

The Catholic Record.

"Christianus mihi nomen est Catholicus vero Cognomen."—(Christian is my Name, but Catholic my Surname)—St. Pacien, 4th Century

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SIR CLIFFORD SIFTON

SUGGESTS OUTSIDE CONTROL OF BANKS AND BOARD OF REDISCOUNT

The Financial Post CONFIDENCE SHAKEN

The history of the last few years has shaken the confidence of the public in the safety of the banks, either as an investment in stock or as a place of deposit. To some extent also the efficiency of the banks in extending credit facilities has been challenged. A series of events, extending over a number of years, has culminated in the present condition of disquiet.

1. The failure of the Ontario Bank disclosed that there had been long continued and deliberate fraud in the head office.

2. The Farmers Bank case showed that the Bank had been almost from the beginning under a bad and highly speculative management.

3. In the Sovereign Bank case a new general manager set out to make money rapidly and teach the banking world new principles. The usual result followed.

4. The Merchants Bank, a very large and highly respectable institution, risked its existence by making huge loans at the headquarters of the Bank, principally, it appears, to stockbrokers whose banking accommodation, if they receive any, should most certainly be in all cases more than amply secured.

5. Two other banks have lately written off large amounts from their reserves. No very clear explanation has been given to the public of how they made their losses.

6. The Bank of Hamilton lately announced that it could not go on and function as it has been doing. It had to be taken over by the Canadian Bank of Commerce.

7. The disastrous failure of the Home Bank.

8. A few days ago the Bank Nationale was disclosed to be in a position in which it could not continue without heavy losses to the public. The Bank of Hochelaga has absorbed the Bank Nationale and the Province of Quebec has come forward with a fifteen million dollar loan to enable the necessary adjustments to be made.

It is said by bankers generally that we have got to the bottom of the banking difficulties, and that there are no other weak brothers. It speaks volumes for the level-headedness of the Canadian people and for the soundness of the country that business has gone on as usual, and that there has been no serious financial crisis.

REVISING THE BANK ACT—A SHAM

The Bank Act was revised last year. There were a good many radical demands made for changes. There was a great deal of discussion, which was very largely futile, and nothing very important was done. The bankers complain that what was done hampers them and the people who wanted substantial improvements made are quite clear that what was done does not effect any particular improvement.

It was unfortunate that the discussion of improvements in the banking system was largely left to the Progressive Party in parliament, and by them delegated principally to a few members whose ideas were not very clear, and who were quite unable to concentrate their parliamentary following in favor of practicable reforms. The minister of finance, on the whole, stood by the bankers. It cannot be said that the changes that were made are of any serious importance, and the system remains to all intents and purposes as it was before.

BANKS POSITION UNSTABLE

The banks maintain that the system is all right, that it: (1) Supplies all needed facilities, (2) Affords a maximum of security, (3) Is incapable of any substantial improvement.

Let us examine No. 1: It was, I think, shown that there was in the aggregate no great lack of banking accommodation. The defects as far as the extension of credit are concerned appear to be:

(a) That the credit is too lavishly extended when times are good.

(b) That the credit is too drastically curtailed when times begin to get bad.

(c) That, what may be called the "Farmer Zone of Credit" calling for a regular and systematic extension of credit to farmers who show a proper case for it, was not covered nearly as well as it ought to be. There was a good deal of credit extended to farmers, not apparently always very judiciously. But as respects the farmers' credits it was pretty clear that there was a lack of a steady, consistent and well-understood policy.

As to No. 2, it is perfectly clear that the bankers' statement that the present system furnishes ample security has no foundation whatever in fact. The contrary has been conclusively shown; so conclusively in fact that it is no longer necessary to discuss it.

As to No. 3, the banking system must be capable of improvement if

it is to go on and function successfully.

