

SUMMER RESORTS.

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ABENAKIS HOUSE, Abenakis Springs, Que. OPENED JUNE 1st. The Most Delightful Summer Resort in Canada. Capital fishing and boating on St. Francis and St. Lawrence Rivers and Lake St. Peter. Beach Bathing. The use of boats, bath houses, tennis courts and pool tables free to guests.

THE RICHIEUX and Ontario Navigation Co.'s steamer "Berthier" leaves Bonsecours Market Wharf, Montreal, every TUESDAY and FRIDAY at 1 p.m. for Abenakis Springs, connecting at St. Amant with steamer "Sorel" arriving at the Springs at 7 p.m. Parties coming to Montreal by rail or steamer can connect with steamer "Berthier" for the Springs as stated above. Also parties coming to Sorel by rail or boat, can connect with steamer "Sorel" for the Springs on Tuesdays and Fridays, at 5 p.m. and on Saturdays at 2 p.m. Send for Circulars. Rates reasonable.

THE ELMWOOD, ADRONACK Mountains, Jay, Essex Co., N. Y. Beautifully situated in the Au Sable Valley, affording a quiet resting place for summer resorts. Springs, water, large, airy rooms; bath; broad piazzas; good boat; fishing, walks and drives. HOME COMFORTS.

OUT OF THE TOILS

FROM THE MESSENGER OF THE SACRED HEART.

THE twelve o'clock whistle had just sounded, and the employees of the firm of Smith, Walker & Co. came pouring out into the spring air and separated in different directions; some running as if their lives depended upon their reaching home in a given time, others lingering to light their pipes, and a few walking soberly side by side in groups of two and three.

Amongst the latter were a man named Owen Ryan and his brother-in-law, James Darcy. Ryan was a big muscular man of thirty-five, dark browned and strong-faced, with a disposition that bordered on the taunt. Darcy was several years younger, good looking, talkative and standing just the least bit in awe of his silent brother-in-law. Contrary to his usual custom, James was very quiet on this particular occasion, and the two men had almost reached home—they lived in adjoining houses—before he spoke. When he did it was in an injured tone. "Do you know what old Creeping Moses asked me to-day?" he enquired.

"To join the Sons of Toil, I suppose," was the laconic reply. Darcy opened his eyes a little wider: "Why, how did you guess?" he exclaimed. "Not much guessing about it. He asks every new hand the same thing. Well?" The tone was interrogative and Darcy hesitated a moment before answering. "I told him I'd think about it later on," he said at length. "Do you know its a forbidden society?"

"I thought as much, but how is it that Brennan and White and a lot of others belong to it? They're all Catholics!" "Yes," replied Ryan with perfect gravity. "They go to Mass on Sundays and to lodge on Thursdays. Great heads they have."

"Did Moses ask you to join?" For some reason Darcy began to be aggressive, he could not have told why. "He did." "And what did you say?" Ryan paused for a moment at his own door, and knocked the ashes of his pipe against the brickwork as he answered slowly. "I told him that I belonged to the Catholic Order of Foresters, and that was benefit society enough for me. I'd advise you to do the same," and without waiting for an answer he went into the house.

"Hump!" muttered Darcy, following his example; but it was not very apparent whether he relished the advice or not. That same afternoon, as Darcy was busy about his work, the foreman, Alex. McGregor, better known to his subordinates as Creeping Moses, came up to the bench, ostensibly to talk about the job in hand, but in reality to impress upon Darcy's mind the advantages to be gained by joining the Sons of Toil.

"It is such a help to a man to belong to a good benefit society," he said, in his deliberate, Scotch accents, watching Darcy as he spoke. "You get acquainted with a lot of nice fellows; and then, of course, if work gets slack a foreman who belongs to the lodge will look to the interests of his brethren—you understand?" Darcy looked embarrassed. "I—I'll think of it, Mr. McGregor," he answered hesitatingly. "It is a little expensive, though."

