

lies in the unfettered action of the Catholic Church as a salutary force in the work of reconstruction.

In the territories cut off from Austro-Hungary, Galicia has gone to the Polish Republic and is a gainer by the change. Its Catholic people join up with a new Catholic State, Transylvania, detached from Hungary, has been given to Rumania. This meant the handing over of many Catholic districts to a power which is mainly schismatic, for Rumania has a local "Orthodox Church" of its own, a schism from the Eastern "Orthodox" Church, a schism from a schism. The change in Transylvania increases considerably the Catholic minority under Rumanian rule, now nearly three millions out of a total population of seventeen millions. The Rumanian constitution guarantees freedom of worship, but in the annexed districts it is said that Government officials have been discriminating against the Catholics and trying to force the peasants to join "the National Church."

YUGO-SLAVIA PRESENTATIONS

Complaints of the same kind come from Yugo-Slavia. This new State is formed out of the former Kingdom of Serbia, the principality of Montenegro and most of the Southern Slav provinces of Austro-Hungary. Serbia is the dominant partner in the new State, and in Serbia, according to the last census before the War, the local "Orthodox Church" numbered nearly three millions, while the Catholics were only eight thousand four hundred and thirty-five. They were not recognized by the State, and until the Concordat of May, 1914, their only church was the chapel in the Austrian Embassy at Belgrade.

The constitution of the new kingdom popularly known as Yugo-Slavia, officially, "the Serb, Croat and Slovene State," guarantees freedom of worship to all. The total population is about eleven millions. It is not yet possible to give precise figures for the Catholic body. But the annexation of the Southern Slav provinces has brought some millions under the headship of Serbia.

CROATS, DALMATIANS AND SLOVENE

The Croats, nearly two and three-quarter millions, are Catholics. So are the Dalmatians (more than half a million), and many of the Slovenes. The result is that instead of a Catholic minority of a few thousands in old Serbia, the new Serbian State must have at least four million Catholic subjects.

REPUBLIC OF CZECHOSLOVAKIA

In the north the Republic of Czechoslovakia has been formed by detaching Bohemia, Moravia and some border districts from the old Austrian Empire. In its population of thirteen and a half millions, twelve millions are reported as Catholics in the census of these districts taken in 1910. In Bohemia the Czech schism has caused serious trouble since the War, but the movement seems now to be on the decline. It never influenced the Slovaks of Moravia or the Germans in Bohemia, and the prospect is that Czechoslovakia will soon be a solidly Catholic State.

THE GERMAN POPULATION

In Germany the cessation of Alsace-Lorraine to France and Posen to Poland has diminished the total Catholic population. But the Catholics are still strong enough to exert a serious influence on public policy, and the disappearance of the Prussian overlordship of Germany has its advantages, for Prussianism meant the protection of Lutheranism.

A Catholic, Dr. Wirth, is the Chancellor of the German Federal State. At the late Catholic Congress in Germany he was present, and the changed position of affairs was marked by the sight of the successor of Bismarck kneeling to receive the Papal Benediction. Since the War there has been something like a Catholic revival in Germany. There has been a marked increase of vocations to the priesthood and the religious Orders, a great increase in the membership of Catholic associations, and a larger circulation of the Catholic press.

THE CATHOLIC REVIVAL IN FRANCE

In France the Catholic revival, which began before the War, has made notable progress. This was shown lately in a series of articles in the Revue des Deux Mondes, which gave detailed statistical results showing that in many of the dioceses there has been a remarkable increase in the number of pascual Communions, in the frequentation of the Sacraments throughout the year and in the Sunday attendance at Mass. The renewal of diplomatic relations with the Holy See by a Government that is not generally favorable to the Church is a proof of the growing force of Catholic opinion in France.

BELGIUM AND HOLLAND

In Belgium we have to note the victory of the Catholics at the recent elections. Her northern neighbor, Holland, is generally thought of as a Protestant country. But two-fifths of the Dutch people are Catholic, and the Chief of the Government and several of his colleagues are Catholics.

