THE HOME BANK

GENERAL OUTLOOK FOR THE BANK IS GOOD

according to prominent officers of the Bank, the outlook for the Home Bank of Canada is of the best. It was particularly emphasized at the annual meeting that the Home Bank had during the past several years made uniform and substantial progrees, well in keeping with other big Canadian banking institutions of a similar corporate age. Touching upon the banking outlook President

H. J. Daly said in part :
"The report of our affairs before you today shows that, during the twelve months of the fiscal year ending May 31st, the Home Bank has made uniform and substantial progress. The pariod has been a prosperous one for the bank generally in spite of the economic prob lems that have arisen as a result of the war and the slow and uncertain progress made towards the restoration of normal conditions. Business interests, and for that matter social and political interests also, have been passing through a period of anxiety which is shared by all thinking persons in every walk of life. It is a matter of congratulation that our banking system has proved itself fundamentally sound under an abnormal strain and has preserved the routine of business and public credit from any indication of dis-

Discussing the dividend, Mr. Daly referred to the fact that an increase had been made from 5 to 6 per cent. during the past year; and said that there was good hope that the stock would be put back on the old basis of 7 per cent. per annum during the

current year.
Mr. Daly dealt at some length with the exchange situation. He said in part :

"The standing of exchange is, how ever, a matter which must still viewed with some concern, as it is having an effect upon our foreign trade. It presents a problem involving so many factors that no one nation has been able to approach a solution. Measures for relief must be of almost universal application, and the introduction of such measures requires a concerted movement towards adjustment between the nations that, under normal conditions, carried on an active and profitable trade between each

The effect of the new Budget taxation upon business was also dis-cussed and also the labor problem. In concluding his remarks President Daly struck a hopeful note. He spoke as follows:

"On the whole we may felicitate ourselves that as a Nation Canada stands in an exceptionally favorable position. We have a vast extent of territory, much of it practically unexplored while large areas that are thinly populated are readily accessible by rail communication. We have all the facilities for settling desirable immigration and wherever new sections have been opened unexsections have been opened unex-pected natural resources have been uncovered. With our heritage of undeveloped resources and active, healthy minded people intent upon the solution of economic difficulties, Webbwood Town school to teach p from Salary \$500. Duties to commence \$400. Description of the second property of t tion and the practice of the more simple forms of economy, our prog-ress toward national wealth is assured.

CORRESPONDENCE

FATHER FRASER'S MISSION COLLEGE

My Dear Father Fraser.-I am Enclosing two dollars (\$2.00) the widow's mite, for your Mission and pray that God Almighty will help you in this great work of yours. I'm you in this great work of yours. I'm only a poor man, yet I wish to send you something for the good work you have undertaken. May God bless and protect you all the days of your life. I am sending this to the Editor CATHOLIC RECORD, London, Ontario, to be forwarded to you. And am requesting him to publish this letter in the CATHOLIC RECORD; not for pride at all but in order that others may see it and perhaps induce them to send you more or less money. myself have taken example from the letter of Mr. Thomas Prendergast of St. Philip, Newfoundland, in the CATHOLIC RECORD of June 26th and trust it will reach you safely. Please pray for my intention and I'll pray for your success and may God bless you is the desire and wish of

Yours very sincerely, DONALD CAMPBELL Margaree Forks, N. S.

DIED

CALNAN.-At Bathurst, N. B., on Thursday, June 17, 1920, John Calnan, aged eighty-five years. May his soul rest in peace.

LARKIN.-At Richmond, June 16 1920, after an illness of some months John P. Larkin, aged seventy-two years and six days. May his soul

rest in peace. MURPHY.-At Iona, Nfld., June 6th 1920. Denis Murphy, beloved son of John and Lucy Murphy, aged twentythree years, fortified with the rites of holy Catholic Church. May he rest in peace.

There is no need to worry. When God shuts a door He opens a window.—Italian Proverb.