The last few months have shown that the bankers' position of maintaining absolutely the status quo is untenable. It is now pretty evident that they are beginning to think so themselves. At a late meeting of the Bank of Montreal it was hinted that the relations of banking capital to the bank's total operations should be larger. That was admitting the truth of one of the criticisms that had been applied to the system as it exists now. The obvious answer to this suggestion is that some greater security must be provided for bank shareholders before the banks can, with any hope of success, go to the public for large increases in the paid-up capital, and the bankers, themselves, will have to sit in and help to devise the method of providing this security. At the annual meeting of the Imperial Bank, the president, in a very excellent and well-considered address, pleaded for greater confidence in the banks on the part of the public. That excellent financial paper, The Financial Post, has constantly advocated the improvement of the position by some adequate means. Lately, the Saturday Night, of Toronto, which is a very conservative paper, indeed, and well qualified to speak on financial matters, has summed up the situation by stating that "something must be done."

WHAT IS THE REMEDY?

What is the remedy? Many remedies are proposed. For instance, the Canadian Council of Agriculture wants the Dominion savings banks expanded into a central Dominion government bank; apparently a bank doing business the same way as a chartered bank, and entering into direct competition with them. Nobody in the world has made any attempt to show in what way such a bank would improve the situation, and it can be conclusively demonstrated that no improvement whatever could possibly follow from the establishment of such a bank.

The Home Bank depositors, writing under the serious and grievous wrong which has been inflicted upon them, a wrong which must engage the sympathy of every person, calls for the establishment of numerous branches of provincial banks.

PROVINCIAL BANKS UNSOUND IN PRINCIPLE

So far as provincial banks are concerned, I have no hesitation in giving my opinion in the most emphatic way that they are unsound in principle and sooner or later will prove disastrous in practice. Our provincial Governments are highly respectable institutions. As a rule they are composed of hard-working and competent men of affairs. I think the provincial Governments of Canada, from the beginning, have been shown to be on the whole capable, efficient and highly creditable to our system of government, but I think that a provincial government is about the worst institution in the world to conduct a bank, and I am as certain as I can be of anything that sooner or later in some provinces disaster will result if the system of provincial banks is allowed to continue.

If sudden and large demands come for the return of depositors' money, the provincial Government, it appears, would have to rely on the chartered banks. To anyone conversant with banking finance, or government finance, such a system appears in the highest degree unsound, and while the credit of the Government of Ontario is at the present time quite above suspicion, that is no reason for violating every principle of finance. I think every thoughtful business man in Ontario who has given the matter any consideration, will feel very much relieved when the system of provincial banks, conceived at a time of financial stress, and intended as a palliative for temporary embarrassment, shall be brought to a decorous and dignified conclusion.

DEFICIENCIES OF PRESENT SYSTEM

Our banking system is a great and creditable structure, managed, as a rule, by conscientious and able men. Time has developed some defects in the system. The way to improve is not to go out and violate every principle of banking and finance, but to ascertain what the deficiencies are and proceed to remedy them.

What are the deficiencies?

1. Lack of security. It has been shown that the present sanctions are insufficient, and that banks may fail disastrously.

Can this be prevented?

What we want then is something that will give us as great a security to the public that the rules of banking will be followed as it is possible to get in human affairs.

The American national banks are inspected by the Government, and welcome it. Our banks are audited by auditors appointed by the shareholders. This has been proven to be insufficient. There was a provision inserted in the Bank Act at the last session that the minister of

finance might order a special audit. I regard this as entirely useless.

The minister of finance objected to anything more, on the ground that he did not want the public to think the Government was responsible for the financial condition of the banks. I venture to say that the clause which was inserted will do exactly what the minister said he did not want it to do. It will cause the public to think that the Government is responsible, because the public will say, if a bank fails under very bad conditions, that it was the duty of the minister to have an audit, and if he has failed to do it, the Government is responsible. In a modified degree, that is exactly what the depositors of the Home Bank are saying now. I do not think that the provision for a special audit is of any value whatever. In any case in which such an audit is made, it will be the case of "locking the door after the horse is stolen." To be effective, the machinery must be continuous and automatic. I think that the whole course of events in connection with our banks, for the last fifteen years, has shown conclusively that an independent audit and inspection is necessary, and sooner or later must be adopted. I do not, however, favor a direct audit by the Government. I do not think such an audit is likely to be satisfactory or effective, or free from obvious political evils.

