

The QUIET HOUR

ST. PHILIP NERI AND THE YOUTH.

St. Philip Neri, as old readings say, Met a young stranger in Rome's streets one day; And, being ever courteously inclined To give young folks a sober turn of mind, He fell into discourse with him; and thus The dialogue they held comes down to us: St. P. N.—Tell me what brings you, gentle youth, to Rome? Youth—To make myself a scholar, sir, I come. St. P. N.—And when you are one what do you intend? Youth—To be a priest, I hope, sir, in the end. St. P. N.—Suppose it so, what have you next in view? Youth—That I may get to be a canon too. St. P. N.—Well, and how then? Youth—Why, then, for ought I know I may be made a bishop. St. P. N.—Be it so—what then? Youth—Why, cardinal's a high degree. And yet my lot it possibly may be. St. P. N.—Suppose it was—that then? Youth—Why, who can say. But I've a chance of being Pope, one day! St. P. N.—Well, having worn the mitre and red hat, And triple crown, what follows that? Youth—Nay, there is nothing further, to be sure, Upon this earth that wishing can procure; When I've enjoyed a dignity so high As long as God shall please, then I must die. St. P. N.—What! must you die, fond youth? and at the best But wish, and hope, and maybe all the rest? Take my advice—whatever may betide For that which must be, first of all provide. Then think of that which may be; and indeed, When well prepared, who knows what may succeed? Who knows but you may then be as you hope, Priest, canon, bishop, cardinal, and Pope!

thought and prayer is to ever be pleasing to God and to have the divine help with which to pass creditably the days and years that will be allotted to her. Like all who wish to reach perfection in any career, she, too, has her models and copies them. Thus she imitates our blessed Lady in her humility and from piety obedience. Thus she copies St. Elizabeth in her reverence for things holy and her regard for the divine presence. A St. Monica is her model for resignation and hope. A St. Bridget for contemplation, even if it be necessarily only but for a few moments. A St. Teresa for fidelity to the divine will. A Queen Blanche in her readiness to see her child lying dead at her feet rather than to know that he had committed one mortal sin.

This is the Christian mother as she has been in the case of thousands of women, and this is what every mother who rejoices in the name of Christian ought to strive to be, and for this God's grace is sufficient. It was grace made these glorious Christian mothers that they were, and grace can do the same and will do the same for all others if they ask for it and co-operate with it. Grace gives to each state the help it needs to perfect itself. And thus the grace of patient suffering, the grace of fortitude and resignation, the grace of trustful prayer are for every woman who asks it of our good and merciful God.

With grace working in the soul what wonderful lives can be produced and what an influence for the founding and preservation of the home and home virtues? Then we behold saintliness of life, for the individual is animated with the spirit of perfection; everything in such a soul is of God, from God and to God; all its thoughts and deeds are the promptings of His grace, and all tend to His honor and glory. What virtues are visible in the home of a soul like that, and how happy are the members of the household where a true Christian mother reigns and keeps all its members in peace and virtue! The home of the Holy Family at Nazareth is the pattern of what every Christian home should be, and the humble, obedient and perfect spirit of our Blessed Lady should be the ideal which every Christian mother should strive to imitate. There all was love for God, and such a spirit should mark every Christian home. All good and great men have had god mothers. "The hand that rocks the cradle rules the world." This is surely the case, for what the mother is the child is apt to be. Hence the aim that every mother should have, namely, to be a model of virtue, so that her children may inherit the same and be the preservers of society to succeeding ages. In our true faith this is possible to the highest degree—as exemplified in the countless mothers who are numbered among its saints and heroines.

Let every Christian, every Catholic mother strive by grace to have this grand and noble spirit that she may perpetuate the virtues and fruits of Christian motherhood—"Seedlings."

THE CHURCH'S OPPORTUNITY.

(From the Akron Times.)

The Catholic Hierarchy of the United States has determined to do what the Protestant Church seems to have declined—if long practical inaction may be so construed—and that is to grapple with the race problem in the south. Its first step toward that end is the decision to separate the negro missions from the Indian missions, and the appointment of Father John Burke to the post of director general of the former. The selection is a guarantee that the trust imposed by it will be executed vigorously and sympathetically. Father Burke has some special qualifications for the work to which he has been assigned. For more than a quarter of a century past he has been engaged in missionary and pastoral work among the blacks in New York city. He built up the first negro Catholic congregation there—the parish of St. Benedict the Moor, with its church in West 53rd street. His experience in that work so won over his black parishioners that four years ago, when he took his first vacation in twenty years, out of their slender means they raised \$4,200, as a gift to enable him to travel and the other day they made him a present of \$600 as a farewell expression upon his severing his connection with the parish to take up his new work. He left New York yesterday for Georgia and Alabama to organize those states.