THE "POLAND OF THE WEST"

So much for this rapid survey of the Church's position in Continental Europe. Let us finally note that this year has seen the coming of the Irish Free State, one more

Catholic nation, the "Poland of the West," taking its rightful place among the free people of the world.

GENERAL INTENTION FOR FEBRUARY

RECOMMENDED AND BLESSED BY HIS HOLINESS POPE BENEDICT XV.

THE SANCTIFICATION OF MEN

The sanctification of his soul is the most important work a man can undertake here below; for salvation presupposes sanctification, just as an effect presupposes a cause. If man fails to save his soul by sanctifying himself, what will it profit him to have gained the whole world? How is he to set about this important work? Simply by seeing the path and then following it; by knowing what is right and then doing it. A man's sanctifies himself by exercising his free will for the purpose of loving and serving God his Creator. Man has only to will it, and there is nothing that can prevent him from keeping God's commandments and avoiding sin; but if he wishes to do something better and sanctify himself after the manner of the saints, he will avoid the smaller faults and imperfections; he will practise the Christian virtues; in a word, he will use his will-power to effect the greatest good of which he is capable, and then leave to God the task of rewarding him. This is the sure way to sanctification.

When a man wants to perfect himself in the natural order, he pictures to himself the ideal of a perfect man and then he endeavors to reproduce a picture in his own life. He has his ideal and he tries to live up to it—a noble ambition surely, which no man need be ashamed of since God gave it to him. "He has not made man perfect," says a recent writer, "but he has placed him in this life to strive for perfection." In the supernatural order, however, a higher ideal is presented. It is that of the most Perfect Man that ever came into this world, the God-made Man, who is the Way, the Truth and the Life, who came to show us the way to perfection, and to be the example on which we should model our lives. Whatever a man may do by his own efforts in the practice of the natural and the civic virtues, other elements enter where there is question of the supernatural life. Alone and by his own power, he cannot become the supernaturally perfect man that the interests of his immortal soul call for. In this work he must have the help of grace, and abundant grace will not be wanting to any man who frequents the sacraments and who leads a prayerful life.

It would seem to be a common opinion that these duties are reserved for the "devout sex," and that, as a general rule, men are not expected to plunge too deeply into piety. But are not the souls of men just as precious before God as the souls of women? The spiritual responsibilities of both classes are equal, and consequently are not both obliged to take the ordinary means provided by God to assure their salvation? And yet as a writer put it in The Messenger some years ago: "In physical courage men are no doubt superior to women, but in moral courage, which alone of the two is meritorious, in the courage that will bravely face ridicule, women are far superior to men. And that is why most of these are inclined to piety and are not ashamed to show that inclination. All honor to the true Christian manliness of pious women."

Why do so many men neglect frequent Communion and prayer? Why are such holy practices, and such all-important means of sanctification ignored by so many Catholics? It may be because they have not been taught their efficacy, or because their wills have grown weak, or because a human respect has got the upper hand. As a result they do not pray; they have no desire for the sacraments; they do not realize the need of them; they neglect them; they consequently lose the help that these life-giving agencies bring to the soul. They are the people who are satisfied with an Easter Communion, a duty performed not out of any love for God but simply because they feel they are obliged to obey a precept of the Church. Undoubtedly they still have the faith, at least a speculative form of it, which tells them what they must do to be saved; but their conviction is based on no higher motive than a servile fear of hell. They show no generosity, no desire to reproduce in their souls the ideal presented by the life of Our Lord. If this be the spiritual state of yearly communicants, what are we to think of men who neglect their souls for years? What of those who spend their lives steeped in sin and who submit their eternal welfare to a thousand risks? The end comes sooner or later, but even if the grace of a death-bed conversion is granted to such men, they lose the merit of long years which should have been employed in practising virtue.

The notion that some men have that the habit of prayerfulness is unmanly is a false one. There is nothing in a prayerful life that will make them less manly or lower them in the esteem of their fellows. Garcia Moreno was a man of prayer and his gift of statesmanship did not suffer by it: Daniel O'Connell

cherished his rosary, and his hold on his fellow-countrymen was all the stronger for it; Marshal Foch is a man of prayer, and yet he does not think it unmanly to acknowledge the fact; nor did his prayerful habits prevent him from leading the Allies to victory.