A CENTRAL BOARD

It appears to me that the best possible system would be for the Government to appoint a small central board of either three or five men, preferably three, of mature, experienced and successful bankers and financial men; the same kind of men who have been appointed in the United States as directors of the Federal Reserve Bank. We are not destitute of such men in Canada. We have such men who would regard appointments to such a board as a fine culmination of an honorable and successful career, and who would honor themselves and the country by performing the high functions of the office with integrity and ability. Such a board should have a small staff of auditors, sworn to the proper discharge of their duties. It is not necessary to inspect all the branches of the banks. Inspection of the head offices and half a dozen of the larger branches would be all that is necessary. As to any other branches there should be a provision in law requiring the banks' own inspectors to make a special return to the central board of all loans in branch banks over a certain amount.

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When the return of the auditors would see at once whether there were any large loans made in outlying branches likely to be a source of danger. In such cases they could make special audit of the branch concerned. I should think that the audit should be made twice a year, and the returns made under oath by the chief auditor to the central board. Printed lists of questions to be prepared by the chief auditor, and the answers would be required to answer, and which would expose all danger points in connection with the system. It would be the business of this central board to make continuous and systematic examination of the monthly banking returns and of the reports of the special auditors, and forthwith, act in any case where a return of the chief auditor or the confidential reports to be doing anything which was likely to result in danger. The operation of the central board in such a case would not, in any sense, imperil the existence of the bank concerned. There would be a constant relation between the central board and each chartered bank, and if any flaw in the proceedings of any bank was disclosed, it would be an ordinary matter for discussion, and after discussion and explanation, any necessary correction would be made.

WOULD HAVE PREVENTED FAILURES

Now, I challenge any person to deny that if such a system had been in effect for the last fifteen years, it is in the highest degree improbable that any of the bank failures which we have had would have taken place. We might have a bank failure through over-expansion and a few imprudent loans, and in some cases some losses might fall on the shareholders, but anything like the disaster which we have experienced in several cases would be totally and entirely impossible.

NOW ACCOUNTABLE ONLY TO THEMSELVES

As I have said, the rules of safe banking are perfectly understood. Every banker knows what they are, and long before the man gets to the position of general manager of a bank, every one of the danger zones of banking are perfectly charted in his mind. He knows perfectly well when a proposition is made to him, whether it is a legitimate banking proposition or not, but, heretofore, and at the present time, the banks have only themselves to consider. They have no other tribunal to which they must answer. If such a system of audits

as I have described were in force, no general manager short of a lunatic would sanction any important transaction which he knew was unsound, because within a few months discovery and exposure would be absolutely certain.

CONTRACTING CREDIT CAUSES BAD TIMES

2. Now, as to the question of credit, it is a much wider question. The question of credit has been very widely studied. Thousands of books are written on the subject, and the experience of many countries for some hundreds of years has been collated, so that we are not speaking without knowledge and experience when this subject is discussed. Many theories are advanced with respect to the distribution of credit. Unfortunately, nearly all the theories are by scholars and economists, not business men. These scholars and economists know everything that can be known by the study of books and statistics, but they are very short on a knowledge of human nature, which is the one constant factor that the practical banker has to consider. Reading these books and considering the theories of credit that are advocated, the practical business man is at once impressed with the idea that the writers have never known any business themselves, and that if they had they would know that the theories would not work. There are a number of specific theories set forth, but it would take too long to discuss them. Certain facts, however, are perfectly well known. The main fact in connection with the credit system is this: that we have recurring periods of liberal credits and contracted credits, and that the period of flush times is the period of liberal credits, and the period of hard times is the period of contracted credits. The banks start to loan; the rate of interest is not high, credits are easy, times improve. The improvement continues; it gathers strength. It becomes very rapid; it culminates in a boom. The banks begin to get timid. They think their resources are too widely scattered; they begin to conserve and contract and advise caution. By so doing they bring on the very thing that they wish to avoid. The spirit of contraction spreads through the whole banking system. It affects everybody. Progress is stopped. We start down hill. We get going faster and faster. We end at a period of extreme hard times.