"But look at the benefits, man! look at the benefits! Why, if you were to fall sick the very day after you joined you would draw—" and he went into an exhaustive enumeration of advantages that took him fully five minutes to recount. "It is a fine thing, I'm sure," admitted Darcy, still hesitating, "but I must see what the wife says first!"

tions with a little dry laugh. His Scotch sense of humour had been tickled at Darcy's too evident embarrassment, the real cause of which he had divined from the first. That evening, after supper, Darcy broached the subject to his wife when she returned to the kitchen after putting the children to bed. "Of course you don't mean to join," she said, when he had repeated his conversation with McGregor.

"I don't see how I can help it. The Sons of Toil—confound them—run the whole shooting match over in the shop and I've got to join or get out." "But it's a forbidden society and you can't," answered his wife, as if that settled the question—as it really did, so far as she was concerned. "I know it is," he cried impatiently, "but that is not going to keep you and the kids in bread and butter if I lose my place. I was chased out of Murray & Brown's by the P. P. A., and I'll be chased out of Smith & Walker's by the Sons of Toil if I don't look sharp and join them. It's a shame that a Catholic can't keep his sit without that kind of thing, but what the lodge says goes, you can bet, and I'll be amongst the first batch of dismissals if I don't do something to prevent it."

"Owen has been in Smith & Walker's for five years and he doesn't belong to any of the lodges," his wife reminded him quietly. "Because there isn't one man in fifty that can turn out the work he does. They can fill my place any day." "Listen to me Jim," said Mrs. Darcy, putting down the tiny sock she was mending and folding her hands on the table before her. "We have been married going on nine years now, and in all that time we have always had full and plenty. Don't go now and do a thing that will bring bad luck into the house. Trust in God, and He will take care of us."

"Bad luck, bosh!" ejaculated Darcy, ignoring her last words. "There'd be a lot more bad luck in not taking the hint old Moses gave me to-day. I've got to join the Sons, Molly, so you may as well get used to the idea. After all, religion is never mentioned amongst them, so there's no real reason why the priests should object so much." "Did you tell Owen?" queried Mrs. Darcy in despair. "No; you may if you like. We'd probably have a scrap about it if I told him myself. Owen is a bit too fond of laying down the law for my taste."

"Oh Jim!" said his wife reproachfully. "It was the first time she had ever heard her husband speak disparagingly of the brother she was so fond of, and it hurt her. "Never mind, old girl, Owen is a good fellow after all, I know," he said, feeling ashamed of the remark that his own sense of wrong-doing had forced to his lips. "Now run away and get me a hammer and some tacks and I'll put down that carpet you were talking about yesterday. House cleaning is a nuisance, anyhow."

Seeing that it was utterly useless to say any more just then, Mrs. Darcy did as she was bid, and the subject of the Sons of Toil was not mentioned again until he was going out to work next morning, when she said beseechingly, "you'll not join that society, Jim dear, will you?" "Don't be a goose, Molly," he answered crossly, "you know very well I can't afford to be out of work now, with a wife and four kids to provide for; and he went out, slamming the door behind him.

Mrs. Darcy was not of the crying order of women. Finding that her expostulations were in vain, she sat down calmly to consider the matter and to think over some way out of the difficulty, if perchance, there should be any. Truth to tell, she was not greatly surprised at her husband's action. His laxity in matters of principle had been a source of grief to her for many years. True, he went to Mass on Sundays, and always managed to make his Easter duty—generally on Low Sunday—but that was the extent of his religious observances. Anything that called for more was a nuisance to him, and he did not hesitate to say so. Missions and retreats he regarded as inventions for the annoyance of people who were good enough if let alone, and he never attended them unless his more energetic brother-in-law carried him off in spite of himself to hear the sermons. As for going to Mass on holidays of obligation—had it not been for patient persistence on the part of his wife, which cost him less exertion to yield to than to combat, he would never have gone at all.