NEW BOOKS

"NOW IT CAN BE TOLD"

Now It Can Be Told," is the title of Philip Gibbs' latest book. While there are many disclosures in this that have been because of the censorship, this is not the phase of the book upon which the famous War correspondent lays the greatest emphasis. In "Now It Can Be Told," Mr. Gibbs attempts to single the permanent human values

WANTED

Toldic FARMS. SOME are needed for Catholic farmers who want to buy near church and school. Send for listing form. T. V. Shea, 45 Jarvis St., Toronto, Ont. 2178-4 out of the confusion of the last few years of world history so as to make the things of lasting idealistic significance stand out against the shifting background. Mr. Gibbs is the fore-most of the English War correspondents who followed the War intimately on the Western front."-The Spokanian Review.

TEACHERS WANTED

TEACHERS WANTED FOR CATHOLIC Separate school, Fort William; helding second class Optario certificate, Salary \$750 err year. Duties to commence September, 1920, Apply to G. P. Smith, Sec., Room 19, Murray Block, Fort William, Ont.

WANTED A QUALIFIED CATHOLIC teacher: duties to begin Sept. 1st; salary \$800 per annum. State qualification and experience, Fine location; board near school Apply to S. Boufford, Sec. Treas., Amberatburg, Ont. 216-5.

R.R. 1. Z170-5

WANTED A CATHOLIC HIGH SCHOOL teacher for High school and Junior Matriculation work. Duties to commence September, 1920. Apply to the President. St. Jerome's College, Kitchener, Ont. 2176-tf

TEACHER WANTED FOR TOWN OF Charlton, Catholic Separate school; 2nd class professional; commence fall term. Apply stating salary to M. T. Devine, Chairman School Board, Charlton, Ont. 2176-6

WANTED APROFESSIONAL EXPERIENCED teacher for Separate school No 10, Norman's, Salary \$800 per annum, Duties to commerce Sept. 1st, 1920, Apply to James J. Tone, R. R. S. Ayton, Ont.

WANTED, TEACHER FOR SEPARATE School S. No. 7, Sydenham; holding ISecond Class certificate. Duties to commence Sept. 1, 1920. Apply stating salary and qualifications to Michael J. Duggan, Annan, Ont. R. No. 1, 2176-4.

TEACHER WANTED MALE OR FEMALE I for C, S, S. Section No. 2, Carrick and Culrors; holding 2nd second class professional certificate : duties to commence Sept. 1st. 1920. Salary \$800 to \$1,000 according to experience. Applications received until August 1st 1950 Apply to Joseph D. Meyer, Sec. Tress., R, R, 2, Mildmay, Ont. 2177-8

TEACHER WANTED FOR S. S. NO. 4
Admaston, (Renfrew Co.) Normal trained,
Duties to begin after the holidays, Apply stating
salary and experience to James O'Gorma, Sec.
Treas., R. R. No. 4, Renfrew, Ont. 2177-3

WANTED SECOND CLASS PROFESSIONAL teacher for S. S. S. No. 1, McGillivray, Duties to commence after holidays. Apply stating salary expected to P. J. Buckley, Sec. Treas, Clandeboye, Ont.

CATHOLIC TEACHER WANTED FOR S. S. No. 4, Galway, 1st or 2nd class certificate Duties to commence Sept. 1st, 1920. Salary \$700 Apply to Edward O'Neill, Sec. Treas, S. S. No. 4 (Salway, Ont. 2177-2 WANTED NORMAL TRAINED TEACHER
capable of teaching French and English for
C. S. S. No 4. Westmenth, State qualifications,
experience and salary to W. C. Gervais In
Passe, Ont. 2178-tf

NORMAL TRAINED TEACHER WANTED for Separate school No. 1, Hay, Huron Co. The school is near the charch and good boarding house, Salary \$500. Apply to John Laporte, E. R. No. 2, Zurich, Ont. Phone 87 R. 7, Dashwood

Sept. 1st; state experience and qualificate D. J. McSwain, Lethbridge, Alberta.

CATHOLIC TEACHER WANTED FOR Webbwood Town school to teach primary foom. Salary \$800. Duties to commence Sept. 1.

TEACHER WANTED FOR S. S. No.
Nichol Tp., Wellington Co., holding secon
class professional certificate, with Agriculture
Certificate and Domestic Science preferred R. R. No. 2, Arris, Ont.

