

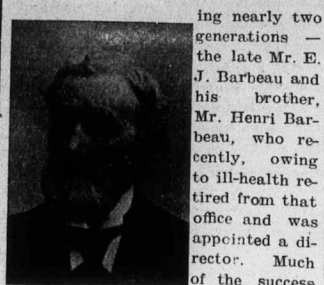
City And District Savings Bank.



The fifty-fifth annual meeting of the City and District Savings Bank was held on Tuesday last, when the report of the operations for the past twelve months was read. This banking institution has a unique record of which all citizens ought to be proud, more particularly our section, because in its administration Irish Catholics hold positions of distinction, and in the various offices of trust in management of branches, and in the clerical departments, they are afforded an opportunity of becoming familiar with the important details of banking affairs. In the office of President, we have Hon. Sir William Hingston, and on the directorate Hon. James O'Brien and Mr. Michael Burke, three members of our race and creed of which we are justly proud.

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In the office of manager the institution has had the services of well known and experienced bankers during nearly two generations — the late Mr. E. J. Barbeau and his brother, Mr. Henri Barbeau, who recently, owing to ill-health retired from that office and was appointed a director. Much of the success achieved by the bank is due to the great ability and unswerving loyalty manifested by the Messrs. Barbeau.



Mr. Michael Burke, President of the City and District Savings Bank.

The present occupant of the office of Manager is Mr. A. P. Lesperance. He has had a careful training in the service of the bank, and is highly esteemed in financial circles.

The report shows that the past year has been one of very great success. It is as follows:—
Your Directors have pleasure in presenting the fifty-fifth annual report of the affairs of the Bank, and of the result of its operations for the year ending December 31, 1901.

The net profits for the year were \$141,130.85, which, added to the balance at the credit of the profit and loss account of the previous year (\$94,620.72) bring the latter to \$235,751.57. From this amount have been paid two dividends and a bonus, and \$20,000 have been applied to the purchase of the property on St. Denis street. With these deductions the amount at the credit of profit and loss is \$125,751.57.

The volume of business transacted during the year amounted to ninety-seven million dollars, while the investments in bonds and debentures have been increased by \$1,357,168.46, and Dominion Government stock by \$501,534.20.

The amount due to depositors is \$13,119,646.86—being an increase of \$989,068.26 during the year; and the number of accounts is 58,121,

having increased 1,730 during the same period. The average amount due to each depositor is \$225.56, as against \$215.11 in 1900.

To relieve congestion at our St. Catherine street East Branch, and to accommodate depositors in the north end of the city, suitable premises have been secured at the south-west corner of St. Denis and Rachel streets, which, with some slight changes, will suit, admirably, the purposes of the new Branch. It will be opened in June next.

Very important changes have taken place in the personnel of the Board of Directors during the year. Death has removed a faithful, devoted and honored servant of the institution, Mr. Edmond J. Barbeau, who had filled, with credit to himself, and with great advantage to the Bank, the successive position of clerk, manager, and director, in all upwards of half a century. Mr. Henri Barbeau, who had been a most efficient manager for 25 years, was elected to fill his place. The vacancy thus created in the management has been filled by the appointment of the former inspector Mr. A. P. Lesperance, who had been in the service of the bank for the past twenty-one years.

Death has also removed Mr. F. T. Judah, a most assiduous and zealous director during a period of eighteen years. Mr. Richard Bolton has been elected in his stead.

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

The report of the auditors and the balance sheet are herewith submitted.

You are invited to elect directors and auditors, for the current year.

WM. H. HINGSTON, President.

STATEMENT, 31st DEC., 1901.

ASSETS.	
Cash on hand and in chartered Banks	\$1,191,624.70
Dominion of Canada Government Stock and accrued Interest	2,029,797.53

Provincial Government Bonds	
City of Montreal, and other Municipal and School Bonds and Debentures	289,657.13
Other Bonds and Debentures	4,512,726.72
Sundry Securities	428,679.75
Call and Short Loans secured by collateral	290,237.25
Charity Donation Fund, invested in Municipal Securities approved by the Dominion Government	5,462,270.38
Bank Premises (Head Office and Five Branches)	180,000.00
Other Assets	400,000.00
	12,519.31

LIABILITIES.

