

SCOTCH CANADIANS

STURDY CATHOLIC SETTLERS. Skillful Agriculturists Who Accurately Measure the Earth's Capacity for Production—The See of Alexandria.

Favorably situated in the eastern part of Ontario lies the noted district of Glengarry, which is almost exclusively peopled by the sturdy, solid and prosperous race of Scottish Canadians.

The world knows that the dominant feature in the Scottish character is that of unflinching determination of purpose and unflinching perseverance in the pursuit of a desired object.

I have not space to go over the list of names which abound in Glengarry today; let it suffice to say that you meet the Macdonnells, MacMillans, Maclemons, Frasers, Chisholms and all the others which yet survive in the old Scotia beyond the ocean.

The inhabitants of this distinctly Scotch-Canadian settlement are largely of the Roman Catholic faith, and from their ranks the Church has received many able and devout men who have ministered at her altars, and who also occupied prominent places on her episcopal thrones.

The Rev. Alexander Macdonnell, D.D., a former bishop of the venerable Diocese of Kingston. This able and eminent prelate was not only an ornament to the Catholic hierarchy, but an experienced and clear-sighted statesman as well.

Coming down to our own times, we find another Right Rev. Alexander Macdonnell, D.D., a kinsman of the illustrious departed, filling the episcopal throne of the newly formed Diocese of Alexandria, in the very heart of Glengarry itself.

What forcibly strikes an outsider on his first visit to the town of Alexandria is the solidity of its homes and the apparent peacefulness that pervades the minds of its citizens.

The very movements of the people as they go to and fro in the discharge of their various avocations bespeak that resolute firmness of purpose, which has served in all lands to push Scotchmen to the front in all their enterprises and legitimate undertakings.

and at with the... for the Catholic... by their con... of their an... to hold fast to the saving truth of the faith of Christ.

It is equally certain that future generations of this people will fervently preserve the sacred deposit of the true faith, because the race is true and steadfast in their adherence to the solid principles of religious truth and justice.

The younger pupils are well supplied with the best separate schools, those of mature years have their higher seats of learning, and then for those needing the finer touches and finish more closely identified with religion's holiest precepts.

Does it not seem to you that this Ontario province is generally considered the exclusive inheritance of the Scotch-Canadian fathers, by whom it is chiefly populated, a goodly sprinkling of Celtic-Irish Catholics have found a permanent foothold there, and they are not the least prosperous or desirable portion of its citizens.

This is, of course, the relation in which people of a common origin should stand to each other—more especially those who are united by the sacred bond of the true faith.

Besides, the Scotch and Irish nations beyond the Atlantic are only divided by a narrow channel, and on a clear day, without any other aid save that of the naked eye, the two kindred nations can look across at each other's shores.

The congeniality of this fact, no doubt, tends to the closer identity of the exiles of the two countries who have made their homes in Glengarry. But neither in the new nor old worlds would discordant sounds ever have been heard between the two Gaelic peoples had not Luther's foul and fatal apostasy divided them by an irreconcilable chasm.

BANQUE JACQUES CARTIER.

Proceedings at the Annual Meeting—Extension of the Bank's Business.

The annual meeting of the shareholders of the Banque Jacques Cartier was held Wednesday, June 19, in the rooms of the Bank, Place d'Armes Square, there being present Hon. Alphonse Desjardins, vice-president; A. S. Hamelin, vice-president; Dumont Lavolette, A. L. de Martigny, A. Amund, L. J. O. Beauchemin, J. E. Beaudry, G. N. Ducharme, Osmund Martigny, Thomas Gauthier and J. A. Labine. Hon. Mr. Desjardins being called to the chair and Mr. A. de Martigny being asked to act as secretary, the report of the last annual meeting was read and approved of.

The President then read the following report, presented by the directors, of the business of the past year:

GENTLEMEN.—The Board of Directors has the honor to present to you the report of the operations of the Bank for the year ending the 31st May, 1895:

Table with financial data: Balance to the credit of profit and loss the 31st May, 1894; Dividend 3 per cent. Dec. 1st, 1894; Dividend 3 per cent. June 1st, 1895; Carried to reserve fund.

The last, like former years, was noted for an increased extension of the bank's operations. The proportion, however, of the increase of time deposits was nevertheless greater than the rest, which had the effect of augmenting in a corresponding degree the interest paid and also to absorb the profits of the Bank.

Doctors have learned to locate nine-tenths of womanly sickness in the organs that ought above all others to be strong and healthy. Sensitive women shudder at the thought of consulting a physician on such matters. A natural feeling of modesty makes them dread the examination, and subsequent stereotyped treatment by "local applications" on which most doctors insist.