CATHOLIC TEACHER WITH NORMAL training wanted for S. S. No. 10, Nepsan. Duties to commence Sept. 1st. Attendance about 40. Salary \$1,000, State experience and qualifications. School 12 miles from Ottawa, one mile from Ry. Station, Apply M. J. Kennedy. Sec. Treas., Jockvale, Ont.

WANTED A QUALIFIED TEACHER FOR P.S.S. No. 4, Brougham, Duties to commence Sept, 1st, 1920. Apply stating qualifications and salary wanted to Thos. H. Moore, Black Donald, Ont., Co. Renfrew. 2178-3

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A LBION HOTEL J. REARDON, PROPRIETOR
Rooms by day or week. Dining room Service
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WANTED WANTED AT ONCE A PRIEST'S HOUSE-keeper in a City Parish, London Diocese, Must be competent cook and housekeeper. House all moders conveniences are water. RECORD, London, Ont.

WANTED A RELIABLE PERSON FOR general housework. Apply to Mrs. Higgins care CATHOLIC RECORD, London, Ont. 2174-tf

WANTED A REFINED EDUCATED GIRL to take entire care of children, seven and nine; one with knowledge of French preferred Apply at once to Mrs. R., care of CATHOLIC RECORD, London, Ont.

TRAINING SCHOOL FOR NURSES MERCY HOSPITAL TRAINING SCHOOL for Nurses, offers exceptional educations) opportunities for competent and ambitious young women. Applicants must be eighteen years of sge, and have one year of light school or its equivalent. Pupils may enter at the present time. Applications to be sent to the Directress of Nurses, Mercy Hospital. Toledo, Ohio. 2110-tf

BECOME A PROFESSIONAL NURSE BECOME A PROFESSIONAL NURSE
A DIGNIFIED. ENVIABLE, PROFITABLE
calling. Intelligent, ambitious women over
eighteen are trained at St. Catharines Hospital
School of Nursing, Brooklyn, N. Y., in thorough,
standard diploms courses qualifying for future
advancement. Separate residence, good surroundings. For particulars address Director of
Training School, St, Catharines Hospital, Bushwick Avenue. Brooklyn, N. Y. 2148-t

HOUSEKEEPER WANTED HOUSEKEEPER WANTED FOR A SMALL community of priests. Apply, giving references to Box 194, CATHOLIC BECORD, London, Ont.

GROCERY STORE AND OUT BUILDINGS to rent; sure money maker. In a good business part of the Village. Immediate posses sion if desired. For particulars apply to Mr. Jro. Perrault, Hastings, Ont. 2178-8.

WANTED

CENERAL STORE, POST OFFICE AND dwelling, doing good trade. Snap for quick sale. Apply Box 195, CATHOLIC RECORD, London, Onl.

FARM FOR SALE

IN TOWNSHIP OF ARTHUR, COUNTY OF Wellington, 100 acres, south half lot 28, Concession 8, soil clay loom, about 80 acres in good state of cultivation, the balance mixed timber, bush and pasture, well fenced, bank barn, 60x48, 150 ft, drilled well, small house, good roads, convenient

FARM FOR SALE

VANCOUVER ISLAND. FARM FOR SALE
168 acres; 60 cleared. Small orchard; lake
frontage; mile from beautiful sea beach on Gul
of Georgia; sea and lake fishing; bunting grouse,
pheasant, etc. Frame house; drilled well;
splendid water supply; large new barn and outhouses. Good stock of sheep. Churches and
schools. Railway station and steamer pier 8
miles. Excellent market. Rural mail. Splendid
location for beautiful home; \$130 per scre.
Apply Box 150 CATHOLIC RECORD, London, Ont.
2186-tf

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(TRAINING COLLEGE AND NOVITIATE) Students are prepared to become qualified eachers and members of the Institute of the frothers of the Christian Schools. The course of tudies is that of the High Schools of Ontario eading to the Normal School and the Faculty of Sducation. It includes Music, Art, and Manual raining. For particulars apply to Rev. Brother Director.