That is in effect the financial history of Europe and America for two hundred years.

THE FACTS EMERGE:

1. When times have become comparatively good the banks keep loaning with extreme liberality too long, which results in an unhealthy boom.

2. When contraction begins, they contract, under the influence of fear, too fast.

3. The motive behind the contraction is the fear of the banks that they will be caught without sufficiently good resources. In other words, without enough currency to meet extraordinary demands.

Now, can this position be grappled with?

A SAFETY VALVE

The only scientific and so far satisfactory method of grappling with it known to modern finance is the Federal Reserve System of the United States. That system provides a safety valve—a ready and sufficient supply of currency in emergencies, and the effect of it is practically to guarantee that no bank in the United States, which is in a perfectly solvent condition, need fail for lack of currency. It therefore becomes unnecessary for them to contract their loans and conserve their resources to meet emergencies. It must be clearly understood that financial crises have nothing to do with the intrinsic worth of a nation. Financial crises, speaking generally, are simply due to technical faults in the machinery of distribution and exchange. The United States, with all its wealth, would undoubtedly have had a fearful financial crash after the War had it not been for the Federal Reserve Bank. I do not propose arguing the question here, but the facts that prove this are easily ascertained. They have not had a serious financial crisis at all. Of course, they have had contraction and expansion, but it has been of a moderate degree, and I do not think anyone can study the financial system of the United States without coming to the conclusion that the Federal Reserve system has been a wonderfully effective agent for the regulation of the machinery of currency and exchange.

I do not think that we require a federal reserve system in Canada. We are vastly smaller than the United States, and the huge system of machinery which they have built up is not necessary for us.

A BANK OF REDISCOUNT

Under the Finance Act, which was passed in the War, the finance department really acted as a bank of rediscout for the relief of the banks when they wanted currency. The Finance Act is not regarded as

part of the financial machinery of this country, either by the banks or the government, in ordinary times. My suggestion is that the central board, which I have spoken of, should act as a bank of rediscout, their notes being Dominion notes, issued by the finance department on their requisition. It should be recognized in the legislation that it is the privilege and the duty of the banks to go to the central board for rediscout whenever the business of the country requires it. In other words, it should be indicated to the banks that they are expected not to pursue a panic policy because they fear a lack of currency, but to rely on the means which parliament will provide for their relief.

SHOULD CONTROL CREDIT

It should further be the duty of this central board to study constantly and systematically the distribution of credit throughout the whole country, to warn the banks when credit became too easy and was approaching a condition of inflation. Similarly, to warn them if contraction appeared to be taking place too rapidly. The result would be that we would have a uniform systematic policy where cooperation between the banks would very shortly result in a condition of affairs where we should no longer have excessive inflation or excessive deflation.

It should further be the duty of the central board to survey the whole field with the object of seeing that all necessary facilities were granted, and if any class of the community, as, for instance, the Progressives of the West, claimed that there was any lack of legitimate credit facilities, they could go to the central board and have the matter discussed by competent men, who would see their requests with a sympathetic desire to meet the circumstances of the case. The discussion of these things before parliamentary committees and meetings of the House of Commons are very likely to be futile and unsatisfactory, but such a board as I have described would at once be able to make a complete and thorough examination of every case in which a section of the country was making complaints. They would ascertain whether the complaints were well founded or not, and if they were well founded they would recommend to the government the proper and most effective means of supplying the lack and this would be done by men whose business was finance, and who could be relied on not to recommend any unsound system.

