

The Catholic Record

Price of Subscription—\$1.00 per annum... United States & Europe—\$2.50... Publisher and Proprietor, Thomas Coffey, L.L.D.

Advertisements for teachers, situations wanted, etc., go under this heading. Remittance to accompany the order... Approved and recommended by Archbishop Macdonald and Sbarretti, late Apostolic Delegate to Canada...

LONDON, SATURDAY, FEBRUARY 27, 1916

FATHER WHELAN'S OPEN LETTER

Born in Ottawa and educated in Ottawa schools, Father Whelan was ordained there, and there during the early years of zealous priesthood he assiduously visited the classes and served on the school board.

Hence it may not be out of place to add some corroborative documentary evidence. Following is an extract from "L'Eglise Catholique au Canada" by Father Alexis, O. F. M., cap ; Quebec L'Action Sociale; page 27.

"The Diocese of Ottawa, to-day, is without question, after Quebec and Montreal, the most important in the Dominion. This ecclesiastical province is established astride of the Ottawa River, extending into the two civil provinces of Quebec and Ontario.

"This ecclesiastical province is established astride of the Ottawa River, extending into the two civil provinces of Quebec and Ontario. At first sight such an arrangement may seem strange; but it becomes plain, and seems providential, when we consider the needs to which it responds.

"The grand outline of their scheme of colonization is given very frankly, in a paper read at the A. C. J. C. Congress, by Amedee Demault, editor of Le Pionnier de Nominingue, and Secretary of the Co-operative Society of the Settlers of the North.

"After having assured its positions in the Province of Quebec, our colonization advance-guard did not rest satisfied. It invaded the English Province of Ontario, and in the Eastern peninsula alone, in a quarter of a century it has conquered definitely two counties: Prescott and Russell, or rather, the entire of the City of Ottawa, it has succeeded in acquiring a controlling majority in a fourth, Glengarry, and has seriously out into a fifth, with a double electoral constituency, Renfrew.

"While thus taking possession of the extreme east of Ontario, the French-Canadian colonizers have not failed to maintain and strengthen the settlements which our fathers had already planted in the western peninsula bordering on the Detroit colony. In the County of Essex they are, to-day, in control, and in several neighboring counties, also, they form important groups.

At the same time since the construction of the Canadian Pacific opened up to their colonizing ambition the northern part of the Province of Ontario, the French-Canadian pioneers came quickly, and in force, to this fertile region, which they call New Ontario, and established themselves permanently. Already two counties, Nipissing and Sturgeon Falls, elect our compatriots as their members at Toronto, and in at least three others, Temiskaming, Sudbury and Algoma, we form important minorities, which will become, if we take the trouble, the majority before many years. (Applause)

THE MEXICAN Muddle

The course of events since General Huerta was eliminated last July, chiefly because Mr. Wilson insisted upon his withdrawal, has not yet thoroughly broken down the patience of the American authorities, but it must have considerably shaken their optimism.

"We must have an organization, definite, and permanent, that will enable us to fill up the ranks of our colonizing army in the field; to reinforce and make assured our present positions in Ontario, in Manitoba and even in the west; and to proceed to new conquests necessary to prevent the stranger from despoiling us of the best part of a patrimony, reserved by its very nature, to the sons of the family." (Applause)

There is some exaggeration in the statement of what has been accomplished; there is nothing impossible, nothing even difficult in the programme outlined for the future, provided always that the so-called bilingual school system is maintained and extended to suit the "invaders" whose rights as belligerents are now recognized by the civil and ecclesiastical powers of Quebec; and are receiving the benevolent consideration of some senators not otherwise overworked.

"It will be seen from the foregoing extracts, which might be multiplied indefinitely, that the language quoted by Father Whelan from Le Droit is not that of a few irresponsible agitators. As in the great world-struggle now going on many Canadians do not realize that the existence of the British Empire is menaced; so in this so-called bilingual question many easy-going Ontario people, far removed from the bilingual zone, see nothing but local squabbles between French and Irish Catholics.

