian spirit of the age as to jeopardize the faith and morals of their children by educating them under a system which they know to be false, in the hope that the popular approval of public school training may help them to material success in later life, they are recreant to one of the most sacred trusts which Divine Providence has committed to their keeping. A Catholic education is the birthright of every Catholic child, and neither the State nor the parent can justly deprive him of it.

In saying this I am not unmindful of the fact that under existing conditions the Catholic parent often finds it impossible to procure a Catholic education for his child. But those

conditions cannot endure. When our people as a whole begin to realize the importance of religious education, the apathy and opposition which have hitherto hindered the establishment of Catholic schools will rapidly pass away; and I believe the day is not far distant when enlightened public opinion will so influence the educational policy of the State that Catholic schools for Catholic children will no longer be looked upon as anomalous institutions foreign to the spirit of this Commonwealth.

It has been considering thus far the importance of religious education for the child in what are commonly known as the elementary and secondary schools; but the question of Catholic education has a wider scope. It embraces not only the education of the common school, but also the higher education, the education of the college; for if religion and morality are necessary in education at all, they are necessary until the course of education is complete, until the man is developed and the character formed. You cannot logically admit the necessity of Catholic schools for Catholic children while denying the necessity of Catholic colleges for Catholic youth.

The principles upon which all arguments for Catholic education are based apply with no less force to collegiate education than to that which is given in the lower schools. For, they apply with greater force; for the youth is exposed to greater peril than the child in what are called a time when he is quick to receive impressions, when his passions are at their strongest, when his judgment is still undeveloped, when his will is still weak, when the attractions of social life have the greatest fascination for him, when the salutary restraints of the home are largely withdrawn. It is the critical period of his life; and whether he will be molded into a man of strong, vigorous moral character, or degenerate into a moral weakling depends upon the nature of the influences with which he is surrounded. If he is abandoned to the pernicious influences of non-sectarian teaching and the pernicious atmosphere of an irreligious college, there is at least a high degree of probability that his religious faith will have been lost, and that he will have entered upon his college days as a heathen.

Yet Catholics are sometimes so deluded as to believe that they can entrust the education of their sons to non-sectarian colleges with little regard to their faith or morals. Non-sectarianism as applied to education is a catchword which often serves to lure the unwary. It is much employed by those who seek public esteem as apostles of broadness and tolerance; but in practice it never possesses so wide a vision as we are apt to attribute to it at first thought. It is commonly taken to mean freedom from bias in questions of creed, impartiality towards all forms of religious belief. Practically, however, it merely signifies an impartial attitude towards the various forms of Protestantism, while Catholicism is set aside as having no just claim to equal favor. And those colleges which so widely advertise themselves as non-sectarian are not less antagonistic to the Catholic Church and her doctrines than many of the professed Protestant institutions. They do not, it is true, endeavor to foist upon their students the tenets of any particular creed, but they do not hesitate to impress upon them that the Catholic Church is the propagator of idolatry—the mother of ignorance, the enemy of liberty. It is fatuous to expect that a teacher to whom the tenets of Catholicism are repugnant can be true from bias in his exposition of scientific theories, or in his interpretation of the great questions of history and philosophy. Every man's teaching on questions in religion is involved must be tinged by the colors of his religious views. If he is a materialist, or an agnostic he is usually blatant in his antagonism to all forms of religious belief. If he is a Protestant, he would be false to his own convictions if his teaching on subjects in which Catholic principles and practices are concerned were not prejudicial to Catholic faith. How those who are entrusted with the care and guidance of Catholic youth can condescend to such influences is a question which I think a moral theologian might find it difficult to answer.

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schools of the country the pupils are being instructed in the language which is their own; the number of schools in which it is being taught is increasing by bounds, and is, just now, likely to increase extraordinarily—because this day the announcement is officially made that the Commissioners of Education have consented to double the fee awarded for the teaching of Gaelic.

Then, again, he writes:—

"In most parts of the mountains of Donegal the youth are given their religious instruction in Irish, the rosary at bed-time is said in Irish, and their commercial business conducted in the same language.

"The output of Irish books of late years is extraordinary, and the demand great. I am certain that it is the treasure of Gaelic classic literature which, despite the persistent library-burnings of first Norseman and then Saxon, we still inherit are both numerically vast and intrinsically valuable.

"If the Fates unfortunately will that we Irish cannot be free in form, we believe we can, notwithstanding, attain virtual freedom, talking our own distinct language, cultivating our own literature, and thinking and expressing ourselves according to our own models, rather than models made in London. To you, sir, this may look impracticable. But then you do not know, as I know, the amount of old-world sentiment that is, despite the age of progress and enlightenment, still lurking in the soul of the Celt, whether his habitat be here among the dreary hills of Donegal or there among the cold skyscrapers of New York—and you cannot know the pertinacity with which, under the most adverse circumstances, his sentiment persists in clinging to him."