DISCARD HELMETS WHICH BEAR GOD'S NAME

Cologne, Jan. 1.—In the Weimar Constitution and in the speeches and writings of the Socialist leaders who then dominated the Nation, the word "God" was never used. This was carried to such an extreme that at a review of troops by President Ebert the men marched without their helmets because the only helmets available bore the inscription: "With God for King and Fatherland."

When the President inquired why the troops did not have helmets he was informed that since Socialists did not like to be reminded of God it was deemed improper to have troops, wearing helmets bearing God's name, parade before a Socialist President. President Ebert himself has recently manifested signs of great friendliness toward the Church and religion in general.

EPISCOPALIAN CLERGYMAN JOINS CATHOLIC CHURCH

Washington, Jan. 12.—Settling for himself the Modernist-Fundamentalist controversy that is raging within the Episcopal Church, the Rev. William Miller Thomas Gamble has resigned from the Episcopal clergy and become a Catholic.

His deposition from the Episcopal clergy was accomplished according to solemn rites by Bishop Freeman, of the Washington Diocese, and his assistants, and was announced today.

Rev. Mr. Gamble will not enter the Catholic priesthood, though he was in the Episcopal ministry for twenty years in Pennsylvania. He revealed tonight the story of years of soul-struggle, during which he tried to decide what to do. "I was trained a Protestant," he said tonight, in telling his story. "When I entered the Episcopal ministry, I did it with broad ideas. I tested the Modernist ideas which are so much discussed now, and to me they seemed to lead to paganism rather than to Christianity. They did not help me to help poor struggling people meet the questions of living and of dying."

"My mother and my sister were converted to the Catholic Church. My study of the Catholic teaching revealed to me some things which seemed to make Jesus Christ real to me, and Christianity practical. "I finally gave myself three years to work out the problem. My

decision came sooner than I expected."

Rev. Mr. Gamble was assistant rector of St. James, an obscure parish here.—The Tablet.

DR. MAURICE FRANCIS EGAN DEAD

Dr. Maurice Francis Egan, formerly minister to Denmark, author, editor and lecturer, died Jan. 15th at the home of his daughter, Mrs. G. A. O'Reilly, 534 3rd Avenue, Brooklyn.

Dr. Egan's children, Gerald Egan, who was an Army captain in the War who is now engaged in newspaper work in New York; Mrs. Elmer Murphy of Washington and Mrs. Gabriel A. O'Reilly were with him when he died.

Dr. Egan was known as a diplomat, author, editor, poet, literary critic and college professor. It was President Roosevelt who called Dr. Egan from his chair at the Catholic University in 1917 and sent him to Denmark to represent the United States. It was generally understood that Dr. Egan inspired Col. Roosevelt to write his essay on old Irish sagas.

Dr. Egan was born in Philadelphia in 1852. He was graduated from La Salle College in that city in 1873. He received the degree of Master of Arts from the University of Notre Dame in 1878 and of LL. D., from Georgetown University in 1879. In 1891 the University of Ottawa conferred on him the degree of J. U. D., and Villanova the degree of Ph. D., in 1907.

In 1878 he began newspaper work and he was successively reporter, sub-editor and editor until 1888, when he was called to the chair of English literature in the University of Notre Dame, where he remained until 1895, when he went to the Catholic University of America in Washington as professor of literature.

He received degrees of LL. D. and Lit. D. from various colleges and universities. For eight years he was associate editor and editor of the Freeman's Journal. He was a member of the Indian Commission in 1906-07.

He wrote many books, sonnets and plays. He was a member of the National Institute of Arts and Letters, the American Academy of Arts and Letters, contributor to periodicals, member of the Knights of Columbus Historical Commission, and recipient of many honors from Presidents and Kings.—The Pilot.

