

THE TABLET BELGIAN FUND

We claim to be the defenders of Belgium. But Belgium has defended us. The outer fortification of London were at Liege; and they were manned by the Belgians.

But now "Where are the English?" is faintly whispered by huddled crowds of women and children in Belgium—homeless, bereaved, and starving.

Every day makes a difference. Children are crying for bread now. Can you eat and sleep complacently with their voices in your ears? Give, and give till it hurts.

CHARLES PLATER, S. J.

THE BIBLE

It is hard to understand why some people think the Catholic Church does not love the Bible. What has she to fear from the Bible?

In the first hundred years of the Christian era the writings of the Evangelists were scattered through the different Christian communities in different parts of Asia and Europe.

During the next thousand years the Bible was encouraged to be preserved by the Church, and women to consecrate their lives to making copies of the holy book.

The invention of the printing press in 1486 opened the way to greater distribution. In the hundred years before the revolt of Luther, no less than six hundred and twenty-six editions of the Bible and parts of the Bible were made.

The Church is still the preserver of the Bible, and indeed never did the Scriptures need a faithful custodian as now. The modern press may turn out thousands every hour, but Higher Criticism is busy tearing one book after another out of the unguarded non-Catholic Bible.

The Church teaches her children to revere the Bible. Properly explained, it is the word of God. It is on sale in any book store. Catholics are exhorted to read it every day of their lives.

BUILT FOR YEARS

This is not an organ simply built to sell. It is built to last.

Karn Church Organ

built-to-day will give equal satisfaction years hence. Is not that the kind you want for your church?

The Karn-Morris Piano & Organ Co., Limited. Head Office, Woodstock, Ont. Factories, Woodstock and Listowel.

PRESBYTERIAN PRAYERS FOR THE DEAD

In the recent intercessory services in St. Giles' Cathedral, Edinburgh (that noble relic of Catholic times), the Committee of Aids to Devotion, acting on the direction of the Commission of the General Assembly of the Church of Scotland, issued a "form and order of service" which included "Prayers for the faithful departed, especially for those who had fallen in the war."

NOT FROM A CATHOLIC PRELATE

"In the matter of education, the secularist school holds the field. It is the task of the Church to set beside it the school of religion. This requires nothing less than a vast army of trained teachers who have been prepared by special study of the Bible and of Christian truth and

to the relations of the Christian spirit to modern civilization to become the convinced and inspiring teachers of the children of America. They must have intellectual force equal to that of the Public school teachers, but they must have in addition the definite religious aim, the conscious evangelic spirit."

This paragraph is not from a Catholic prelate's plea for more strenuous work in developing vocations to our teaching Brotherhoods and Sisterhoods, but from an article contributed to the Protestant Sunday School Times by a Protestant minister, the Rev. William Mackenzie, D. D. As we have frequent occasion to note, our non-Catholic brethren are rapidly adopting the Church's view of the educational problem.—Ave Maria.

THE DOMINION BANK

The Shareholders of the Dominion Bank, and in fact all Canadians, have reason to be proud of the manner in which this institution as well as all other large Canadian Banks, have weathered the storm and stress of the year 1914.

The net profits of the Dominion Bank for the year which has just ended amount to \$265,000 or some \$25,000 less than the previous year. The Bank during the year was careful to strengthen its reserves and to maintain an unusually high proportion of its assets in liquid or quickly convertible form.

A slight contraction was made in current loans during the year but these amount to \$47,196,000, indicating that the Bank fully catered to the business needs of its customers. There was also a reduction in call loans abroad, but the call loans in Canada show an increase as does Bank Premises Account, this latter being principally caused by the erecting of the Bank's fine new head office.

DIED

BRODERICK.—In Mitchell, Ont., on January 23rd, 1915, Bridget Carmody, beloved wife of John Broderick and mother of E. J. Broderick of the CATHOLIC RECORD. May her soul rest in peace!

KEENAN.—Accidentally killed by a falling tree at Newlands, B. C., Mr. Thomas Augustine Keenan, ninth and youngest son of Mrs. Patrick Keenan, of Sault Ste Marie, Ont. May his soul rest in peace!

THE DOMINION BANK

Proceedings of the FORTY-FOURTH ANNUAL GENERAL MEETING OF THE SHAREHOLDERS

THE FORTY-FOURTH ANNUAL GENERAL MEETING OF THE SHAREHOLDERS OF THE DOMINION BANK was held at the Banking House of the Institution, Toronto, on Wednesday, 27th January, 1915.