"The official list, "Public and Separate schools and teachers in Ontario," gives forty eight English-French Public schools in Nipissing and Algoma; that though where there is "an abundance of instruments" to carry out the National policy the trouble may become more acute in Separate Schools, it is not confined to them. The school is the weapon by which Protestants as well as Catholics and Protestants are driven out of the "invaded" territory and effectively kept out of the "conquered" districts.

"The oft mooted question of a Catholic daily is again engaging the attention of our American contemporaries. All are at one in establishing the necessity of this forward step, but it requires something more than a lavish expenditure of ink to render the project feasible. At first sight it seems utterly incomprehensible that whereas a handful of Catholics in, say, Holland, can and do support more than one Catholic daily paper, the multitude of American Catholics are unable to point to even one successfully established and maintained in their midst.

"The weakness in Dr. Thomas' case is that his admissions do not go far enough. He denounces unparaphrasing the work of recent German critics forgetful of the fact that to get at the root of the trouble it is necessary to go back some centuries to a period of German history which Protestants generally and, not the least, Dr. Griffith Thomas, are in the habit of glorifying beyond measure.

"The STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

AN Eloquent Irish Lad

In another column we publish the Tablet's comments on extracts from Midshipman Esmond's graphic description of the battle of the Falkland Islands. Speaking of the eloquence of this lad of sixteen an Irishman might say that "he came by it honestly," for young Esmond is the great great grandson of the Irish patriot, orator and statesman, Henry Grattan.

"Pro-digious!" And if Mexico, why not Cuba and the Philippines? FOR HIS honest admission as to the widespread following of the German critics and iconoclasts amongst his clerical brethren Dr. Thomas is certainly entitled to some degree of credit. It is better to have spoken now than not to have spoken at all. And if, in the past, the bearing of those who think with him on these subjects has been such as to bring down upon them the imputation of "ignorant obscurantism" or "nervous cowardice" or both, the day of grace is not past, and there is still time to reform their ranks and present a new front to the enemy.

"In this respect Dr. Griffith Thomas and his brethren might well take pattern from the heroic little Belgian Army which has known how to maintain without flinching consistent resistance to a cruel and powerful antagonist.

FOR HIS honest admission as to the widespread following of the German critics and iconoclasts amongst his clerical brethren Dr. Thomas is certainly entitled to some degree of credit. It is better to have spoken now than not to have spoken at all. And if, in the past, the bearing of those who think with him on these subjects has been such as to bring down upon them the imputation of "ignorant obscurantism" or "nervous cowardice" or both, the day of grace is not past, and there is still time to reform their ranks and present a new front to the enemy.

"In this respect Dr. Griffith Thomas and his brethren might well take pattern from the heroic little Belgian Army which has known how to maintain without flinching consistent resistance to a cruel and powerful antagonist.

"The weakness in Dr. Thomas' case is that his admissions do not go far enough. He denounces unparaphrasing the work of recent German critics forgetful of the fact that to get at the root of the trouble it is necessary to go back some centuries to a period of German history which Protestants generally and, not the least, Dr. Griffith Thomas, are in the habit of glorifying beyond measure.

"The weakness in Dr. Thomas' case is that his admissions do not go far enough. He denounces unparaphrasing the work of recent German critics forgetful of the fact that to get at the root of the trouble it is necessary to go back some centuries to a period of German history which Protestants generally and, not the least, Dr. Griffith Thomas, are in the habit of glorifying beyond measure.

"The weakness in Dr. Thomas' case is that his admissions do not go far enough. He denounces unparaphrasing the work of recent German critics forgetful of the fact that to get at the root of the trouble it is necessary to go back some centuries to a period of German history which Protestants generally and, not the least, Dr. Griffith Thomas, are in the habit of glorifying beyond measure.

ON THE Battle Line

RUSSIAN STAFF CAPTURED? Special to the Evening News. Berlin, Feb. 15.—(By wireless to Sayville)—The whole Russian General Staff in Bukovina has been captured and the commanding general has committed suicide, according to despatches printed in the Budapest Daily Azzet to-day.