Father Burke has opened the headquarters of his mission in the Metropolitan Life Building in Madison Square, and has sent out a bulletin to the clergy of the country, in which he says that "not more than half of nearly nine million of colored people have ever been baptized; that fully four million of them belong to no church and profess no creed; that to multitudes of them the teachings of the Catholic Church are as a sealed book; that in the southern States there are more than one million children who never enter a school-room because there is no school within reach, and finally that less than two hundred thousand are Catholics."

When one reflects upon the naturally religious cast of the negro mind, and how completely upon occasion the negro race gives itself up to religious teachings with every manifestation of a religious emotion, the genuineness of which is not questioned, however extravagant the visible and outward manifestation of it may seem to men of cultivated tastes, and when we consider how docile and confiding the black man is in accepting a faith we all profess, this statement of Father Burke's bulletin amounts to an indictment to which the Christian people of the country are called upon to plead.

Certainly the Evangelical Church of the South has a great opportunity in the last forty years which, if it had been seized and utilized, would have rendered Father Burke's bulletin in large part untrue and his purposed mission in a great degree unnecessary. As the facts are, the former is true and the latter necessary.

One reason why this terrible indictment is true, is that in the South the black is not recog-

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We know that we have, in GIN PILLS, the greatest cure in the world for Kidney and Bladder Troubles, and Rheumatism. No other medicine in the world is so widely known and so highly praised.

Starrat, Ont., Feb. 26, 1906. Inclosed please find \$1.00 for two boxes of your "Gin Pills" as I am nearly out. The first box I bought from your agent, but my supply was burned down a couple of weeks ago, and I do not know where to get them. Please send them by return mail as I am nearly out and can't do without them.

Yours truly, JOHN BLACKMORE, Postmaster.

Don't put it off. Write us to-day and let us send you the free sample of GIN PILLS to try. The Bole Drug Co., Winnipeg, 50c box—6 for \$2.50. 85

nized or treated as a brother at all. Practically this is so—no matter what professions may be made to the contrary. A passive acquiescence in the lynchings in that quarter, the universal demand for separate cars, separate churches, separate dioceses, the old-time Bible argument for the divine sanction of slavery and the divine appointment of the whip—not a word of which is taken back in theory and all of which is persisted in practically, except as an ungracious and unwilling yielding to repressive law stands in the way—all these are so many evidences of the belief in the soul as well as color inferiority of the negro race.

No voice has been raised from a southern pulpit in reproof of the burnings of black men under such circumstances of accompanying barbarity as might well cause the roasting victim to retort back out of the flames upon the whites the old horrors of his ancestral Dahomey. No word of protest has been heard from evangelicism—in the mass of unorganized—against the brutal slam with which the door of opportunity is systematically shut in the negro's face, on every possible occasion. The black man in substance and by white conduct is plentifully given to understand that while he has a soul to be damned, he has none to be saved. He is made to feel, practically, that the spirit of inferiority and inequality which has pursued him on earth will follow him into the beyond.

With a race less religiously inclined by nature than the African, the proportion of churches and credulous would be even greater than four out of nine. Any agency which will try to reduce these fearful odds is to be welcomed and encouraged. It is time the evangelical pulpit in the southern states learned that the door of earthly opportunity cannot well be shut upon a man with the expectation that the door to heavenly entrance will be kept open. And if two doors to bliss are in effect maintained, one for one set of society and the other for an inferior class, the responsibility for the practical atheism that must result will be charged at last to the proper account.

Scotch Solicitor-General Hopes For Home Rule

It is the belief that the English Liberals have another Irish Home Rule bill in contemplation and that it has received what is regarded as the significant support of Alexander Ure, solicitor-general for Scotland. Recently Mr. Ure was addressing the students of Glasgow University on the contest for the lord rectorship of the university, which lies between Sir Henry Campbell-Bannerman and Lord Corzon. He remarked that the premier's name would be associated with many great reforms.

"Home Rule," said a voice in the audience. To this Mr. Ure replied: "I fervently hope, and I am certain that my chief shares the hope, that his name will be associated with the granting to our fellow countrymen in Ireland full and unfeathered control of their own affairs."