Among those present were noticed: C. W. Smith, William Davies, A. R. MacDonald (Epsom), Sir Edmund B. Oslar, A. W. Austin, Robert Ross, (Lindsay), E. H. Oslar, (Cobourg), C. A. Bogert, A. Pepler, C. H. Edwards, H. R. Playtner, Allan McPherson, (Longford Mills), E. A. Begg, A. E. Gibson, W. R. Brock, W. D. Matthews, C. C. Van Norman, H. R. Van Norman, Walter J. Barr, R. J. Christie, James Carruthers, Hon. Thos. Crawford, Richard Brown, Charles Walker, H. W. Hutchinson, E. W. Hamber, J. G. Ramsey, Alan R. Ramsey, Cawthra Mulock, C. E. Lee, D'Arcy Martin, K. C., Charles B. Powell, L. H. Baldwin, Edward Galley, James E. Baillie, John F. Kavanagh, Andrew Semple, James Mathews, William McLeish, J. C. Eaton, William S. Keenan, Peter Macdonald, N. Hookin, Frank H. Macdonald, Rev. T. W. Patterson, J. E. Finkle, H. B. Hodgins, Harry L. Stark, Albert Nordheimer, J. K. Niven, William Ross, W. J. Fleury, A. C. Paull, Capt. Dudley F. Jessopp, W. C. Harvey, Graham Campbell, L. A. George, W. Reynolds, F. C. Taylor, (Lindsay), H. T. Eager, Frank Arnoldi, Hon. H. Duncan, J. McIntyre, Alex. C. Morris, F. L. Patton, F. S. Wilson, K. C., Hon. H. Crews, A. Monro Grier, K. C., F. E. Dingle, Thomas Long, Edwin Rosch, Dr. Charles O'Reilly, F. L. Fowke, (Oshawa), Aemilius Baldwin, Dr. R. M. Bateman, V. H. E. Hutcheson, James Scott, F. J. Harris, (Hamilton), J. B. Bell, R. S. McLaughlin, (Oshawa), A. E. Ferris, W. Gibson Cassels, Joseph Walmaley, M. S. Bogert, (Montreal), Stephen Noxon, D. Henderson, K. C., Leighlin McCarthy, K. C., G. H. Muntz, George McDonald, John M. Baldwin, Thomas Armstrong, M. D., A. J. Harrington, L. A. Hamilton, A. H. Campbell, H. S. Oslar, K. C., J. Harry Patterson, E. C. Burton, (Port Perry), J. Gordon, H. S. Oslar, K. C., J. Harry Patterson, Wallace Jones, F. C. Snider, W. Cecil Lee, James H. Gordon MacKenzie, N. F. Davidson, K. C., John Fairbrook, J. D. Cook, John J. Deacon, R. M. Gray, W. H. Knowlton, H. S. Harwood, F. D. Brown, Thos. H. Wood, A. R. Boswell, K. C., Samuel Jeffrey, (Port Perry), William Crocker, E. C. Jones, F. H. Gooch, J. O. Buchanan, Jao. Leckie, W. C. Crowther, Sir Henry M. Pellatt, C. V. O., W. H. Edwards.

It was moved by Mr. W. R. Brock, seconded by Mr. A. W. Austin, that Sir Edmund B. Oslar, M.P., do take the chair, and that Mr. C. A. Bogert 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, 1914: Balance of Profit and Loss Account, 31st December, 1913, \$647,688.32. Net profits for the year after deducting all charges and making full provision for bad and doubtful debts, 925,364.94. Premium received on new Capital Stock, 188,655.30.

Table with financial data: Total distribution to Shareholders of Fourteen per cent. for the year, \$835,236.67. Contribution to Officers' Pension Fund, \$25,000.00. Contribution to Canadian Patriotic Fund, \$25,000.00. Contribution to Canadian Red Cross Society, \$2,500.00. Contribution to Belgian Relief Fund, \$1,000.00.

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

In the last Annual Report your Directors made reference to the general financial and commercial depression then existing, which condition was much intensified through the outbreak of the war in Europe in July last, necessitating the exercise of unusual care in administering the affairs of deserving borrowers, particularly those engaged in producing and marketing the foodstuffs of the country, at the same time maintaining strong cash reserves and liquidity of assets.

The earnings were somewhat smaller than in 1913, but justified the declaration of the usual dividends and bonus after ample provision had been made for all accounts of a doubtful character and for possible depreciation in the value of assets.