THE WEAKNESS in Dr. Thomas' case is that his admissions do not go far enough. He denounces unparaphrasing the work of recent German critics forgetful of the fact that to get at the root of the trouble it is necessary to go back some centuries to a period of German history which Protestants generally and, not the least, Dr. Griffith Thomas, are in the habit of glorifying beyond measure.

THE STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

THE STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

THE STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

THE STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

THE STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

THE STANDARD of scholarship to which contributors to our Presbyterian contemporary must measure up may be inferred from the following extract from an article entitled "The Sixteenth Century: the Century of Martin Luther." "One day when he [Luther] was rummaging through

RUSSIAN Official Report

Petrograd, Feb. 15.—The following communication from the General Staff of the Russian Commander-in-Chief was made public to-night: "On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

"On the front of the Niemen and Vistula Rivers some encounters took place on February 13 at about the same places as on the day before. On the left bank of the Vistula the customary cannonading occurred.

DROPPED 240 Bombs

London, Feb. 17.—The Daily Mail has the following despatch from its Dunkirk correspondent: "This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

"This afternoon (Tuesday), between four and six o'clock, a number of British and French aeroplanes and water-planes left for the Belgian coast to carry out combined operations.

FRESH GERMAN Drive Against WARSAW

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

(Special Cable Despatch to The Globe) London, Feb. 18.—According to a Central News despatch from Petrograd, Russian military critics believe operations of great magnitude are under way. There are indications that the Germans are moving their whole front against the Russians.

THE C. M. B. A.

Editor the CATHOLIC RECORD:—The question now agitating the membership of the C. M. B. A. has no doubt attracted your attention, and I would ask permission to lay down some facts, no surmises, no heated appeal, but figures taken from the official publications of the order, and to these I would beg every member, from the Grand President down, to give attention. I do not ask you to take my word for it, but sit down and work it out for yourself.

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

I would just premise that I have accepted the Fraternal Congress Rates as the correct rate, but would draw attention to the results as applied by the Grand Council to the members who had joined previous to Nov. 1st, 1907. We will suppose that members at all the ages from eighteen to thirty three inclusive had joined the order in October, 1899, and consequently, up to July 1st, 1915, would have paid assessments for fifteen years and eight months. Let us see how this will work out. For the first period of five years there were fifteen regular assessments and some specials, which I have averaged at one yearly, making sixteen. For the second period of three years, there were twenty assessments, and for the last period of seven years and eight months, twenty-four assessments.

there shall be sorrow throughout the world, which will be a sign that the end is near?" he was asked. "Yes, it does," admitted the Cardinal. "Think for a moment what this war means, if you can—I cannot. When one life is lost on board ship all the country is startled. When the Titanic sank with more than 1,000 of its passengers the world was horrified. That was a thing that occurred only once. Loss of life in great numbers occurs only once in a while. But now, in this greatest war of the world, a thousand, nay, ten thousand, lives are being sacrificed every hour the war continues."

THE BATTLE OF THE FALKLANDS

Many of our readers will be interested to learn that the most vivid description which has yet come to hand of the fight of the Falklands is from the pen of a young Catholic midshipman, a son of Sir Thomas Emond, M. P. Speaking of the "Invincible," this boy of sixteen, writing to his father, says:—"Down came the range—11,000, 10,000, 9,000, 8,500 yards. We were hitting the 'Scharnhorst' nearly every time. One beauty from our right gun got one of their turrets fair and square, and sent it whizzing over the side. The 'Scharnhorst' was firing heavily, but I could see that she was in a bad way. She was down by the bows, and badly on fire amidships. I saw the 'Scharnhorst's' ensign dip. I never knew whether it came down or not, because just then one of our Lydites shells hit her, and there was a dense cloud of smoke all over her. When it cleared she was on her side, and her propellers were lashing the water round into foam; then she capsize altogether, and went to the bottom! So that the German flagship that had shown so little mercy to the defenceless 'Mammoth' a month before sank with Admiral Von Spee and 900 German sailors, not a man being saved."