To the public.	
Amount due Depositors	\$13,119,646.86
Amount due Receiver-General	93,341.86
Amount due Charity Donation Fund	180,000.00
Amount due Open Accounts	78,772.48

To the Shareholders.	
Capital Stock (Amount subscribed \$2,000,000) paid up	\$600,000.00
Reserve Fund	600,000.00
Profit and Loss Account	125,751.57

\$1,325,751.57

\$14,797,512.77

Number of accounts open \$58,121

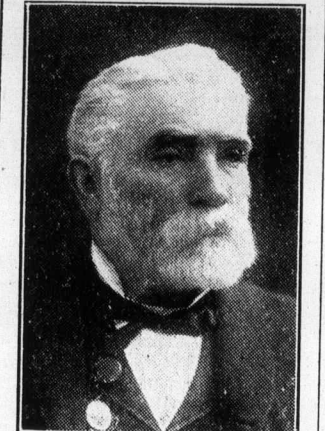
Average amount due to each depositor 225.56

A. P. LESPERANCE, manager.

Subscribe to the "True Witness."

Catholic Sailors' Club.

The annual meeting of the officers and members of the Catholic Sailors' Club, was held on Monday last, in their splendidly outfitted quarters. When we look back ten years or less to the days when a handful of zealous citizens, the majority of whom have since been scattered, either by the hand of death or circumstances that shift people around in life, commenced the establishment of this Club, the first one in the world of its kind to be put into active operation, we wonder at the progress that has been made at the



MR. P. B. MCNAMEE.

splendid results of so much energy and foresight. It is scarcely possible for us to estimate the good done by the Club for the seafaring children of the Church. We could enumerate the hundreds of Catholic sailors who have found a home and good friends in the Port of Montreal. Not only have they been rescued from the almost inevitable temptations that surround these hard-working fellows

when they come on shore; not only have they been afforded the inducements and facilities of attending to their religious duties as Catholics; but they have found, in the Club rooms, every species of honest recreation, rest, and relaxation. They have been enabled to have their home correspondence directed so as to await their arrival, and to have their letters written and sent in return to those whose hearts are always anxious for the absent. Apart from the boon that the Club has been for the sailors—and that was its primary object—it has become a delightful social Club for the resident members. It has been a focus of agreeable intercourse and of mutual instruction.

We realize that many willing hands and earnest hearts make successful work; we are also conscious of the fact that the Club can count its zealous workers by the hundreds. Amongst those we may mention the name of Mr. F. B. McNamee, who has generously devoted much time and labor to the affairs of the Club. He has again been elected to the honored and important office of President. During the first term of his occupancy of that office he rendered most valuable services to the institution, and won the warmest expressions of gratitude from the members and visiting seamen. With his experience and enthusiasm for the work the coming year should be one of the most successful in the history of the Club.

We are informed by the officers that the past year, under the presidency of Mr. Patrick Wright, an Irish Catholic citizen, whose devotion to religion and country has often been strikingly demonstrated in our midst has been a fruitful one from many points of view.

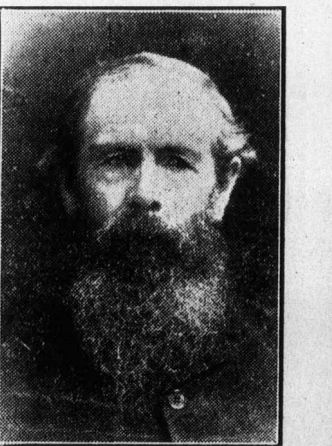
The club has now a surplus in the bank of over \$5,000, to be used as a building fund. Last year's revenue showed a balance of \$600 over the expenditure. The election of officers resulted as follows:—
President, Mr. F. B. McNamee.
First vice-president, Mr. B. McNally.

Second vice-president, Mr. Frank Greene.

Treasurer, Mr. C. F. Smith.
Secretary, Mr. Arthur Phelan.

Advisory Committee—Sir William Hingston, Hon. Dr. J. J. Guerin, Dr. F. J. Hackett, Messrs. Henry Kavanagh, K.C., H. Trihey, B.C.L., P. Wright, M. Dineen, W. E. Doran, John Dwane, P. S. Doyle, J. Foley, M. Burke, M. Hicks, Jas. Rogers, A. R. Macdonell, John Quinlan, Felix Casey, W. P. Kearney, M. Fitzgibbon and T. W. McNulty.