Many times, during the course of married life, Mrs. Darcy had felt discouraged and disgusted with the task of striving to infuse some energy into her husband's inert soul. He was such a deadweight, so utterly without interest in the things that to her were all important, that it is scarcely to be wondered at if she despaired at times and felt inclined to leave him to his log-like stupor. The thought of her children always sustained her at such times and gave her renewed determination. Three of the four were boys, and the thought of how quickly they would outgrow her feminine influence and begin to mould themselves upon their father was never absent from her mind. For their sake now she determined to leave no means untried to counteract the influence that was leading her husband astray. "If everything else fails I'll pray him out of it," she said to herself resolutely, and forthwith began a novena in honor of the Sacred Heart, whose month was drawing near.

Twelve months went by, and June was again at hand. During all that time Mrs. Darcy had seemingly prayed in vain. Both her father and her brother had remonstrated with Darcy upon his relinquishment of his religious duties—he no longer made even a pretence of acknowledging any—with the sole result of making him more determined to pursue the path he had chosen. Joining the Sons of Toil as a pressed

man, he had now become an enthusiastic member and was high up in the order, having already held several offices; a fact that tickled his vanity not a little. For the last month or two there had been signs of disaffection in the particular lodge of which he was the "Most Worthy and Worshipful Noble High Master." What the trouble was or who was the originator of it he could not discover; but it was very evident that some adverse influence was at work stirring up the members to "kick" about everything that was done or said at the weekly meetings.

At last matters were brought to a crisis by half a dozen of the leading lights suddenly announcing their intention of withdrawing and founding a new lodge. Of course the threatened split made a tremendous sensation and the lodge was divided into two camps at once, some for, some against; while Darcy oscillated between the two, trying to find out "what all the row was about, anyway," as he expressed it. Matters continued in this state until the first week in June, when the problem was solved for him in a very unexpected manner. On the morning following a stormy meeting he was at work in the shop as usual when McGregor came up to him and began to discuss the situation.

"I can't make out what they're kicking about," said Darcy disconsolately. "I'm sure I've done my best to make things run smoothly." McGregor seemed to reflect for a moment, then said in his deliberate manner, watching Darcy keenly the while. "Perhaps I'd better tell you the secret. I know you have the good of the lodge too much at heart to let personal feelings stand in its way. The fact is that the fellows think there are too many Roman Catholics in office in our lodge. There's you and Downing and Brennan and Fitzgibbon and who's the other? Oh yes! Carroll. That leaves only one Protestant in office you see, and they don't like it."

"I see," said Darcy stupidly and relapsed into silence. He was literally incapable of saying any more at the moment. "Of course such things are not supposed to happen," went on the foreman apologetically; "but everybody has not your good sense, you know. It doesn't really matter what church a man goes to, as long as he does his duty by the lodge; but some of them are too thick-headed to see that and the only way for you to save us from a split is to resign office and get one or two of the other officers to do the same. I'm ashamed to have to say it, but that will clear up the trouble at once. It's too bad; and I hated to tell you, for I know how hard you've worked to bring in new members. But you may as well know the truth."

"I don't think you need say any more, Mr. McGregor," interrupted Darcy, recovering himself. "I understand the situation perfectly. I'll let you know my views this afternoon." The foreman sauntered away and Darcy was left to his meditations. Anger, mortification and self-contempt filled his soul. This was the return he had received for sacrificing principle and honor at the shrine of temporal interest! But what better had he deserved? his conscience asked him severely, and he had to admit that the punishment was just.

That afternoon, when McGregor came to learn his decision, he handed him his resignation, not only from office, but also from the organization of the Sons of Toil. The foreman began to expostulate, but he stopped him by saying firmly, "Now look here, Mr. McGregor, I was fool enough to give up my church for your lodge a year ago, and I've been paid out for it. Now I'm going back, and the Sons of Toil may go to—Halifax. If I hadn't been an idiot I'd never had made such a bargain, and you may tell them that with my compliments at the next meeting. What is more—I'll do my best to get every Catholic out of that society by hook or by crook. That's fair warning."