Dr. Pierce's Favorite Prescription has cured thousands of severe cases of "female weakness." It works in a natural, sensible way. It begins by subduing the inflammation that is always present. Then it strengthens and invigorates the whole body, particularly the organs distinctly feminine. It promotes regularity, cures inflammation and ulceration, and stops the debilitating drain caused by them. Of all dealers.

UN-NERVED, TIRED People and invalids will find in CAMPBELL'S QUININE WINE A pleasant restorative and appetizer. Pure and wholesome, it has stood the test of years. Prepared only by H. Campbell & Co., Beware of Imitations. MONTREAL.

ager, and the other officers of the Bank have all fulfilled the duties of their respective charges.

All of which is respectfully submitted, ALPH. DESJARDINS, President.

The following general statement of the May, 1895, was also submitted by the General Manager:

Table with financial data: Capital, Reserve fund, Profits and losses, Unclaimed dividends, Total due to shareholders, Bank bills in circulation, Deposits not bearing interest, Dominion Government deposits, Provincial Government deposits, Liquid advances of the branches in the Montreal agency, Due to other Canadian banks, Due to the Bank's agents in foreign countries, Gold and silver, Dominion notes, Deposits with Dominion Government, Notes and cheques of other banks, Due by other Canadian banks, Due by other banks in foreign countries, Due by other banks in United Kingdom, Call loans on stocks and other public securities, Other call loans, Loans and discounts running, Current due to interest on notes, Notes overdue, probable losses due, Secured advances, Debts in liquidation not specially guaranteed after having provided for losses, Real estate, Bank buildings in Montreal and elsewhere, Furniture and stationery.

The following resolutions were then adopted: Moved by the President, seconded by the Vice-President, that the report just read be adopted and printed for the use of the Shareholders.

The President having asked Messrs. L. J. O. Beauchemin and Alphonse Amund to act as scrutineers, the election of the Board of Directors was then proceeded with, resulting as follows:—Hon. Alphonse Desjardins, A. S. Hamelin, Dumont Lavolette, Joel Leduc and A.L. de Martigny.

Proposed by Mr. Thomas Gauthier, seconded by Mr. Alphonse Amund, that the thanks of the shareholders be extended to the President, Vice-President and Directors for the services they have rendered the Bank during the past year.

Proposed by Mr. L. J. O. Beauchemin, seconded by Mr. J. E. Beaudry, that the thanks of the shareholders be extended to the Managing Director, the Assistant Manager, the Inspector and the other officers of the Bank for the zeal displayed in the discharge of their several duties.

Proposed by Mr. A. S. Hamelin, seconded by Mr. Dumont Lavolette, that the thanks of the shareholders be extended to the scrutineer, after which the meeting was declared closed.

ALPH. DESJARDINS, President. A. L. DE MARTIGNY, Managing Director.

LITERARY NOTE.

A new book on Canada, by Dr. Bourinot, will shortly be issued. It is entitled "How Canada is Governed," and gives in plain, simple language a short account of the executive, legislative, judicial and municipal institutions of the country, together with a sketch of their origin and development. The book will be illustrated with numerous engravings and autographs, and being the work of so eminent an authority as Dr. Bourinot, will be indispensable to those who wish to be well informed about the affairs of the Dominion. The Copp, Clark Company (Limited), Toronto, are the publishers.



Is there anything more beautiful, more completely pleasing than a womanly woman? Such a woman is even tempered, intelligent, strong and healthy. Health really tells the whole story. Health means strong nerves and strong body, and they go far toward bringing good looks and amiability. A woman worn and wearied by the dragging weaknesses peculiar to her sex, cannot be expected to find zest in any duty or amusement. Life is all one dead monotonous gloom to her. On her face is written the story of weakness and pain. The wholeness of health is lacking. The cheeks lack lustre, the eyes lack sparkle, the hair lacks tussle.

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MERCHANTS BANK OF CANADA

ANNUAL MEETING. Directors Report a Fairly Satisfactory Year's Business.

The annual general meeting of the shareholders of the Merchants Bank of Canada was held in the Board Room of that institution Wednesday, June 19th, at noon, when there were present Mr. Andrew Allan, Sir Joseph Hickson, Messrs. Jonathan Hodgson, Hector Mackenzie, T. H. Dunn (Quebec), J. P. Dawes, John Cassils, John Crawford, John Morrison, J. H. R. Molson, T. D. Hood, Captain W. H. Benyon, James Williamson, M. S. Foley, James O'Brien, F. S. Lyman, William Francis, M. Burke, Jas. Gardner, Captain Ritchie, John McConnell, and J. S. Murray.