Don't Neglect a Cough or Cold

IT CAN HAVE BUT ONE RESULT. IT LEAVES THE THROAT OR LUNGS, OR BOTH, AFFECTED.

DR. WOOD'S NORWAY PINE SYRUP IS THE MEDICINE YOU NEED.

It is without an equal as a remedy for Coughs, Colds, Bronchitis, Sore Throat, Pain in the Chest, Asthma, Whooping Cough, Quinsy and all affections of the Throat and Lungs.

A single dose of Dr. Wood's Norway Pine Syrup will stop the cough, soothe the throat, and if the cough or cold has become settled on the lungs, the healing properties of the Norway Pine Tree will proclaim its great virtue by promptly eradicating the bad effects, and a persistent use of the remedy cannot fail to bring about a complete cure.

Do not be humbugged into buying so-called Norway Pine Syrups, but be sure and insist on having Dr. Wood's. It is put up in a yellow wrapper, three pine trees the trade mark, and price 25 cts.

Mrs. Henry Seabrook, Hephworth, Ont., writes: "I have used Dr. Wood's Norway Pine Syrup in our family for the past three years and I consider it the best remedy known for the cure of colds. It has cured all my children and myself."

THE TRADERS BANK OF CANADA

INCORPORATED 1885

Proceedings of the Twenty-third General Meeting of the Shareholders, Held at the Banking House at Toronto, on Tuesday, 28th January, 1908.

The chair was taken by the President, Mr. C. D. Warren, and Mr. Stuart Strathy was requested to act as Secretary.

The Secretary read the notice calling the meeting. The minutes of the last annual meeting were received as read.

Statement of the Result of the Business of the Bank for the Twelve Months Ending 31st December, 1907.

The net profits for the twelve months, after making provision for bad and doubtful debts, and reserving accrued interest, amounted to \$522,822 81. Premium on New Stock 2,520 00. Balance at credit of Profit and Loss last year 44,349 87.

\$569,692 68

Appropriated as follows: Dividend No. 44, quarterly, at the rate of 7 p.c. per annum \$ 75,894 38. Dividend No. 45, quarterly, at the rate of 7 p.c. per annum 76,124 12. Dividend No. 46, quarterly, at the rate of 7 p.c. per annum 76,151 97. Dividend No. 47, quarterly, at the rate of 7 p.c. per annum 76,158 71. Transferred to Rest Account 100,000 00. Written off Bank Premises 100,000 00. Written off Furniture and Safes 20,000 00. Transferred to Officers' Guarantee Fund 5,000 00. Transferred to Officers' Pension Fund 5,000 00. Balance at Credit of Profit and Loss, new account 25,364 29.

\$569,692 68

GENERAL STATEMENT

31st December, 1907

LIABILITIES Capital Stock paid up \$ 4,222,310 00. Rest Account 2,000,000 00. Dividend No. 47, Payable 2nd January 76,158 71. Former Dividends unpaid 578 09. Interest Accrued on Deposit Receipts 4,664 12. Balance of Profits carried forward 25,364 29.

Notes of the Bank in Circulation \$ 3,081,065 00. Deposits bearing interest, including interest accrued to date \$19,951,193 62. Deposits not bearing interest 3,421,567 07.

\$23,372,760 69. Balances due to other Banks in Canada 35,664 20. Deposits from Banks in U. S. 220,115 00. Balance Due to London Agents 557,659 85.

\$23,719,640 15

ASSETS

Gold and Silver Coin Current \$ 256,805 19. Dominion Government Demand Notes 2,262,160 00. Notes and Cheques on other Banks 582,281 21. Balance due from other Banks 268,503 96. Balance due from Foreign Agents 465,331 34. Dominion and Provincial Government Securities 578,387 03. Railway and other Bonds, Debentures and Stocks 497,038 05. Call and Short Loans on Stocks, Bonds and other Securities 1,289,545 94.

\$6,626,985 72. Bills discounted Current \$25,009,249 60. Notes discounted overdue (estimated loss provided for) 38,601 01.

Deposit with Dominion Government for security of general bank note circulation 144,000 00. Real Estate, the property of the Bank (other than the Bank Premises) 4,800 00. Bank Premises (including safes, etc.) 1,896,003 82.

\$27,092,654 43

\$23,719,640 15

STUART STRATHY, General Manager.