DR. HENRY VAN DYKE GIVES UP HIS PEW

DECISION ANNOUNCED IN OPEN LETTER TO TREASURER

Trenton, N. J.—The fundamentalist modernist controversy has led the Rev. Dr. Henry Van Dyke, former pastor of the Fifth Avenue Presbyterian Church, New York, former United States Minister to the Netherlands and a professor at Princeton University for many years, to give up his pew in the First Church at Princeton. His decision was announced in an open letter sent to the treasurer of the church.

"Having had another Sunday spoiled by the bitter schismatic and unscriptural preaching of the stated supply of the First Presbyterian Church of Princeton (directly contrary to the spirit of his beautiful text) I desire to give up my pew in that church," Dr. Van Dyke wrote. He further declared that he did not want to waste the few Sundays he had free from evangelical work to spend with his family "in listening to such a dismal, bilious travesty of the Gospel." Dr. Van Dyke said, "We want to hear about Christ, the Son of God and the Son of Man, not about the fundamentalist and the modernists," and served notice that until the present occupant of the First Church pulpit is done he would not be found in attendance at the church.

REBUILDING CHURCHES IN EARTHQUAKE AREA

A letter received at Maryknoll from a priest in Japan states: "Three out of the four parishes of Tokio, which were destroyed on Sept. 1, have already built huts or sheds which are used as emergency churches. The regular parish services take place in these buildings. The three pastors live there, surrounded by ruins. These buildings are extremely rudimentary but, on account of the high cost of material and labor in Japan, they were very expensive—from two to three thousand dollars each.

"With conditions as they are, it will be very difficult to build up these missions. Fortunately the churches at Segikuchi (where the Archbishop resides) and at Azabu were not badly damaged. Nevertheless, several thousand yen will have to be paid out for necessary repairs. The mission of Tokio will therefore, have difficulties for some time to come. It will have to build six large churches, two of which will have to be at Yokohama.

CATHOLIC NOTES

Japan now has its first Catholic organ published by the Franciscan Fathers. Komyo, as it is known, is issued at Sapporo, Hokkaido. This new Catholic periodical displays a great deal of Japanese artistry in its makeup.

London, England.—Of the whole number of British army officers who lost their lives in the War, no fewer than 2,000 were Catholics. And to perpetuate their memory, a new Catholic memorial church is being erected at the British army depot at Camberley.

New York.—Father Dickinson of the Paulist Fathers, who was formerly an Episcopalian clergyman, preached in the Paulist Church here recently. He is at present teaching in the Paulist College at Washington and at the same time taking advanced studies at the Catholic University.

Vancouver, Jan. 11.—Mr. Kok, for thirteen years member of the Dutch legation at Pekin, here on his way home to Holland, says that before long General Feng, a Catholic, will be at the head of the Chinese Government.—Vancouver correspondent to Action Catholique.

Mobile, Ala.—Sister Pauline, superintendent of the City Hospital, was awarded a loving cup by the Kiwanis Club for performing "the most unselfish service for the community" during 1923. The hospital, under her direction, has been brought to class A standard. It is operated by the Daughters of Charity of St. Vincent de Paul.

New Orleans, Jan. 7.—The will of Mrs. Edward J. Bobet, widow of the late prominent business man and stove exporter, leaves \$100,000 to Loyola University, conducted in this city by the Jesuit Fathers. Several heads of churches also were bequeathed handsome gifts, and relatives were made beneficiaries to the amount of \$150,000.

Munich, Jan. 11.—Prince Lowenstein-Wertheim and Lieut. Gen. von Reicheld-Meldox today forewore the world in which they held high social and official position, and assumed the habits of Franciscan monks here. Prince Lowenstein already has a cousin in the same order and the head of the allied line of Lowenstein-Wertheim-Rosenberg renounced his rank before the War and became a Dominican monk.

New York.—Plans for a new fifteen story headquarters building for the Knights of Columbus have been filed with the Bureau of Buildings here. The projected structure will be erected at 834-836 Eighth Avenue. It will contain council rooms, life membership rooms, an auditorium and offices. The cost will be approximately \$1,650,000.