The proceedings were opened by Mr. Andrew Allan, president, taking the chair, and requesting Mr. John Gault to act as secretary.

The president then submitted the following report of the Directors: "The Directors, in meeting the Stockholders of the Bank on this occasion, beg to present the following report:—The results of the business of the year have not been so large as those of last year."

But the Stockholders will, no doubt, understand that the year which has just closed was one of exceptional dullness in trade, and of a low range of profits generally, not only in banking, but in nearly every line of business carried on in the country.

The net profits of the year, after payment of charges, rebates on discounts, interest on deposits, and making provision for bad and doubtful debts, have amounted to \$551,849 51. The balance brought from last year, ending 31st May, 1894, was \$428 28.

This has been disposed of as follows: Dividend No. 52, at the rate of 8 per cent. per annum, \$240,000 00; Dividend No. 53, at same rate, \$200,000 00; Added to contingent account, \$200,000 00; Less to the credit of surplus profits account of \$51,277 79.

The Stockholders will note that the profits made this year amounted to nearly nine and a quarter per cent. on the capital.

Although the business of the country generally was dull, the business of the Bank has been well maintained in every department, excepting circulation. This important item has shown a smaller average of figures than for many years back, largely owing to the low prices prevalent for nearly all agricultural products.

The Bank this year has suffered no large loss. But a considerable number of small failures have taken place in the circle of its customers. From the number of these failures no loss resulted to the Bank; but it is impossible to bring out this result in every case.

The total amount of loss, however, for the year, was smaller than the average. But in view of possible depreciation in certain assets, it has been thought desirable, instead of carrying the whole of the profits forward, to add \$200,000 to Contingent Fund. Amongst the losses of the year was one of a very exceptional character, viz., that incurred by the failure of the Commercial Bank of Newfoundland. The amount, however, was only small.

The Board have decided to open a new branch at Hespler, Ontario, the Bank having a considerable connection there, which it is important to conserve. All the branches of the Bank have been inspected during the year, and its various officers have discharged their duties efficiently and with fidelity, and to the satisfaction of the Board.

The whole respectfully submitted. (Signed) ANDREW ALLAN, President. Montreal, June 11th, 1895.

LIABILITIES AND ASSETS. The statement of Liabilities and Assets at the 31st May, 1895, is as follows:

Table with financial data: To the Public, Notes in circulation, Deposits, Interest, Deposits not bearing interest, Liquid advances, Interest due, Balances due to Canadian Banks, Deposits with this Bank, Balances due to Canadian Banks, Balances due to Agents in Great Britain, Dividend No. 52, Dividends unclaimed, Cap. 11 A 1, paid up, Surplus plus profit, Contingent Accounts, Loans and Discounts, Dominion Notes, Notes and Cheques of other Canadian Banks, Balances due by other Canadian Banks, Balances due by Banks and Agents in the United States, Dominion Government Bonds, Provincial Government Bonds, Railway and Municipal Securities, Call and Short Loans on Bonds and Stocks, Total available assets, Time Loans on Bonds and Stocks, Other loans, Call loans, Less reserve fund, Loans and Discounts, Deposits with Dominion Government, Deposits with other banks, Mortgages, Bonds and other securities, Real Estate, Furniture and Fixtures, Other Assets.

The President then moved, seconded by Mr. Hector Mackenzie,—"That the report of the Directors as submitted be and the same is hereby adopted and ordered to be printed for distribution among the Stockholders."

The President called upon the General Manager, Mr. George Hague, for a few remarks on the financial outlook.

After Mr. Hague's address, and remarks from some of the present, the motion for the adoption of the report was carried unanimously.

It was moved by Mr. John Crawford, seconded by Mr. James O'Brien:—"That Messrs. F. S. Lyman and James Williamson be appointed scrutineers of the election of Directors about to take place; that they proceed to take the votes immediately; that the ballot shall close at three o'clock p.m., but if an interval of ten minutes elapse without a vote being tendered, the ballot shall thereupon be closed immediately."

This was concurred in, after which Mr. J. H. R. Molson moved:—"That the thanks of the Stockholders are due and are hereby tendered to the President, Vice-President and Directors for the manner in which they have conducted the institution during the past year, and to the General Manager for his efficient management during the year."