Indeed, there is a note of encouragement in all this. The revival of the language means a great deal to Ireland, at present, as it is an indication of the strength of the race, the immutability of Irish national and patriotic sentiment.

Various Notes.

FOREIGNERS IN NORWAY.—According to a law recently passed by the Norwegian Lathing, all persons whose occupation it is to receive travellers as night lodgers shall report the same to the police and keep a list in a book approved by the police of all persons whom they received. Any foreigner desiring to reside or obtain employment in Norway must report on arrival his means, and if required, appear before the local police.

The law furthermore states that should a foreigner seek employment in Norway without taking up his residence at any fixed place, he must personally report himself on arrival, and, if his explanations are satisfactory, he will be provided with a certificate of residence book. Unless there exist any agreement to the contrary with a foreign Government, the subjects of any foreign State may be refused admittance into Norway, and if necessary, sent out of the country at the instance of the police for the following reasons:

(1) If he is found on arrival not to be in possession of sufficient means of support or without prospects of obtaining lawful employment in Norway; (2) omitting to report himself after arrival; (3) if he is provided with a certificate of residence book when he ought to be in possession of one; (4) if during the five preceding years he has been condemned in any other country for a punishable offense which would be punishable by Norwegian law with death or hard labor or confinement in a reformatory, excepting political offenses, if unaccompanied by circumstances involving penalty of death or hard labor.

Until the question of any foreigner's election is finally settled he is liable to arrest and imprisonment. The measure further contains regulations in regard to matters of detail, penalties, &c., and is intended to come into operation Jan. 1, 1902.

LAW IN MADAGASCAR.—According to recent reports from the French Colonial Office the greatest obstacle with which the French Government had to contend in the administration of Madagascar arises from its inability to stamp out the traditions of Hova law and the idea of penalties inflicted by its operation. A writer in "Les Questions Diplomatiques" shows how the Malagasy idea of punishment is one of revenge rather than of justice, and that it is based upon the principle of retribution, which touches singular extremes of leniency and rigor. On the one hand, the code of an isolated island shows its recognition of an extenuating circumstance which legal reformers have vainly striven to incorporate in more civilized systems. Thus, while theft in ordinary circumstances of bananas, beans, sugarcane, or potatoes, entailed on the offender not only three months imprisonment, but also prompt repayment to the owner of full value all penalties were waived on sufficient proof being shown that hunger alone was the motive, and that the delinquent took only as much as he consumed on the spot.

On the other hand, ordinary theft was in some instances punished with astounding sentences, amounting to as much as ten years' incarceration in irons. Statistics show that the offense of theft was very rare under such a system. In proof of this the writer of the article tells an amusing anecdote of the horror with which the first French paymaster, who had to send 1,000,000 francs out of Antananarivo saw cases, each containing 5,000 and 20,000 francs, lying unguarded in the road while the carriers were buying in the market their stores for the journey. Still greater was the official's amazement when he presently beheld the convoy set off without any semblance of

military escort, and his fears were only allayed by a telegram from the capital, which a few days later announced the safe arrival of the entire sum.

The death penalties, whether by flinging down from a kind of Tarpeian rock or by the deadly "fahanga" ordeal, were abolished by Radama II., as early as 1862, but the native law continued to impose two years in jail for intoxication and life sentences for arson or desecration of graveyards, until superseded by French decrees.

TO VISIT LAW MAKERS.—National Organizer Dougherty, Secretary Hartlein of the Ninth District, and President Duffy of the Seventh District, held a conference recently at Pottsville, Penn., and arranged for a march of mine workers to Harrisburg for the purpose of urging the passage of bills recommended by the United Mine Workers. It is intended that the miners from Hazleton, McAdoo, Panther Creek, Valley, and Schuylkill County meet at Pottsville on Tuesday.

They will take six days' rations each and will march to Millersburg, where they will be joined by those from Northumberland and Columbia Counties. At least 10,000 men will leave when the orders to march are given. They will camp in Agricultural Park.

FOR STITCHING WOUNDS.—A novel and most useful instrument has been invented by Dr. Paul Migeat, a well known French physician. With it wounds on a body can be stitched effectively, quickly and without causing any pain to the patient. Heretofore wounds were stitched by hand, and this operation was not only somewhat dangerous and slow, but also decidedly painful.

The new instrument consists of a forceps or pincers and of a case or sheath, which contains a number of nickel hooks or bands somewhat similar to the corners of cardboard boxes. A slight pressure suffices to free these hooks from the sheath, and within one minute between twenty and thirty of them can be placed on

a wound in such a manner that they will effectively close it. The reason why they cause no pain is because their tiny rounded points only penetrate the epidermis and not the lower layer of skin. Other advantages which they possess are that they can be easily disinfected, that it is no trouble to remove them from the skin after the wound is healed and that they leave hardly any trace of a scar.