Shane Leslie and Father Ronald Knox have just published an important historical work entitled "The Miracles of King Henry the Sixth." The book is compiled from the national archives and is considered an important step toward educating the public mind in the direction of the hoped-for beatification of this English king, who was venerated as a saint after his death.

Cologne.—The old Premonstratensian Abbey of Steinfeld, built in the tenth century, and seized by the State during the Secularization movement of a hundred years ago, has been returned to the Church. The Abbey Church contains the tomb of Saint Hermann Joseph, whose body is said to be incorrupt. After the buildings were taken over by the civil authorities they were used as a house of correction. They have now been turned over to the Salvation Fathers of Paderborn.

Warsaw.—The Kurier Warszawski states that the situation of the Catholic priests detained in the prisons of Moscow has grown steadily worse. Several of the prisoners have been removed from Moscow to Jaroslavl. Negotiations for the return to Poland of Catholic priests now imprisoned in Russia have made no headway. A recent dispatch from Moscow to the Havas Agency states that the health of Archbishop Stepliak, who is confined in a very small cell, is growing worse each day. It is not believed that he can live much longer.

St. Louis, Jan. 12.—Father Daniel D. Higgins, a noted Redemptorist missionary of St. Louis, has just issued what is in many respects one of the most remarkable books ever produced by a priest. It is a complete photographic dictionary of the sign language, accompanied by several hundred half-tone illustrations showing in great detail how the signs are made, and what they mean, all copiously indexed so that priests who come across deaf mutes in their parishes may in an hour's time easily grasp the essentials of the language of the deaf, and be enabled them to carry on a conversation with their silent flock, and to facilitate the reception of the Sacraments.

CARROLL O'DONOGHUE

CHRISTINE FABER
Author of "A Mother's Sacrifice," etc.
CHAPTER LVII.—CONTINUED

"Indeed you can, Tighe!" And Carroll O'Donoghue was again supporting Rick, and warmly shaking his hand. "You shall live with me, Rick," he said; "your home, your happy home, with Cathleen at its head, shall be upon our estate, and neither you nor yours shall ever want for anything again."

"Surely, God is too good!" murmured the poor fellow, looking about him with eyes swimming in grateful tears. All were to dine in the little pastoral residence, and Clare, and the joyful excitement was somewhat subdued, stole into the kitchen to assist Moira. Nora would have followed, but Carroll intercepted her, insisting that she should repair to the study to listen to some communication from him. She entered reluctantly, and he, closing the door, leaned against it with folded arms.

"Now, Marie, I insist upon a straightforward answer. We have both gone through too much to trifle with our happiness longer. In a fortnight work will begin upon the estate, and the dear old home will be speedily renovated. When that is done, will you become my wife?"

"She did not speak; instead, her bosom heaved, and her eyes filled with tears."

"Answer me, Marie!" he said in an alarmed tone. "Surely there is nothing now to prevent?"

"She answered slowly: "I would not have your wife one who is stained with the disgrace of her mother."

"Is that all?" he exclaimed joyfully. "Marie, did you think this heart of mine could give you up for anything in the world? It is you I want—you, as you are, with your own pure heart and noble mind, regardless of what those may have been from whom you have sprung; further, I deem the innocence of your mother to be firmly established. Are you satisfied?"

"Yes,"—placing her hands voluntarily in his—"but I have a request to make."

"Speak, dearest; it is granted before you utter it."

"That you defer our wedding."

"His face fell; he had not dreamed that such was to be the purport of her boon."

"There is no need for haste," she said; "wait, and busy yourself with the improvements you have planned on the estate. I have a hope that something will happen to convince Lord Heathcote of my mother's innocence, and I would bring to the altar with you a name as unstained as your own is."

"It was useless for him to remonstrate or entreat; the utmost to which she would yield was not to delay the wedding longer than a year."

"And in the meantime," he asked, "what will you do?"