The Secretary having read the foregoing Report, the President addressed the meeting as follows:

In presenting the twenty-third annual general statement of the Traders Bank of Canada, for the year ending 31st December, 1907, your Directors desire to congratulate the Shareholders upon the continued prosperity and advancement it discloses. It is a pleasure to be able to remark that the financial stringency that has prevailed with varying degrees of intensity the past year, with its consequent unremitting relaxation of business enterprise, has not prevented the conservative methods of administration and management of the Bank from achieving gratifying results, and closing the year with all its interests in a sound and satisfactory condition.

The net profits for the twelve months, after making ample allowances for all bad and doubtful debts, and after allowing for any possible depreciation in the value of Dominion and Provincial Government Bonds and Municipal Bonds held by the Bank, amount to \$522,822.81, which, with the sum carried from Profit and Loss account, and the premium on new stock, makes a total of \$569,692.68, available for distribution. This has been disposed of as follows: The Rest Account has been strengthened by the addition of \$100,000, bringing it up to the gratifying figure of \$2,000,000. The sum of \$100,000 was written off Bank premises, and \$30,000 of Bank furniture and safes. The Pension Fund and the Officers' Guarantee Fund were increased by \$5,000 each. The substantial sum of \$304,328.29 was distributed to the Shareholders in the form of dividends, leaving \$25,364.29 to be placed at the credit of Profit and Loss new account, on the whole a substantially excellent record on the year's operations.

From the statement it will be observed that the relation of assets to liabilities gives the Bank a most substantial standing. The assets are all of an excellent character. It is a subject for additional congratulation that the Savings Bank deposits increased during the year by \$1,700,000. Owing, however, to the conditions of restricted credit, current accounts of non-interest bearing balances are less than last year, which is the natural result in all financial institutions when money is in active demand at high rates of interest.

It is also gratifying to be able to refer to the condition of our Bank Premises account as being very satisfactory from a revenue producing standpoint. In our magnificent new building and in our new building at the corner of Yonge and Bloor streets all the available space is leased, and for long terms, thus guaranteeing a substantial income for the next eight or ten years. This, taken in conjunction with the facts that the rental income yields a very fair profit, and the situation of these buildings in the best parts of the city makes them also an asset, the value of which is bound to increase with the prospective rapid growth of the city, a circumstance which, taken in conjunction

with their recognized rental value, well justifies the expenditure involved in their erection. It must also be borne in mind that the Bank owns fifteen other Bank buildings, at the principal centres occupied by the Bank besides those referred to above, making seventeen Bank buildings in all. Your Directors consider that we have good value for the property owned by the Bank as it stands in our books. In acquiring any property for Bank premises this Bank has made it a rule to buy the same, holding the property in the name of the Bank. The Bank obtains a very fair return upon the amount invested, besides having having suitable accommodation for its growing business.

An important change in the management of the Bank took place during the year. Mr. H. S. Strathy retired from the position of General Manager, and was succeeded by Mr. Stuart Strathy, who in turn was succeeded as Assistant General Manager by Mr. Norman Hillary. Mr. H. S. Strathy had devoted, and with a large measure of success, many years to the promotion of the interests of the Bank. He began as the founder of the Bank twenty-two years ago, and continued to perform the duties of General Manager with great vigor and success. By his energy and ability he overcame many formidable obstacles, and, on his retirement, he has the satisfaction of feeling that he leaves as a legacy to the Shareholders a sound and stable Banking Institution. In his successor, Mr. Stuart Strathy, we have a banker of sound judgment, a careful investor, and a Manager of large experience in one of the most important Branches of the Bank, that at Hamilton, where he built up an excellent and extensive business. He brings experience and sound and conservative business methods to his new position of responsibility. He will doubtless discharge his onerous duties to the advantage of all the interests concerned.

Mr. Hillary, who becomes Assistant General Manager to Mr. Strathy, has had a large and valuable experience, is shrewd and careful, and has an excellent record as Manager, and, for a time as Directors' Auditor.

Mr. Willis, who succeeds Mr. Hillary as Directors' Auditor, has had many years of experience as Manager, and, for a time, as Bank Inspector, and brings to the important duties of his position qualities which especially fit him for their effective discharge. In this capacity Mr. Willis is an official of the Directors and Shareholders, and entirely free from the control of the Executive Management. His duties include investigation into all matters affecting the business or interests of the Bank, under the direction, and for the information of the Board.

There will be submitted at this meeting for your consideration a by-law to increase the number of the Board from six to seven, in order to retain as Directors the services of the retiring General Manager, who has been made a Member of the Board.