The Directors feel that you will approve of certain unusual disbursements that were made from the profits of the year, namely, contributions to the Canadian Patriotic Fund, the Canadian Red Cross Society, and the Belgian Relief Fund, reported in detail in the Statement.

It will be observed that the issue of new Capital Stock of the 15th of February, 1915, is now fully paid up, the Capital Account standing on 31st December, 1914, at \$6,000,000, and the Reserve Fund at \$7,000,000.

A notable event in the history of the Bank has taken place since the Shareholders last met, in the completion of the new Head Office Building, which was occupied in November last. The results obtained may be considered highly satisfactory.

During the year Branches were opened at Fort Frances, Ont., and in Toronto at Yonge and Hayden streets, and at the corner of McCaul and St. Patrick streets.

The following Western Branches were closed, as the business secured and the prospects did not justify their further maintenance: Hanley, Sask.; Clearwater, Alta.; Granville Street Branch, Vancouver; South Hill Branch, Moose Jaw; Hillhurst Branch, Calgary; Riverside Branch, Calgary; Fernwood Branch, Victoria.

In accordance with Section 56 of the Bank Act, and following their appointment at the last Annual General Meeting, a complete audit of the affairs of the Bank was made by your Auditors, Messrs. G. T. Clarkson and R. J. Dilworth, whose certificate is attached to the Statement now submitted.

In addition the usual inspections of all the Branches of the Bank have been made during the twelve months under review, and the Head Office Cash, Investments, and Balance Sheet of the 31st December were verified by a committee of your Directors.

It was moved by Sir Edmund B. Oslar, M.P., seconded by Mr. W. D. Matthews, and resolved that the Report be adopted.

The retiring Auditors, Messrs. Geoffrey T. Clarkson and Robert J. Dilworth, were reappointed Auditors for the current year.

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 the 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 Carruthers, 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. Oslar, M.P.

At a subsequent meeting of the Directors, Sir Edmund B. Oslar, M.P., was elected President, and Mr. W. D. Matthews, Vice-President for the ensuing term.

GENERAL STATEMENT 31st December, 1914

Table with financial data: Capital Stock paid in, \$6,000,000.00. Reserve Fund, \$284,316.59. Balance due to Dominion Government, \$1,528,861.95. Deposits not bearing interest, \$8,597,303.89. Deposits bearing interest, including interest accrued to date, \$49,169,692.86.

Total Liabilities to the Shareholders, \$13,585,013.44. Notes in circulation, \$4,143,040.00. Balance due to Dominion Government, \$1,528,861.95.

LIABILITIES: Capital Stock paid in, \$6,000,000.00. Reserve Fund, \$284,316.59. Balance due to Dominion Government, \$1,528,861.95.

ASSETS: Gold and Silver Coin, \$1,604,941.79. Dominion Government Notes, \$9,598,075.50. Notes of other Banks, \$1,937,110.23. Cheques on other Banks, \$58,713.37.

Other current Loans and Discounts in Canada (less rebate of interest), \$47,196,777.26. Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest), \$12,248.16.

Real Estate other than Bank Premises, \$268,900.00. Mortgages on Real Estate, \$18,872.11. Other Assets not included in the foregoing, \$799.36.

Total Liabilities to the Public, \$80,457,109.65. Total Liabilities to the Shareholders, \$13,585,013.44.

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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 with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and two of the principal Branches on December 31st, 1914, 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 two of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank. All information 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, 1915.

THE 1900 WASHER

Kingston Sailors' Home, 48 Church St., Kingston, Jamaica, B. W. I.

Dear Sir,—I received your welcome letter and catalogue on Saturday and will be pleased to forward you the money for the fifteen dollar "1900" Washer on the 1st of January.

I feel that I must tell you who I am. I do not quite belong to the above "address." I am a petty officer on board H. M. S. Berwick. It is no use for me to write to you from her on account of the censorship regulations.

They will not allow anyone to put the date, name of ship, or the place where she is going to land. I must get a shore address. If you send the machine here it will do as well. If this one proves successful I may get a couple more.

I shall be compelled to send you English money. I suppose you have a way of dealing with it.

Thanking you for prompt attention. I remain yours faithfully, THOMAS REVATTA.

P. S.—When sending the machine, send full details of working it.

TEACHERS WANTED

A QUALIFIED NORMAL TRAINED CATHOLIC teacher for Separate School. Duties beginning after Christmas holidays. Apply stating salary, to W. Ryan, Box 21, Chatham, Ont. 1914-15.