In making the motion, Mr. Molson said that, though such a resolution was annually passed, this year he did not consider that it was a mere matter of form. Since the bank had been reorganized, many years ago, it had been steadily progressing. It had a good Board of Directors, and the shareholders knew how efficient the General Manager had been as well.

He thought it might be said with truth that they had done their duty very well. The earnings of all banks had during the past year been very much interfered with, owing to the plenteousness of money. He was surprised that Mr. Crawford, who might know better, because he knew what was going on in the world, was disappointed at the earnings of the Merchants Bank being only a trifle over 9 per cent. It was better than he (Mr. Molson) had expected.

A short time ago he was reading an extract from a banking paper which gave a statement of the average earnings of the banks in the United States for the past 25 years. Beginning 1870 the average earnings that year were 8-10 per cent., and they had steadily declined, until last year they were 5 per cent., showing that all over the world there was a superabundance of money, and that banks had a difficulty in earning their dividends.

He considered that the Merchants Bank had done exceedingly well, and the Directors and the General Manager were entitled to the thanks of the Shareholders.

Mr. T. D. Hood seconded the motion, which was unanimously agreed to. It was moved by Mr. John Morrison, seconded by Mr. M. Burke:—"That the thanks of the meeting are due and are hereby tendered to the chairman for his efficient conduct of the business of the meeting."

The motion was carried with cheers, and shortly afterwards the Scrutineers reported that the following gentlemen had been duly elected as Directors:—

ANDREW ALLAN, ROBERT ANDERSON, HECTOR MACKENZIE, JONATHAN HODGSON, JOHN CASSELL, H. MONTAGUE ALLAN, JAMES P. DAWES, J. H. DENN, SIR JOSEPH HICKSON.

The new Board of Directors met in the afternoon, when Mr. Andrew Allan was re-elected President, and Mr. Hector Mackenzie was elected Vice-President, in place of Mr. Robert Anderson.

COBourg's NEW CHURCH. LAYING OF THE CORNER STONE ON SUNDAY.

Imposing Ceremonies and Eloquent Addresses by Bishop O'Connor and Rev. Father McCall.

The corner stone of the new St. Michael's Church, Cobourg, was formally laid on Sunday, 9th inst. Almost the entire ground surrounding the new church was occupied by the large gathering of all denominations, who had come out in the broiling hot sun to witness the imposing ceremony, which was performed by Bishop O'Connor, assisted by Rev. Father McCall, of Ennismore; Rev. Father Larkin, of Grafton; Rev. Father Lynch, of Port Hope, and Rev. Father Murray, parish priest.

Shortly after four the procession emerged from the residence and proceeded to the rear of the new edifice, where a portion of the ritual was read at the foot of a temporary cross, erected where the altar will stand when this beautiful structure is completed.

Passing to the southeast corner His Lordship proceeded to lay and bless the corner stone, which was prepared by Mr. P. Delanty and measured two feet square. A hollow space was made in the centre of the stone in which a tin box was placed containing a manuscript on which was inscribed the following:—

On this 9th day of June, 1895, the corner stone of this church was laid by the Right Rev. A. R. O'Connor, Bishop of Peterborough, assisted by the Rev. E. H. Murray, pastor of Cobourg; Rev. Father Larkin, pastor of Grafton; Rev. Father W. J. McCall, pastor of Ennismore. This auspicious event occurred during the reign of Victoria, Queen of Great Britain and Ireland and Empress of India, and during the administration of Lord Aberdeen as Governor-General of Canada and the Hon. George A. Kirkpatrick, Lieut.-Governor of the Province of Ontario, and during the premiership of Sir McKenzie Bowell, of the Dominion Parliament and of Sir Oliver Mowat as Premier of the Province of Ontario.

A SAD EVENT. A BOY KILLED BY HIS FRIEND IN A DRAMA. A theatrical performance given by the pupils of the Champlain school, on Fullum street, last Thursday evening, came to an abrupt end by the tragic death of one of the actors. It appears that a couple of pupils have been rehearsing for a considerable time and were so well up in their parts that both the actors and their friends, who were to form the audience, were looking forward to spending a pleasant evening. In one portion of the piece daggers played a conspicuous part in the action, and for this purpose wooden weapons were supplied; but one of the unknown to his parents, secured the weapon and when on the stage handed it to his companion. All went well for a while, until the mimic stabbing was ordered, and then, to everyone's surprise, instead of being imitation, to be realistic, the young actor had been carried away by the excitement. With a shriek of pain he fell to the ground, and medical aid to the little sufferer, and medical assistance was sent for, but within eight minutes Laurin breathed his last.



A Reverend has Refreshing Sleep After Hard Study.