I have much pleasure in moving the adoption of the Report. The Vice-President said: In seconding the motion for the adoption of the Report of the Direc-

tors of the Bank, with its accompanying Statement, it gives me much pleasure to endorse the remarks of the President in regard to the satisfactory outcome of the operations of the past year, as the results of careful administration and business-like management.

I may be permitted to add a few observations, to emphasize what has been said.

It must be gratifying to note that prosperous as have been the conditions of the past few years, the profits for the year just closed have been the largest in the life of the Bank. The net profits for the year, with all the usual deductions made, amount to the satisfactory sum of \$522,822.81. These earnings have permitted of the payment of four quarterly dividends, of, in round numbers, \$76,000 each, representing a rate of seven per cent. per annum. Besides, the Rest has been strengthened by the addition of \$100,000, bringing this account to a total sum of \$2,000,000, which, it may be remarked, is about 46 per cent. of the paid-up capital stock of \$4,352,310.

The Statement submitted shows the liquid assets of the Bank to be in a satisfactory healthy condition, there being a substantial increase over the amount reported last year.

It is also gratifying to observe that the amount of the notes of the Bank in circulation has been much in excess of that of any other year in the history of the institution, indicating the excellent condition of its general business. It is also worthy of note that the stock of the Bank is well held, being distributed among some 1,800 Shareholders.

In a word, a careful perusal of the Statement will reveal an advance in practically every account, every department of the operations, and in every interest of the Bank, of such generally good character as to make the Annual Statement very satisfactory.

The changes in the personnel of important officers of the Bank will not impair the effectiveness of management. Mr. H. S. Strathy, after many years of faithful service, retired from the position of General Manager, and took a place on the Board of Directors. The filling of the vacancy thus created by the appointment of Mr. Stuart Strathy, with an excellent record as Manager and Assistant General Manager, and the appointment of Mr. N. Hillary as Assistant General Manager and of Mr. Willis as Directors' Auditor, have already been referred to, and their appointment will without doubt be in the best interests of the Bank. They have the full confidence and confidence of all in financial circles, who have knowledge of their experience and qualifications.

As intimated to the Shareholders last year, an official known as Directors' Auditor was appointed, whose duty it is to co-operate with and assist the Board in the investigation of every transaction, the examination of every account, record or document in connection with the business of the Bank, and to take any course in inspectorial action, under the direction of the Board, or on his own initiative, which they may consider advisable or necessary to protect or promote the interests of the Bank and the Shareholders. To this end, and for these purposes, he has practically unlimited authority and liberty of access to all departments of every office of the Bank, from the head office to the humblest branch, and in the discharge of his duties is subject to no restraint on the part of any official, in any capacity, being responsible only to the Directors, whose officer he is, and to whom he must directly make his report upon every incident and condition that in any way affects the interests of the Bank.

Your Board of Directors, with the Directors' Auditor, have thoroughly examined and checked in detail the entire assets of the Bank at the head office, as comprehended in the Annual Statement, and they have personally and collectively satisfied themselves by individual examination, count and comparison, that these assets correspond in value, in sum and detail, in form and substance, with every individual record in the Statement. Your Board, together with their auditor, further examined the reports and statements from every branch, and the inspectors have carefully inspected and examined with the greatest care these branch accounts, and report them to be as represented, and most satisfactory.

Thus, with a strong and capable official equipment; with all the interests of the institution in a sound, stable and healthy condition, with a fairly justified expectation that the somewhat relaxed conditions of prosperity, commercial, industrial and financial, will be only temporary, it is not unreasonable to anticipate for the Traders Bank a continuation of prosperity, and a repetition in the record of the year to come of the many gratifying features of the excellent Report now submitted for adoption.

The report was adopted unanimously, and a by-law was passed increasing the number of Directors to seven, and another authorizing the Directors to make provision for the retiring General Manager.

At a subsequent meeting of the Directors, Mr. C. D. Warren and Mr. J. R. Stratton were elected President and Vice-President respectively.

MILBURN'S LAXA-LIVER PILLS

are mild, sure and safe, and are a perfect regulator of the system.

They gently unlock the secretions, clear away all effete and waste matter from the system, and give tone and vitality to the whole intestinal tract, curing Constipation, Sick Headache, Biliousness, Dyspepsia, Coated Tongue, Foul Breath, Jaundice, Hoariness, and Water Brash. Mrs. R. S. Ogden, Woodstock, N.B., writes: "My husband and myself have used Milburn's Laxa-Liver Pills for a number of years. We think we cannot do without them. They are the only pills we ever take."

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St. George's Baking Powder advertisement with illustration of a woman and child.