Jim Darcy was certainly very angry, and the foreman thought it prudent to retire for a while. Darcy's threat about getting other Catholics to withdraw was most embarrassing. If he kept his word—and he looked as if he meant to—there would be a notable diminution in the Order's receipts. For a day or two Darcy did not tell his wife what had happened; but on Saturday night as she was going out to confession he put on his hat and said he was going too. "Why Jim?" exclaimed Mrs. Darcy. "I'll tell you all about it afterwards, old girl," he said, answering her questioning glance; and when they returned from church he did so. Mrs. Darcy made very few comments upon the subject, but the following week three masses of thanksgiving in honor of the Sacred Heart were offered up at her request in the parish church for the dissensions in the lodge which had smoothed the way to so welcome a change.

To-day her husband is an exemplary Catholic in every respect; and, strange to say, he is still an employee of the firm of Smith and Walker, despite the fact that he induced at least half a dozen of his friends to forsake the Sons of Toil. How often, since, have they not congratulated each other for being, as they appropriately put it, "Well out of the Toils." EMMA C. STREET.

THE TIME FOR BUILDING Up the system is at this season. The cold weather has made unusual drains upon the vital forces. The blood has become impoverished and impure, and all the functions of the body suffer in consequence. Hood's Sarsaparilla is the great builder, because it is the One True Blood Purifier and nerve tonic. Hood's PILLS become the favorite cathartic with all who use them. All druggists. 25c.

FAVORABLY KNOWN SINCE 1826 BELLS HAVE FURNISHED \$9,000 WORTH OF BELL METAL TO THE BEST OF THE WORLD. WEST-TROY, N. Y. BELLE-METAL CHIMES, Etc. CATALOGUE PRICES FREE.

MERCHANTS' BANK OF CANADA.

PROCEEDINGS AT THE ANNUAL MEETING OF SHAREHOLDERS.

MR. HAGUE'S ADDRESS—AN INTERESTING REVIEW OF THE COMMERCIAL SITUATION IN CANADA MADE AND DIRECTORS ELECTED.

The annual general meeting of the Shareholders of the Merchants Bank of Canada was held in the Board Room of that institution on June 17th, at noon, when there were present Messrs. Andrew Allan, Hector Mackenzie, Jonathan Hodgson, John Cassils, T. M. Dunn (Quebec), Robert Mackay, John Morrison, John Crawford, Senator O'Brien, Captain W. H. Benyon, J. H. R. Molson, John Dunlop, Q.C.; F. S. Lyman, Q.C.; T. D. Hood, James Moore, M. S. Foley, C. A. Briggs, Michael Burke, J. Y. Gilmour, William Reid, J. S. Murray, James Croil, Alex. McDougall and Murdoch McKenzie.

The proceedings were opened by Mr. Andrew Allan, President, taking the chair and requesting Mr. John Gault to act as Secretary. Mr. Gault having read the notice convening the meeting, the President submitted the following report of the Directors:—

THE ANNUAL REPORT. The Directors of the Merchants Bank of Canada beg to report to the Stockholders that the result of the year's business has been as follows:— The net profits of the year after payment of interest and charges, and deducting appropriations for bad and doubtful debts, have amounted to \$501,999 51 Balance from last year..... 57,277 79 \$559,277 30

This has been disposed of as follows: Dividend No. 54, at the rate of 8 per cent. per annum..... \$240,000 00 Dividend No. 55, at the rate of 8 per cent. per annum..... 240,000 00 Carried forward to Profit and Loss Account of next year..... 79,277 30 \$559,277 30

The business of the Bank has been well maintained during the year, both deposits and discounts having shown a steady increase in volume. But the net profits have been much smaller than the average for many years back, owing to lower rates and larger appropriations, both of which are the result, directly or indirectly, of the severe competition now prevailing in business and banking. Two new offices have been opened during the year, one in the West End of Montreal and the other at St. Jerome. Your Directors, during the year, have had to deplore the decease of their old and esteemed colleague, Mr. Robert Anderson, for twenty years a director and for thirteen years vice-president. Until the closing years of an unusually prolonged life, Mr. Anderson devoted much time to the affairs of the Bank, and by his prudent habits of mind and wise counsels, materially aided in attaining the position it now enjoys. The Directors not thinking it desirable to fill the vacancy, have left a new election to the whole body of stockholders. The customary inspection of all the offices of the Bank has been made, and

LIABILITIES AND ASSETS.

