

THE PROMISE OF TO-MORROW

One does not need to be a prophet to foretell with certainty that the immediate future in our land promises to be a veritable spring-time of religious awakening.

Keen observers have noted for us that one of the immediate results of the European War will be an unprecedented revival of Catholicism.

We cannot doubt but that this awakened spirit of religion amongst the European peoples will exert a very appreciable influence in our land.

Although, so far, America has not generally accepted the one road which leads to national greatness, to social happiness and spiritual bliss.

And for the very reason that earnest searchers for truth are turning in ever-increasing numbers towards the Catholic Church.

Since, then, all indications betoken a great Catholic revival in our midst, the responsibility weighing upon all Catholics to take an active part in it, by word, by prayer and by example.

The Choir

No Choir can do themselves justice with a poor Church Organ. A

KARN Church Organ

will help your Choir immensely and will also please the congregation and managers. You get lasting satisfaction in a Karn.

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

Therefore, Catholics must contribute in a larger measure than ever before to all the manifold works of religion for which the Church stands sponsor.

Christ is ever with His Church. He is operating in her and through her today. Men are feeling the attraction of His grace.

Christ is ever with His Church. He is operating in her and through her today. Men are feeling the attraction of His grace.

At all grocers, 10 cents and 25 cents. Made by Roman Meal Co., Toronto.

THE DOMINION BANK REPORT SHOWS STRENGTH

The Statement which was presented to the Shareholders of The Dominion Bank at the Forty-fifth Annual General Meeting, which took place recently at the Head Office in Toronto, shows that the Bank is in an exceptionally strong position.

The net profits for 1915, after making provision for charges of management and bad and doubtful debts, and deducting Dominion and Provincial Government taxes, amounted to \$895,123 which with \$284,316 carried forward from 1914 made a total of \$1,179,439 which was disposed of as follows:

Dividends at 12 per cent. per annum \$720,000, Contribution to Officers' Pension Fund, \$25,000, Carried forward at the credit of Profit & Loss Account \$344,439 or \$60,000 more than a year ago.

The Statement also shows a considerable increase in Note Circulation due, no doubt, in a great measure to the Bank's generous participation in the movement of the Western wheat crop, which was such an unusually large one last year.

The Total Deposits aggregate \$95,965,000, an increase of approximately \$8,000,000 during 1915. The Call and Short Loans in Canada amount to \$5,344,000.

DEATH OF SISTER ST. HUGH

After a protracted illness, borne, not only with heroic patience, but even with cheerfulness, Sister St. Hugh Canning passed away at Loreto Abbey, Toronto on the 12th inst.

O'BRIEN.—At Jeanne D'Arc, Que., on November 4, 1915, Mr. Thomas O'Brien, May his soul rest in peace.

LONGERGAN.—At Chapleau, Ont., on January 16, 1916, Mr. Thos. Longergan, May his soul rest in peace.

COLLINS.—In Chatham, Ont., Jan. 23, 1916, Mrs. M. J. Collins, Interment in Paris, Ont. May her soul rest in peace.

WHAT OUR DISAPPOINTMENTS TEACH US

"Disappointments and worries are kind teachers which come to give us those great boons of character called patience and cheerfulness," says the Catholic Citizen.

THIS WASHER MUST PAY FOR ITSELF

A MAN tried to sell me a horse once. He said it was a fine horse and had nothing the matter with it. I wanted a fine horse, but I didn't know anything about horses.

Our "Gravity" design of people may think about my Washing Machine as I thought about the horse.

But I never knew, because they wouldn't write and tell me. You see, I sell my Washing Machines by mail. I have had a lot of orders for my "Gravity" Washing Machine.

RIDER AGENTS WANTED

Do not buy a Bicycle, unless you are sure you are getting a good one. We have a special offer for agents.

cast the probable unravelling of events and patient enough to see the play out, is in nine cases out of ten, a winner.

PRIVATE NURSES EASILY EARN \$25 weekly. Royal College of Science, Spadina Ave., Toronto, Canada.

YOUNG LADIES WHO DESIRE TO ENTER a Training School for Nurses, may apply to St. Joseph's Sanitarium, Mt. Clemens, Mich.

WANTED GOOD HEALTHY CATHOLIC woman, about fifty years of age, to keep house for young widow, with three small children.

TRAINING SCHOOL FOR NURSES There are several vacancies for young ladies who wish to study the profession of Nursing.

WANTED FOR ADOPTION GIRL WANTED, A CATHOLIC FAMILY preferably an orphan, between ages twelve and sixteen.

WANTED EVERYONE TO SELL OUR shamrocks for Patriotic or church purposes. Last year we sold over 500 gross.

Be Patriotic, Order from a Canadian Firm Candles for Candlemas MISSION SUPPLIES A SPECIALTY FROM J. J. M. LANDY 405 YONGE ST. TORONTO

Do you want to earn \$10 a week or more in your own home? Reliable persons will be furnished with profitable, all-year-round employment on Auto-Ketting Machines.

THE HOME BANK OF CANADA BRANCHES AND CONNECTIONS THROUGHOUT CANADA JAMES MASON, General Manager

THE ONTARIO Catholic Year Book and Directory PUBLISHED BY THE NEWMAN CLUB, TORONTO Directory of Churches and Priests. Calendar and Feasts for 1915. Interesting Illustrations. Timely Articles. 160 Pages. 25c. Postpaid Publication Office: 97 St. Joseph St., TORONTO

THE MARVEL OF THE AGE LUMINOUS CRUCIFIX The Crucifix is a beautiful and strangely marvelous work of art. By means of a wonderful and secret preparation, the body of this figure is made to absorb the rays of light during the day and at night these rays will shine forth a brilliant light showing the Christ Figure in almost steady relief continuously throughout the darkest night.