When we came near we could see that the water was all yellow where she had sunk; and there was a dreadful smell of lyddite in the air. It was absolutely dreadful, what with all those wretched Germans drowning and sending up pitiful cries for help which we could not give because most of our boats were in splinters. We got out all the boats we could, and so did the 'Invincible,' and we managed to save some 300 men, including their captain." Then comes a fine story telling how the 'Nurnberg' was caught and sunk by a lower vessel. The 'Kent,' a 21-knot cruiser, was ordered to chase the 'Nurnberg'—a 25-knotship, and also a much more modern one than the 'Kent.' She had only a few hundred tons of coal on board to catch the 'Nurnberg' with. The old 'Kent' set off, and they worked up to 22 knots; more than she had ever done on trials. Then the word was passed up that there was hardly any coal left. 'Well,' said the captain, 'have a go at the boats.' So they broke up all the boats and smeared them with oil and put them in the furnaces. Then in went all the armchairs from the wardrooms, and then the chests from the officers' cabins. They next burnt the ladders and all. Every bit of wood was sent to the stockhold: the result was that the 'Kent's' speed became 24 knots! And she caught the 'Nurnberg,' and after a stiff fight, in which several men were killed, the 'Nurnberg' was sunk. If Mr. Esmond had not been a sailor he might have made the fortune of some newspaper as a war correspondent.—The Tablet.

If you will permit me space there are other points that are equally wrong, and which I would like to draw to the attention of the members. JAMES O'REILLY, 822 Margaretta St., Toronto. Branch 428, Hastings, Ont.

CARDINAL GIBBONS AWED ADMITS EUROPE'S WAR MAY BE FULFILLING SCRIPTURAL PROPHECY Special to the New York Times Baltimore, Md., Feb. 17.—That it looks as if the Scriptures are being fulfilled and the end of the world is approaching was admitted by Cardinal Gibbons to-night during a general discussion of the war.

"Does it not look as though the Scriptures were being fulfilled? Nations shall rise against nation, and

If the world could be given to some people they would not be content unless it was rolled round.

DIED HENRY.—At her late residence 205 Montrose Ave., Toronto, on Feb. 1st, 1915, Mrs. Mary Henry, beloved wife of Mr. Peter Henry. May her soul rest in peace!

FARMS FOR SALE EXECUTORS SALE OF STOCK AND GRAIN farm in Oxford county 23 acres clay loam; solid red brick house, basement barn 65x40; cement hog pen 50x20; cement silo 12x13, near towns, well-lights, depot, school, churches, creamery, condenser (Borden) hydro power, telephone and rural mail installed. Within easy driving distance of three Catholic churches. Write for printed description and price to J. J. McNally, executor, Otterville, Ont., R. K. No. 1. 1897-4

CHILDREN FOR ADOPTION THE FOLLOWING NUMBER OF CHILDREN are available for placement in foster homes: Boys, aged 2, 3, 4, 5, four aged 6, two aged 7, three aged 8, one 9 and one 10. Girls: two aged 2, one 5, 6, 7, 8, and three aged 9. These children are all wards of the Children's Aid Society and are awaiting placement at the Sisters and Catholic Orphanages in the Province. Applications will be received by Wm. O'Connor, Inspector, Department of Neglected and Dependent Children, Parliament Buildings, Toronto, Ont. 1897-4

TEACHERS WANTED A QUALIFIED NORMAL TRAINED CATHOLIC teacher for Separate school. Duties beginning after Christmas holidays. Apply stating salary to W. Ryan, Box 21, Charlton, Ont. 1891-4

TEACHER WANTED FOR THE R. C. S. S. No. 2 and 4, Woodside. Salary \$600 per annum. Duties to begin at once. Teacher having first class professional certificate preferred. Send all communications to F. B. Fusch, Sec.-Treas., Woodside, Ont. 1895-3