Prayer, confession and the reception of the Eucharist must be frequent in the life of a man who wishes to sanctify himself. His soul needs food just as his body needs food, and if this food be not taken regularly and assimilated fully, how is he going to conquer the triple enemy of his soul, the devil, the flesh and the world? How is he going to overcome his passions, his impulses, his tendencies of character? In a word, how is he going to sanctify himself if he does not take the means?

Prayer is the key that opens up the treasury of graces which strengthen the human soul. Prayer waters the soul and helps it to bring forth fruits of virtue. A Catholic man who does not pray is like a soldier without ammunition; he is powerless before his enemies. As a preliminary step, therefore, let him begin his sanctification by acquiring the habit of a prayerful life. St. Teresa, a great teacher of prayer, tells us that there is no one who cannot learn how to pray. The majority of men, we believe, say some prayers, but prayerfulness does not consist in merely reciting prayers—parrot-fashion. Prayer is the raising of one's mind and heart to God, and there are more ways of doing this than by repeating set forms of prayer. True, these help to put our thoughts and feelings into words, and thus far are useful; but thoughts and feelings may be expressed spontaneously without words at all. Our prayers should be the echo of our sentiments towards God; they should be personal and adapted to our state of mind, whether in asking for the graces we need or in giving thanks for graces received. Such prayers are not measured by words, but by earnestness of purpose, depth of meaning, and intensity of feeling, and they are expressed spontaneously. The cry of the poor man in the Gospel, "Jesus, Son of David, have mercy on me!" sprang from a heart which knew its needs and dared to ask for them. St. Thomas exclaimed, "My Lord and my God!" St. Peter plaintively asserted, "Lord, thou knowest that I love Thee!" Such prayers came from the heart; they were spontaneous; they were adapted to the circumstances of the moment, and they were so pleasing to Him to whom they were addressed that they deserved to be recorded in the inspired Scriptures.

Who is there that cannot pray after this fashion? Not every man can become proficient in meditation, a form of prayer which usually calls for a certain cultivation of mind, as well as power of mental concentration, which is difficult to acquire amid the distractions of a busy life. But if men would read the Gospel story and become familiar with the sayings and doings of Our Lord, they would find matter enough to nourish their souls. In the examples of Christ, and His words, they would see how far they have strayed from the ideal and how long the return journey is. If they are men who sincerely desire their sanctification this desire will grow stronger and will urge them to reproduce Christ in their souls; grace will come to them in great abundance; their fervor will be excited, and a vast step in the work they have in hand will be made.

Some form of prayer is essential to all spiritual life; but if meditation is found impossible and if spontaneity of expression is lacking, there are other methods by which the will may be moved to love and serve God, which, after all, is the object of all prayer. A chapter slowly read out of the *Imitation of Christ*, or some other pious book, a hymn learned in childhood devotedly repeated, the acts of faith, love, hope, contrition, recited slowly and with reflection, are often efficacious in moving souls to fervor. Prayer is a personal thing; it is a man's own intercourse with his God. In prayer, man is in direct communication with His Maker, who is the Omnipotent Author of all grace, and he should make every effort to keep this channel open, confident that God will be faithful to His promises to listen to His creatures. "Ask and you shall receive," "knock and it shall be opened unto you," were words that fell from the same lips that founded the Church and framed its constitution.

Finally, in this work of sanctification, there is prayer of action, in which a man may spiritualize his life by turning into golden prayer the thoughts, words, deeds and sufferings of each day. This is what membership in the League of the Sacred Heart teaches us to do: a sufficiently solid reason why men should be urged to join the League. The practice of the Morning Offering should become popular and habitual in the life of every Catholic man, for it would help him to spiritualize his whole life. What better or easier way to sanctify one's soul than to turn into prayer the little things of which life is made up? Let men sanctify the little things of life and the big things will take care of themselves.