TEACHER WANTED HOLDING AT LEAST a third class certificate for Catholic Separate School No. 6, 6, 12, Gloucester. Salary \$415 per annum. (This offer will not be enlarged). Apply to M. J. Kerwin, Sec. Billings Bridge, R. R. No. 2, 1913-14.

WANTED QUALIFIED TEACHER. ONE able to teach English and French. \$50 per month. For more information write to L. Lafance, Pinewood, Ont. 1914-15.

"POULTRY AND LIVESTOCK" FREE WE WILL GIVE FREE TO ANY person interested in stock or poultry, one of our 80 page illustrated books on how to feed, how to build hen houses, tells the common diseases of poultry and stock with remedies for same; tells how to cure scap in four days; tells all about our Royal Purple Stock and Poultry Foods and Remedies. Write W. A. Jenkins, Mfg. Co., London, Canada.

POSITION WANTED WANTED BY ABOUT MARCH 1ST. POSITION as priest's housekeeper by capable refined woman. Experienced and best references. Apply Box 5, Catholic Record, 1914-15.

YOUNG WIDOW DESIRES POSITION AS housekeeper. First class references. Capable of doing all kinds of work. Address Box 8, Catholic Record, 1914-15.

BOW-LEGS AND KNOCK-KNEES UNSIGHTLY Send for booklet showing photos of men with and without the PERFECT LEG FORMS. Artificial Legs, \$49.50. Guaranteed. Mfgs. of Braces, Trusses, and Deformity Apparatus. PERFECT SALES CO. 140 N. Mayfield Ave., Austin, Chicago, Ill., Dept. 6.

Old Style Piano Playing Way Easy Form Hand B-A-G-G-E-E-D Made Easy as A B C

By This New "Easy Form Method" that enables a Child or a Beginner to Play well in one Evening

No more mysterious, difficult notes to learn before you can play the piano or organ. No more spending of years in study and practice. Why? Because music has now been simplified so that anybody who can read print-ed letters can play the piano or organ. The "Easy Form" method is a new and simple method of teaching music to a child or a beginner. It is a new and simple method of teaching music to a child or a beginner. It is a new and simple method of teaching music to a child or a beginner.

When the Music Says "B" Just Strike the Key Marked "B" You Can't Be Wrong! Note how simple this is compared to complicated old-style music where a beginner couldn't even find the right key.

No chance for failure—anyone can learn quickly in a few hours, and amuse and delight their friends. You can test and prove this method without paying a cent. Just send the coupon. Complete instructions, key-board guide, and two pieces of selected sacred, popular and dance "Easy Form" music will be mailed to you. Test it and enjoy it for seven days—then either return it and owe nothing, or keep it and send \$1.50 down, and \$1.00 per month until a total of \$5.00 in all is paid. Read what these delighted Customers say. In five weeks, only, you can play the piano or organ. After trying your Easy Form Music I have decided to keep the book for my granddaughters. It is a new and simple method of teaching music to a child or a beginner. It is a new and simple method of teaching music to a child or a beginner. It is a new and simple method of teaching music to a child or a beginner.

Write for your "Easy Form Music" today. Mrs. (Rev.) Jas. Graham, several pieces quite correctly. St. Ann des Monts, City Gate, Que. May 4th, 1914. Sisters of the Holy Rosary.

FREE TRIAL COUPON EASY METHOD MUSIC COMPANY. No. 115 Wilson Bldg., Toronto, Ont., Canada. Please send me the "Easy Form Music Method" and two pieces of music for 7-day free trial as per terms of this advertisement. Do you play old-style music? No. of keys on piano or organ? Address.

THE ST. CHARLES Most Select Location Fronting the Beach ATLANTIC CITY, N.J.

With an established reputation for its exclusiveness and high class patronage. Thoroughly modern and completely equipped. Courteous service. Bathrooms, with hot and cold fresh and tea water attachment, etc. Magnificent sun parlors and porches overlooking the board walk and ocean. Orchestra of soloists. Always open. Golf privileges. Illustrated booklet. NEWLIN HAINES CO.

Begin the New Year Aright BY PLACING a policy on your life for the protection of your family.

NO OTHER SECURITY can approach a life insurance policy in a sound company.

IN NO OTHER WAY can you make sure that a fixed sum will be available at your death.

THE ANNUAL COST will be trifling compared with the benefit. You can provide for it out of the odds-and-ends which you spend every year.

THIS WILL BE taking a definite, practical step towards making 1915 a better year for yourself and those dependent on you.

WRITE US ABOUT IT.

The Capital Life Assurance Company of Canada Head Office - Ottawa