TEACHER WANTED, HOLDING FIRST OR SECOND class normal professional certificate for Separate School Section No. 5, Glenora, Grey county. Duties to commence March 1st or April 1st, 1915. Applicants state salary, experience, qualification and nearest telephone office. Apply to Frank Meagher, Sec.-Treas., R. R. No. 6, Markdale, Ont. 1897-2

THE HOME BANK OF CANADA ORIGINAL CHARTER 1854 HEAD OFFICES AND NINE BRANCHES IN TORONTO JAMES MASON, General Manager BRANCHES AND CONNECTIONS THROUGHOUT CANADA There are many hundreds of substantial savings accounts with the Home Bank that were started years ago with a deposit of one dollar. Your dollar is always welcome. Full compound interest paid. BRANCHES IN MIDDLESEX COUNTY: LONDON (394 Richmond St.) Thorncliffe, Ilderton, Melbourne, Komoka, Delaware, Lawrence Station

THE Ontario Loan and Debenture Company The Forty fourth Annual General Meeting of the Shareholders of this Company was held on Wednesday afternoon at the Company's Offices. The Annual Report showed as set forth in detail in the Revenue Account, after payment of all Taxes, Interest, Expenses and Charges, and after provision for any shrinkage of Assets that may be anticipated, the

Financial Statement Table with columns for Revenue Account and Liabilities/Assets. Includes figures for Net Earnings for the Year 1914, Dividends, and various bank-related items.

To the Shareholders of the Ontario Loan and Debenture Company We hereby certify that we have audited the books and accounts of The Ontario Loan and Debenture Company for the year 1914, including a monthly cash audit and the verification of the entries and balances in all the Company's books, and we find the whole correct. We have also examined the securities and Auditors have been complied with and in our opinion the above statements are properly drawn up as to exhibit a true and correct view of the state of the Company's affairs as shown by its books. F. G. JEWELL, C.A., J. F. KERN, Auditors.

The following were elected Directors: Messrs. John McClary, Alfred M. Smart, Thomas H. Smallman, Lieutenant Colonel William M. Garthshore, John M. Dillon, M. Masurel, Thomas P. McCormick and C. R. Somerville. Messrs. Frank G. Jewell, C.A., and John F. Kern were re-elected auditors of the Company. At a meeting of the Board of Directors held subsequently Mr. John McClary was re-elected President, and Mr. A. M. Smart Vice-President of the Company.

MEMORIAL WINDOWS STAINED GLASS LION GLASS CO. 1897-4

RENNIE'S The name that assures the best quality in SEEDS, PLANTS and BULBS. ALACRITY TOMATO An Extra Early Red Variety Developed by Experts at the Central Experimental Farm, Ottawa. Reported to be the earliest variety in existence and especially adapted for Canada, being Northern Grown. Fullsize packet, 15c. Write for Catalogue. Wm. RENNIE Co. Limited Adelaide and Jarvis Sts. Toronto

J. J. M. Landy EVERYTHING IN Catholic Church Supplies Why not equip your Altar Boys with new Cassettes and Surplices for Easter? Also booking orders for PALM FOR PALM SUNDAY AT 405 YONGE ST. Long Distance Phones Main 6555 and 5499 College 452 Toronto, Ont. Beautiful St. Patrick's Day Souvenir A Picture For Every Irish Canadian Home Centrepiece contains beautiful photograph of old Irish House of Parliament, and surrounding it are life portraits of J. E. Redmond, J. Dillon, Joseph Devlin, Daniel O'Connell, Michael Davitt, Henry Grattan, Charles Stewart Parnell, W. E. Gladstone, and H. H. Asquith. Picture is 12 inches by 16 in. mounted on embossed paper, beautifully finished in six colors, and is imported direct from Ireland. Mailed free to any part of Canada and the United States on receipt of money order for 50 cents. AGENTS WANTED. T. J. McKENNA 281 Grove St. Jersey City, N. J.