A Father Mathew Man.



MR. PATRICK MCKENNA.

Mr. Patrick McKenna, of Cote des Neiges, now in his 81st year, is one of our local Father Mathew disciples. Mr. McKenna is one of the pioneer florists of the Island of Montreal. He is the father of a most interesting family. His son has been president of the Horticultural Society, and is one of the foremost men in his profession. One of his daughters, the Rev. Sister McKenna, is a prominent member of the sisterhood of Grey Nuns at Guy street Convent. No members of St. Patrick's Church are more constant attendants than the venerable patriarch and his esteemed wife. We present to our readers to-day a likeness of Mr. McKenna, who is yet vigorous and energetic and a striking example of a sober and virtuous life. He prides himself on the Father Mathew medal which he preserves as a most valuable token of the pledge he took in 1840 from the hands of the great Irish priest, whose name will live for ages to come.

OUR BOYS AND GIRLS.

OUR MOTHERS.—Ivan Maclaren, in the "Christian Endeavor World," pays the following tribute to mothers:—

"The person to whom you owe more than you can ever pay or even imagine is your mother. She endured more for you, served you more patiently, loved you more fondly, thought of you more bravely than any other person you have known on earth or will ever know, save your wife or your husband, if, indeed, they can always be excepted. If your mother be spared to you, then are you bound to make her a first charge on your life, as you desire a peaceful conscience, and as you shall answer before the judgment seat of God. She must be en-

there are also seven deadly sins — pride, covetousness, lust, anger, gluttony, envy and sloth: There were seven champions of Christendom — St. George (England), St. Andrew (Scotland), St. Patrick (Ireland), St. David (Wales), St. Denis (France), St. James (Spain) and St. Anthony (Italy). There were seven ages of man, also seven wise men of Greece. Christ spoke seven times on the cross.

Rome was built on seven hills, and there are innumerable other traditions which go to prove that seven was a number to cling to. In these more modern times it is wonderful how often the number prevails. For instance, vaccination must take place every seven years, in order to escape smallpox; fashions change every sev-

"I had a party," said Grandma, "when I was just your age. I didn't have a new dress. I wore my pink calico; but, oh, what a good time I had!"

"A pink calico dress to a party! O Grandma!"

"I was as happy as if it had been pink silk," she said. "Yes, happier, I am sure, for I didn't have to worry for fear I'd soil it. The other girls wore calico, too. They were dressed to have a good time, and we had it."

"What did you do?"

"It was a sugar party."

"What's that?"

The frown had gone, the small face looked interested.

"We made maple sugar candy. My mother promised me we could have a party as soon as there was sap enough. I watched and waited after the ice and snow had melted. Then one day, when the sun was shining

to find any weather to surpass it. The sky was blue, the air soft and breezy, the sun was shining and the birds singing. And such a smell as greeted our nostrils as we approached the sugar house! It was the boiling sap. Viney, our hired girl, was there helping Jed. Just as we came up, Viney was putting out a great pan of what she called 'sorrup.' I ran up to her, crying, 'Oh, Viney, that's for us, ain't it?' But she said, 'Not now. Do you want to burn yourselves to death? Run away and play until the 'sorrup' is cool, and then I'll call you.'

"Mother came up just then. She had a pile of thick saucers, some spoons and butter. I knew what those things were for, we were each to have a buttered saucer full of syrup, which, when cooled, would be cockenia. I could hardly wait for the syrup to cool. But mother said it wouldn't seem long if we'd go and play something, so we did. We play-

the candy all up?"