Dr. Michel has received congratulations from the most distinguished European physicians, and his instrument is being rapidly introduced into leading hospitals.

CONCERT AND VAUDEVILLE ENTERTAINMENT.

A most successful concert and vaudeville entertainment in aid of St. Vincent's Home for immigrant boys and girls was given in the Karm Hall, St. Catherine street, on the evening of the 24th inst. There was a large and appreciative audience present. The chair was occupied by Mr. E. B. Devlin, B.C.L., who in a few words explained the object of the concert. As to those who took part in the excellent programme, the following might be specially noted: The organ solo, "Poet and Peasant" (overture), by Prof. H. Holgate, is to be particularly commended. The dramatic selection "The Dandy Fifth," by Mr. M. M. Power, was given in a masterly manner. The recitation of Miss E. Nathan demonstrated that this young lady is possessed of more than ordinary dramatic talent. Mr. N. Pitcher was particularly brilliant in the comic melodrama song, and the song and dance by Miss Pansy Driscoll was fully appreciated, and in "Tilly" was quite at home on the platform. The song "The Haven of Love," by Mr. G. Morgan, is worthy of note. Great praise is due to Mr. Fred. J. Devlin, the organizer of the concert, for his indefatigable efforts to make the affair a success.

The D. W. KARN CO., Ltd.  
KARN HALL BUILDING,  
St. Catherine Street.  
SOLE AGENTS for CHICKERING PIANOS.

SIXTEEN YEARS OF SUCCESS!  
OUR SEVENTEENTH YEAR  
And the Forty-fifth in the History of the House.  
On the 7th May we entered on our Seventeenth Year under the Present Management. We will make it the banner year of all.  
1856 to 1873 ..... Alex. McGibbon  
1873 to 1880 ..... Alex. McGibbon  
1880 to 1883 ..... Alex. McGibbon  
1883 to 1885 ..... Alex. McGibbon and Alex. D. Fraser  
1885 to 1894 ..... Alex. D. Fraser and Hornisdas Viger  
1894 ..... Alex. D. Fraser  
FOR FORTY-FIVE YEARS  
The ITALIAN WAREHOUSE  
has always been recognized throughout Canada as the Leading House in the Dominion for Fine  
Groceries and Provisions, Teas and Coffees, Wines and Liquors, etc.  
The reputation it has always held we intend to maintain.  
FOR THE PRESENT SEASON'S TRADE  
Every steamer arriving at this port and every railroad train discharging freight is bringing its quota to swell our stocks.  
Our staff is now busy executing orders for Sportsmen's Stores, and we are ready for all comers with an unequalled assortment of  
BREADSTUFFS, LUNCHEON and DINNERS DELICACIES.  
In tins and glass. The finest of the fine in  
Teas and Coffees, Provisions of all kinds. Sugar-cured Meats (the best cured on the Continent). Imported and Domestic Ale and Stout. Vintage Wines of the finest quality. Fine Havana Cigars, and everything of the very best to cheer the inner man.  
Send in your lists for town and country at the earliest possible moment.  
Our delivery waggons cover almost the entire Island, and for shipping orders we have a staff of careful and experienced packers.  
PRESENT TIME TABLE  
For our Summer Routes.  
Every Wednesday until further notice our waggons will take in all points between Montreal and St. Annes, Montreal Junction, Lachine, Dorval, Dixie, Strathmore, Valois, Pointe Claire, Beaconsfield, Thompson's Point, Beauport and St. Annes.  
Orders must be in our hands on Tuesdays.  
Every Saturday throughout the Season our waggons will run through to all points along the Lake Shore as far as Beaconsfield.  
Orders must be in our hands on Fridays.  
As soon as the trade calls for it we will make three trips per week to the  
LAKE SHORE POINTS  
on Tuesdays, Thursdays and Saturdays.  
Groceries for Hochelaga, Maisonneuve, Longue Pointe, etc.  
Tuesdays and Saturdays our waggons run to Longue Pointe, leaving the Italian Warehouse at 7 a.m. sharp.  
Orders must be in our hands Mondays and Fridays.  
"Outremont" and other points around the Mountain, Cote des Neiges, etc., etc., on Wednesdays and Saturday afternoons.  
Orders must be in our hands by Noon Wednesday and Saturday.  
Cartierville, Bord a Plouffe, St. Laurent, Norwood, Sault au Recollet, etc., etc. Time Table for this Route will be announced a little later on.

FRASER, VIGER & CO., ITALIAN Warehouse 207, 209, 211 St. James St.