Begin the New Year Aright BY PLACING a policy on your life for the protection of your family. NO OTHER SECURITY can approach a life insurance policy in a sound company. IN NO OTHER WAY can you make sure that a fixed sum will be available at your death. THE ANNUAL COST will be trifling compared with the benefit. You can provide for it out of the odds-and-ends which you spend every year. THIS WILL BE taking a definite, practical step towards making 1915 a better year for yourself and those dependent on you. WRITE US ABOUT IT. The Capital Life Assurance Company of Canada Head Office Ottawa

Progress as Usual London's big Financial Institutions present Reports for 1914, showing SOLID GAINS IN EVERY DEPARTMENT THE Canada Trust Company Huron & Erie Loan & Savings Company Some features of the 51st Annual Report: Savings Deposits Increased....\$ 25,447 Net Profits Increased..... 37,874 Debentures Issued in Great Britain Issued..... 136,425 Debentures Issued in Canada Increased..... 246,208 Paid up Capital and Reserve Fund Increased..... 763,584 Total Assets Increased..... 1,157,100 The Canada Trust Company is managed in connection with the Huron & Erie L. & S. Co. Have you \$100 or more in your pass? book bearing only savings Interest? If you do not intend using the money for a short time you are entitled to higher interest. To obtain a profitable rate of interest with absolute safety, simply bring or send us by mail a cheque for the amount to be invested. We will then issue a bond for the length of time you choose. Your interest is payable half-yearly. During the present month these rates apply:— HURON & ERIE L. & S. CO. 4 1/4% for a term of one or two years. 4 1/2% for a three year period. 4 3/4% for a 5 year period. CANADA TRUST CO. 4 1/2% for one or two years. 5% for a term of 3, 4 or 5 years. Decide today to increase your income. You can find no safer place for your money than either the Huron & Erie Loan & Savings Co. OR The Canada Trust Co. Main Offices: 440-446 Richmond St. London, Ont. T. Q. MEREDITH, K. O., President. HUME CRONYN, General Manager

Old Style Way Easy Form Way Piano Playing Made Easy as A B C By This New "Easy Form Method" that enables a CHILD or a Beginner to Play well in one Evening No more mysterious, difficult notes to learn before you can play the piano or organ. No more spending of years in study and practice! Why? Because music has now been simplified so that anybody who can read printed letters—A-B-C-D-E-F-G—can read the new "Easy Form" music at a glance, and the key-board guide which is placed in back of the key-board shows you where to put the fingers of both hands on the right keys every time. No chance for failure—anyone can learn quickly. Young children and old people learn to play in a few hours, and amaze and delight their friends. You can test and prove this method without paying a cent. Just send the coupon. Complete instructions, key-board guide, and 100 pieces of selected sacred, popular and dance "Easy Form" music will be mailed to you. Test it and enjoy it for seven days—then either return it and owe nothing, or keep it and send \$1.50 down, and \$1.00 per month until a total of \$6.50 in all is paid. Read what these Delighted Customers say: Inglewood, Ont., April 27, 1914 After trying your Easy Method Music I have decided to keep the book for my granddaughter. I do certainly think it wonderful. She is 11 years old and never had a lesson. Now she can play several pieces quite correctly. St. Ann's des Monts, City Gaspé, Que., May 4th, 1914 We accept your offer and enclose \$5.00 in full payment of "Easy Form" music sent us. Sisters of the Holy Rosary, No. 115 Wilson Bldg., Toronto, Ont., Canada Please send the "Easy Form Music Method" and 100 pieces of music for 7-day free trial as per terms of this advertisement. Do you play old-style note music? Do you play piano or organ? Name..... Address.....

FREE TRIAL COUPON EASY METHOD MUSIC COMPANY. No. 115 Wilson Bldg., Toronto, Ont., Canada Please send the "Easy Form Music Method" and 100 pieces of music for 7-day free trial as per terms of this advertisement.