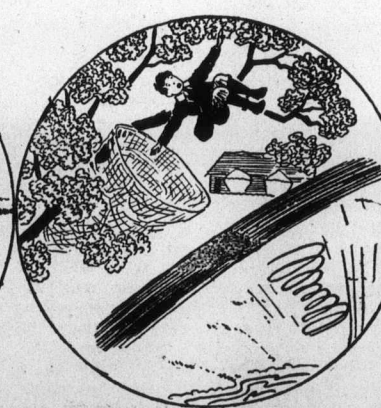
"We had more," laughed Grandma. "It's a wonder we didn't have the stomach ache. And then we had games around the sugar camp. After awhile we marched Indian file back to our house and got our dolls. Each girl had brought her own. I cannot tell you all we did that happy afternoon, but one thing I remember very well. We played keep house on the big porch and on the green-sward, and visited each other. At 5 o'clock we had 'tea,' which was no tea at all, but a very good supper with milk to drink. The table was spread on the lawn. We had warm biscuit and butter, cold ham and sliced chicken, cheese and pickles, and a big loaf of cake frosted with maple sugar. We each had a glass saucer of fresh maple syrup, and mother gave each of the girls a nice little cake of maple sugar. The girls all went home smiling; they had 'such a good



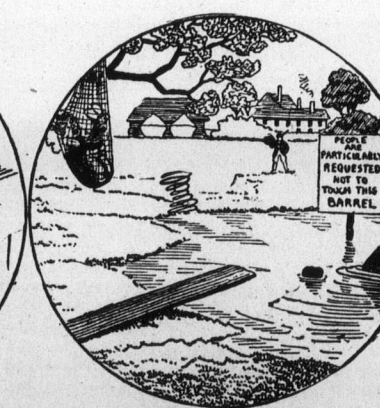
A BARREL, A PLANK AND A SPRING.



MASTER MISCHIEF AND A GOLDEN OPPORTUNITY.



A RELEASED SPRING AND AN OPEN NET.



RETRIBUTION IN STORE.—[Cham.]

compassed with every observance of comfort and honor and gentleness and love, with sacrifices also, if so be it will please her, of tastes and occupations and time and even friendship, and after you have done all that you can think of and any one can suggest, you will still remain a hopeless bankrupt for the love wherewith she loved you."

THE NUMBER SEVEN.—The number seven is not only considered a lucky number by the superstitious, but it was a symbolical number in the Bible, as well as among nations of antiquity. In the Old Testament we note that the Creator took seven days, and the seventh was a sacred day of rest. Every seventh year was sacred, and the seven times seventh year ushered in a year of jubilee. There were seven principal virtues—faith, hope, charity, prudence, temperance, chastity and fortitude—and seven years is always

a milestone in a person's age.

GRANDMA'S SUGAR PARTY.—Florence Hilton expected to give a birthday party, and yet she was unhappy. She wanted a new dress to wear—a "thin white muslin," she said, "so I'll look pretty," and she frowned. Grandma Hilton looked at her, but said nothing.

"What are you thinking about Grandma?" asked Florence, who knew that the "look" meant something.

"They used to tell me when I was little that 'Pretty is as pretty does.'"

"What does that mean?"

"It means that one who behaves pretty is pretty; it doesn't take a 'thin, white muslin' dress to make her so. She smiled pleasantly, but Florence still frowned.

and the wind was soft, I found the sap running and I was happy. But mother said, when I cried out, 'My sugar party!' 'You must wait, my child.' And so, of course, I waited. I couldn't have a maple sugar party without plenty of maple sugar sap. But the mellow sunshine and reviving spring breezes soon brought the eventful day. I invited five girls, so there were six of us, besides Bettie and Nancy, little sisters. The girls were all on hand at 1 o'clock, and we started for the sugar camp. I had been there early in the morning and had watched Old Jed, our hired man, empty the sap from the rough ash trough into a hoghead mounted on a 'stone boat,' after which the oxen had drawn it to the sugar house. Oh, that day!"

Grandma paused in her recital, and Florence cried out: "Was it beautiful, Grandma? Please go on with your story."

"Beautiful. Well, it would be hard

ed tag around the maples, and red oaks and birches, sniffing meanwhile the delicious odor of the green wood burning in the sugar house, mingled with that of the boiling syrup. By and by mother called us, and we had a grand race to see who would get to the sugar house first. Mother and Viney laded a saucerful of syrup, which was still somewhat warm, to each of us. These we took to the new trough of clear, cold running water, where we stirred and cooled the mass on our saucers until each of us had a delicious cake of cockenia. Oh, it was the best candy I ever tasted, and I've never had any as good since then."

"Better than chocolate creams?"

"Yes."

"Better than great vanilla nut creams?"

"Better than anything, my dear. I wish I had some now."

"What did you do after you ate Young Catholic Messenger.