E. J. DEVINE, S. J.

He hath ill repented whose sins are repeated.

THE TORTURE OF INDIGESTION

Thousands Made Miserable By This Trouble

"FRUIT-A-TIVES" Relieves It

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Name.....
Address.....

THE DOMINION BANK

At the Fifty-First Annual General Meeting of the Shareholders of The Dominion Bank, held at the Head Office, in Toronto, on 25th January, 1922, the following statement of the affairs of the Bank as on the 31st December, 1921, was submitted:

Balance of Profit and Loss Account, 31st December, 1920.....	\$669,218 16
Profits for the year, after deducting charges of management and making full provision for bad and doubtful debts.....	\$1,125,181 64
Less:	
Dominion and Provincial Government Taxation.....	108,919 21
Making net profits of.....	1,016,262 43
	\$1,685,480 59

Which amount has been disposed of as follows:—

Dividends (quarterly) at Twelve per cent. per annum.....	\$720,000 00
Bonus, one per cent., 60,000 00	
Total distribution to Shareholders of Thirteen per cent. for the year	\$780,000 00
Contribution to Officers' Pension Fund.....	40,000 00
	820,000 00
Written off Bank Premises.....	150,000 00
	970,000 00
Balance of Profit and Loss Account carried forward.....	715,480 59
	\$1,685,480 59

GENERAL STATEMENT

LIABILITIES	
Capital Stock paid in.....	\$6,000,000 00
Reserve Fund.....	\$7,000,000 00
Balance of Profit and Loss Account carried forward.....	715,480 59
Dividend No. 157, payable 3rd January, 1922.....	180,000 00
Bonus, one per cent., payable 3rd January, 1922.....	60,000 00
Former Dividends unclaimed.....	255 00
	7,955,735 59
Total Liabilities to the Shareholders.....	\$13,955,735 59

Notes in Circulation.....	7,326,571 00
Due to Dominion Government.....	8,552,610 00
Deposits not bearing interest.....	\$18,879,181 33
Deposits bearing interest, including interest accrued to date.....	86,786,284 33
	98,804,300 66
Balances due to other Banks in Canada.....	869,285 18
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	833,679 23
Bills Payable.....	267,960 00
Acceptances under Letters of Credit.....	354,740 43
Liabilities not included in the foregoing.....	371,060 49
Total Public Liabilities.....	117,880,206 99
	\$131,335,942 58

ASSETS

Gold and Silver Coin.....	\$2,117,000 19
Dominion Government Notes.....	15,715,807 50
Deposit with Central Gold Reserves.....	1,700,000 00
Notes of other Banks.....	1,100,580 71
Cheques on other Banks in Canada.....	7,389,393 59
Balances due by other Banks in Canada.....	1,000 00
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	2,397,668 15
	30,421,750 14
Dominion and Provincial Government Securities, not exceeding market value.....	13,371,201 90
Canadian Municipal Securities, and British Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	4,168,630 45
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	1,751,108 28
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks.....	6,561,853 52
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	3,835,123 27
	\$60,109,667 56

Other Current Loans and Discounts in Canada (less rebate of interest).....	63,710,574 03
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	554,542 96
Liabilities of Customers under Letters of Credit, as per contra Real Estate other than Bank Premises.....	5,430 37
Overdue Debts (estimated loss provided for).....	144,358 59
Bank Premises, at not more than cost, less amounts written off.....	5,830,229 52
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	306,575 00
Mortgages on Real Estate sold.....	17,227 81
Other Assets not included in the foregoing.....	299,596 31
	71,226,275 02
	\$131,335,942 58

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

AUDITORS' REPORT TO SHAREHOLDERS

We have compared the above Balance Sheet with the books and accounts at the Chief Office of The Dominion Bank, and the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches, on December 31st, 1921, we certify that, in our opinion, such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs, according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us at another time during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have, in our opinion, been within the powers of the Bank.

G. T. CLARKSON
R. J. DILWORTH
(Of Clarkson, Gordon & Dilworth, C.A.)

Toronto, January 19th, 1922.

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