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THE HOME BANK OF CANADA

Statement of the Result of the Business of the Bank for the

	CR. PROFIT AND LOSS ACCOUNT	
	Balance Profit and Loss Account, May 31st, 1919 Net profits for the year after deducting charges of management, interest due depositors, payment of all Provincial and Municipal	\$158,348.
	taxes and rebate of interest on unmatured bills	268,894.
	CAPITAL PROFIT ACCOUNT	\$427,243.
	Premium on Capital Stock received during the year	3,787.5
	Which has been appropriated as follows:	\$431,031.8
	DR.	
-	Dividend No. 51, (quarterly) at rate of 6% per annum. \$29,216.01 1 52, 1 28,248.86 1 53, 1 29,385.79 2 29,386.23	
	Government Tax on Note Circulation. Reserved for Dominion Government Income War Tax. Written off Bank Premises Account	\$117,236.8 19,535.3 5,510.0 15,000.0

Written off Bank Fremises Account
Reserved for adjustment of exchange rates on British and Foreign
balances and securities.

Donations to Patriotic and other Funds.
Transferred to Rest Account
Balance carried forward 25,000.00 General Statement 31st May, 1920

LIABILITIES TO THE PUBLIC Notes of the Bank in circulation \$ 1,975,780.00 Statement
Deposits by and balances due to Dominion Government Balances due to other Banks in Canada
Balances due to Banks and Banking Correspondents in the
United Kingdom than in Canada and the United Kingdom 544,074,70

TO THE SHAREHOLDERS Rest Account
Dividends unclaimed
Dividend No. 54 (quarterly), being at the rate of
6% per annum, payable June 1st, 1920.....
Balance of Profit and Loss Account.... 146,873,99

ASSETS

 Gold and other current coin.
 \$ 183,668.19

 Dominion Government Notes
 3,742,564.50
 -\$ 3,926,282,69 Deposit with Minister of Finance as security for note circulation. Notes of other Banks.
Cheques on other Banks
Balances due by other Banks in Canada. Balances due by other Banks in Canada
Due from Banks and Banking Correspondents in the United Kingdom
Balances due by Banks and Banking Correspondents elsewhere
than in Canada and the United Kingdom
Dominion and Provincial Government Securities not exceeding Public Securities other than Canadian
Railway and other Bonds, Debentures and Stocks, not exceeding

market value

Call and Short (not exceeding 30 days) Loans in Canada on Bonds,
Debentures and Stocks... 2,445,690,02 Other Current Loans and Discounts in Canada, less \$13,986,605.71 \$13,889,505,07 rebate of interest

Other Loans and Discounts elsewhere than in Canada
Loans to Cities, Towns, Municipalities and School Districts
Overdue Debts
Real Estate other than Bank Premises
Mortgages on Real Estate sold by the Bank
Bank Premises at not more than cost, less amounts
written off 260, 3**6**4. 22 6**3**, 01**8**. 70 105, 497.14 Other assets not included under the foregoing.....

15,595,960.00

SYDNEY H. JONES, Auditor.

\$26,847,855.91

2,637,609.16 \$29,485,465.07

99,764.20

797,274.99

1,902,091.14

1,550,903.12

1,214,524,89

H. J. DALY, President. J. COOPER MASON.

AUDITOR'S REPORT TO THE SHAREHOLDERS

AUDITOR'S REPORT TO THE SHAREHOLDERS

In accordance with sub-sections 19 and 20 of section 56 of the Bank Act, 1913, I beg to report as follows: The foregoing balance sheet has been examined with the books and vouchers at the Head Office, and with the certified returns from the Branches, and is in accordance therewith. I have obtained all needed information from the officers of the Bank, and in my opinion the transactions coming under my notice have been within the powers of the Bank. I have checked the cash and verified the securities of the Bank, at its chief office, both on the 31st of May, 1920, and also at another time during the year; the cash and securities of one of the Branches have also been checked, and in each case they have agreed with the entries in the books of the Bank in regard thereto. In my opinion, the above balance sheet is properly drawn so as to show a true and correct view of the state of the Bank's affairs, according to the best of my information and the explanations given to me, and as shown by the books of the Bank.

SYDNEY H. JONES, Auditor.