Notes in circulation..... \$ 2,315,031 00 Deposits not bearing interest..... \$2,091,933 33 Deposits bearing interest..... \$664,944 01 Interest due thereon to date..... 73,985 95 10,829,963 29

Balances due to Canadian banks keeping deposit accounts with this Bank..... 531,832 78 Balances due to Canadian banks in daily exchanges..... 1,579 84 Balances due to banks and agents in United States..... 20,238 87 Balances due to agents in Great Britain..... 481,219 50 Dividend No. 55..... 240,000 00 Dividends unclaimed..... 1,402 00 \$14,421,317 28

2.—To the Stockholders. Capital paid up..... \$6,000,000 00 Reserves..... 3,000,000 00 Surplus profits..... 79,277 30 Contingent Account..... 95,995 00 \$23,595,689 58

ASSETS. Gold and silver coin on hand..... \$ 370,200 22 Dominion notes on hand..... 842,101 00 Notes and cheques of other Canadian banks..... 530,904 64 Balances due by other Canadian banks in account and daily exchanges..... \$5,379 97 Balances due by banks and agents in the United States..... Dominion Government bonds..... 938,178 32 Railway and municipal debentures..... 403,069 31 Call and short loans on bonds and stocks..... 911,490 25 Total available assets..... \$ 4,081,323 71

Time loans on bonds and stocks..... 230,353 50 Other loans and discounts (less reserved for rebate)..... 18,022,604 91 Loans and discounts overdue (loss provided for)..... 210,117 16 18,463,075 57 Deposit with Dominion Government for security of Note circulation..... 150,312 70 Mortgages, bonds and other securities, the property of the bank..... 281,392 88 Real estate..... 37,745 70 Bank premises and furniture..... 556,712 33 Other assets..... 16,126 69 \$23,595,689 58

(Signed), GEORGE HAGUE, General Manager. 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 for a few remarks upon the financial outlook. At the close of Mr. Hague's address, the motion for the adoption of the report was carried unanimously. VOTES OF THANKS.

It was moved by Mr. John Crawford, seconded by Mr. Robert Mackay:—"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. Crawford expressed the satisfaction that it afforded him to propose such a resolution, and said that, though there had been a diminution in profits, it was no reason why the Shareholders should withhold the thanks that were certainly due to the management. This was concurred in, after which Mr. J. H. R. Molson moved, seconded by Mr. T. D. Hood:—"That Messrs. Michael Burke and F. S. Lyman 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 3 o'clock p. m., but if an interval of ten minutes elapse without a vote being tendered, the ballot shall thereupon be closed immediately."

The President mentioned that the Directors had had under consideration the advisableness of changing the date of the annual meeting, and he moved, seconded by Mr. Jonathan Hodgson, to the effect that the by-law be amended so as to provide that the annual meeting of the Shareholders of the Bank shall be held, in future, on the second Wednesday in June, in each year, instead of the third Wednesday. The motion was agreed to unanimously, after which Senator O'Brien moved, seconded by Mr. F. S. Lyman:—"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, HECTOR MACKENZIE, JONATHAN HODGSON, JOHN CASSILS, H. MONTGOMERY ALLEN, JAMES P. DAWES, T. H. DUNN, STR. JOSEPH HICKSON, ROBERT MACKAY. The meeting then adjourned.

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

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NOTICE. D. STEWART & CO., Cor. Mountain & St. Antoine Streets, HAVE REMOVED TO Cor. St. Catherine & Mackay Streets. TELEPHONE NO. 3835. 10 lbs. Is all You Need WITH OUR NEW Refrigerators! You see, we are careful to put good work into them. And then, they are so cheap. G. W. REED, 785 Craig St. We have a few odd sizes that we are selling from \$4.00 up.

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