Elwood, Ind., March 6, 1891. I used Pastor Koenig's Nerve Tonic for nervous and refreshing sleep after hard study; it gave me refreshing sleep and great relief. I also ordered it for another person who suffered from nervousness and it did him much good.

I had epileptic fits for about four years, two every week, when Rev. J. Kampferer recommended Pastor Koenig's Nerve Tonic since using it I have had none. It is the best epileptic medicine I have ever used and I have used many.

FREE A Valuable Booklet on Nervous Diseases and a sample bottle of any of the above mentioned Tonic sent free of charge. This remedy has been prepared by the Rev. Father Koenig, of Port Wayne, Ind., since 1876, and is now under his direct supervision by

KOENIG MED. CO., Chicago, Ill. 49 S. Franklin St. Sold by Druggists at 81 per Bottle, 6 for \$5. Large Size, \$1.75. 6 Bottles for \$9.

Montreal by LAVIOLETTE & NELSON, 1605 Notre Dame street.

WM. EVANS SEEDSMAN.

SEEDS. The old reliable Seed House. This is the place to get your Genuine good Seeds, and Now is the time. Order early.

WM. EVANS, Cor. McGill & Foundling Streets

Premier of the Province of Ontario; Geo. Guillet, Esq., being the member for West Northumberland, in the Dominion Parliament, C. C. Field, Esq., in the Ontario Legislature, and R. Wilson, Esq., Mayor of Cobourg. The architect of the building was E. J. Belcher, Esq., of Peterborough. The contractors were C. J. McNamara and W. R. Whitelaw.

The following gentlemen composed the building committee: Dr. E. C. McNeill, D. Rooney, James Berger, Jas. Butler, M. Quinn, Edward Gordon and J. B. McCall.

Rev. Father McCall, of Ennismore, delivered the oration of the day, which was a flow of eloquence from beginning to end. The rev. gentleman's subject was on the great commandment respecting love of God and our neighbor. He pointed out that the vast assemblage, composed of all creeds, which was present to assist in the blessing of a corner stone for a church to be erected for the worship of Almighty God, was proof of love for God, and that necessarily involved the love of one's neighbors.

Reference was also made to the beauty of the town, and to the evidence of harmony existing in the community where all creeds were present to assist in a ceremony incident to the erection of a church to the worship of God, in which all believed in common.

His Lordship, Bishop O'Connor, also delivered a brief but exceeding eloquent and appropriate address, thanking most cordially the large number not only of his own flock, but of all denominations, who had assembled to show their good will for the glory of God. His Lordship also thanked those Protestant citizens who had so generously contributed in the past towards the erection of the presbytery, and towards the payment of the various church property at Cobourg. He also thanked those who had assisted to build the new church, and congratulated the citizens of all denominations that so much harmony and good will had existed in the past, and hoped that in the future a still greater peace and union would bind the citizens closer together and make them feel proud of our country and of their beautiful town.

The offertory, which was taken up by the clergy and committee, was a liberal one—over \$400 having been contributed.

The blessing of the foundation of the church, during which the choir sang several pieces, brought the service to a close.

The finances for the new structure are now in a good healthy condition, and the Catholics and public-spirited Protestants are to be congratulated upon a liberality that will secure the town an architectural ornament in the shape of one of the finest church structures in the diocese.

The Rev. Father Edward Murray has labored unceasingly for the past five years to accomplish what took place Sunday, and is being congratulated on all sides by Catholics and Protestants alike for the creditable edifice that is being erected, which would be an ornament to a much larger town, and with the beautiful convent school, and ground on the west side of the church and the architectural paragonage on the south, will present a very handsome appearance to the locality where the structures are situated.

A SAD EVENT. A BOY KILLED BY HIS FRIEND IN A DRAMA. A theatrical performance given by the pupils of the Champlain school, on Fullum street, last Thursday evening, came to an abrupt end by the tragic death of one of the actors. It appears that a couple of pupils have been rehearsing for a considerable time and were so well up in their parts that both the actors and their friends, who were to form the audience, were looking forward to spending a pleasant evening. In one portion of the piece daggers played a conspicuous part in the action, and for this purpose wooden weapons were supplied; but one of the unknown to his parents, secured the weapon and when on the stage handed it to his companion. All went well for a while, until the mimic stabbing was ordered, and then, to everyone's surprise, instead of being imitation, to be realistic, the young actor had been carried away by the excitement. With a shriek of pain he fell to the ground, and medical aid to the little sufferer, and medical assistance was sent for, but within eight minutes Laurin breathed his last.

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