OUR SPECIAL OFFER TO AGENTS COLONIAL ART CO. DESK R.O., TORONTO, ONT. We recommend these beautiful Crucifixes which were made to sell at \$5.00 each. Cheap at that price. But we are offering them now at \$3.00 each. We will send them secretly packed, postpaid to any place in Canada.

CATHOLIC OF LONG BUSINESS EXPERIENCE, temperate and reliable, conversant with office details, financing etc. is open for good position. Apply Box F., CATHOLIC RECORD, London, Ont.

POSITION WANTED LADY, THIRTY-FIVE YEARS OF AGE, Catholic, good housekeeper, refined, musical, speaking French and English, desires position as companion to invalid or housekeeper in private house. References. Address Box Q., CATHOLIC RECORD, London, Ont.

DRUNKENNESS CAN BE CURED It is a disease—not a habit Some years ago I was a heavy drinker. Demons drink had me in his grip.

I WAS SAVED This man had made a scientific study of drunkenness as a disease. He had found a cure for it. It was a case like this that made me realize how many others were in need of aid, and determined me, if possible, to offer a cure.

IT CURES In a few days, all craving for alcohol is gone, and the patient is restored to health, happiness, family and friends, and the respect of all. I am ready to tell you about it absolutely FREE—SEND NO MONEY

Just send your name and address saying: "Please tell me how I can cure drunkenness," that is all you need to say. I will understand and will write you at once telling you all about my wonderful cure for DRUNKENNESS.

E. R. HERD, Samaria Remedy Co. 1421 Mutual Street Toronto, Canada

W. E. BLAKE & SON, Limited 123 CHURCH STREET TORONTO, CANADA Order early to insure prompt delivery

Table with columns for LIABILITIES and ASSETS. Total Liabilities to Shareholders: \$13,525,489.46. Total Liabilities to the Public: \$87,475,126.91. Assets: \$87,475,126.91.

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 certain of the principal Branches on December 31st, 1915, 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 certain of the principal Branches were checked and verified by us at another time during the year and found to be in accord with the books of the Bank.

G. T. CLARKSON of Clarkson, Gordon & Dilworth, C.A. R. J. DILWORTH of Clarkson, Gordon & Dilworth, C.A. Toronto, January 18th, 1916.

MEMORIAL WINDOWS STAINED GLASS THE N.T. LYON GLASS CO. 141-153 CHURCH ST. TORONTO, ONT.

Do not scatter thorns, but roses, for your reaping bye and bye!

THE DOMINION BANK

At the Forty-fifth Annual General Meeting of the Shareholders of The Dominion Bank, held at the Head Office in Toronto, on 26th January, 1916, the following statement of the affairs of the Bank, as at 31st December, 1915, was submitted:

PROFIT AND LOSS ACCOUNT Balance of Profit and Loss Account, 31st December, 1914: \$284,316.59. Profits for the year, after deducting charges of management and making full provision for bad and doubtful debts: \$870,966.47. Less: Dominion Government War Tax: \$43,618.35. Taxes paid to Provincial Governments: 22,225.00. Making net profits of: 805,123.12. Balance carried forward: \$1,089,439.71.

Which amount has been disposed of as follows: Dividends (quarterly) at Twelve per cent. per annum: \$720,000.00. Contribution to Officers' Pension Fund: 25,000.00. Balance carried forward: 344,439.71. Total: \$1,089,439.71.

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

GENERAL STATEMENT LIABILITIES Capital Stock paid in: \$6,000,000.00. Reserve Fund: \$7,000,000.00. Balance of Profits carried forward: 344,439.71. Dividend No. 133, payable 3rd January, 1916: 180,000.00. Former Dividends unclaimed: 1,049.75. Total: 7,525,489.46.

LIABILITIES TO SHAREHOLDERS Total Liabilities to the Shareholders: \$13,525,489.46. Deposits not bearing interest: \$12,604,373.24. Deposits bearing interest, including interest accrued to date: 53,361,224.75. Balances due to other Banks in Canada: 579,855.02. Balances due to Banks and Banking Correspondents in the United Kingdom and Foreign countries: 878,361.55. Bills Payable: 47,352.00. Acceptances under Letters of Credit: 1,215,563.49. Liabilities not included in the foregoing: 267,241.40. Total Liabilities to the Public: 73,949,637.45. Total: \$87,475,126.91.

ASSETS Gold and Silver Coin: \$1,626,964.01. Dominion Government Notes: 11,041,905.50. Notes of other Banks: 704,778.65. Cheques on other Banks: 3,721,594.35. Balances due by Banks and Banking Correspondents elsewhere than in Canada: 2,829,385.17. Dominion and Provincial Government Securities, not exceeding market value: 755,150.69. Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value: 1,167,263.29. Railway and other Bonds, Debentures and Stocks, not exceeding market value: 4,647,001.59. Call and Short (not exceeding thirty days) Loans in Canada: 5,944,900.13. Call and Short (not exceeding thirty days) Loans elsewhere than in Canada: 221,459.58. Total: \$32,660,400.96.

Other Current Loans and Discounts in Canada (less rebate of interest): 47,453,931.23. Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest): 12,329.18. Liabilities of Customers under Letters of Credit, as per contra: 1,215,563.49. Real Estate other than Bank Premises: 18,414.74. Overdue Delta (estimated loss provided for): 228,361.30. Bank Premises, at not more than cost, less amounts written off: 5,616,009.71. Deposit with the Minister of Finance for the purposes of the Circulation Fund: 263,900.00. Mortgages on Real Estate sold: 6,216.20. Total: \$87,475,126.91.

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 certain of the principal Branches on December 31st, 1915, 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.