"Continue to live here with Father Meagher and Moira; I thought of going to Father O'Connor, now that he is really my brother, you know"—speaking playfully—"but his reverence, in answer to the letter which I wrote him to that effect, disapproves of the plan—he says it is better to let his parishioners remain ignorant of his changed identity, especially as Lord Heathcote could not be quite convinced that he was his son. So, as I could not go, I shall remain as I am, and he will be still plain humble Father O'Connor."

"Carroll shook his head. "Clare and I shall remove to the old home as soon as it is prepared, and your home shall be with us, as it always has been."

"No, no, Carroll, you must let me have my own way in this matter; and after, when Providence deigns to permit our union, I shall be as obedient as even you can wish me to be."

"He was forced to be satisfied."

"That very afternoon Carroll, accompanied by Father Meagher, sought for a cottage which might form a temporary home for Rick and his family; and one was secured not a great distance from the little pastoral residence. Thither, after an interval of two days, during which Carroll had it repaired and neatly furnished, the little family removed."

"Sullivan utter grown alarmingly weak, even more so when he learned from Father Meagher—the latter being obliged to tell him because of Rick's own earnest questions—that, had he reached Dublin in time to give his evidence to Lord Heathcote, the latter might have been convinced of the innocence of his wife."

"I shall endeavor to get to London," he said; "I shall compel his lordship to believe me."

"But the priest well knew that his journey would be sooner to the bourne beyond the grave than the one he contemplated. And so it proved to be. From the moment he entered the pretty little cottage he was scarcely able to leave his bed; everybody vied with Cathleen in ministering to him—even the neighbors, who could not cease to wonder at the strange fate of Rick's new daughter, as they called Cathleen; but, next to Cathleen's own tender hand, Rick liked to have Tighe a Vohr about him; the simple fellow, gentle and kind as a woman, had won the poor sick man's heart, and to Tighe, when Rick's strength

would permit, he loved to talk of all the recent strange events, and to deplore his absence from Dublin at a time when his evidence might have done so much. In that way, Tighe learned all about Lord Heathcote's refusal to make any public acknowledgment of his children, owing to Carter's denial of his guilt of the past, and with his natural shrewdness, he divined the cause of Dennier's (or Berkeley's) absence, and on the day on which he was thus enlightened by his reflections, he vented his feelings to Shaun, when the two were out on the country road:

"So, it's that ould baste o' a Carther that's the manes o' kapin' Miss O'Donoghue an' that noble-hearted Englishman apart!—it's a wonder the lightnin' o' Heaven doesn't strike the ould vagabone an' make him confess! How an' iver, it's a long lay that has no turn, an' mark me words for it, Shaun, he'll be ketchin' in a noose o' his own makin' yet!"

CHAPTER LVIII. CONVICTED AT LAST

Carter was in his old room in Tralee, a bottle and glass on the table before which he sat, and his bloated face and blood-shot eyes betraying how deep had been his potation.

"They thought to snare me," he muttered, again, half-filling his glass, and draining its contents, "but I carried the day by my courage. It's a wonder they didn't have Rick of the Hills to face me—and if they did, it would have been the same, for I'd pretend to put the lies down his throat. They snatched the game from me—they foiled me of my revenge—but I'll give them a parting blow before I leave! I'll wait awhile yet, and I'll set another watch on Dhrommacol and may be I'll find some opportunity of abducting that pretty Marie, if I don't put a bullet through Carroll O'Donoghue's heart—that will give his dainty affianced a life-long grief. It is time Thade was here,—looking at his watch; and then he helped himself to another glass of the liquor. At that instant there was a knock at the door, and before Carter could respond, Thade entered. "Well, will you be ready to start this evening?" said Carter. "Aye," answered Thade. "And mind you do your business better than you did it before—sending me reports that everything was quiet, and the pastor of the parish at that very time thinking of starting for Dublin!"

"Well, how was I to know that?" said Thade surlily; "didn't I watch, an' as soon as I saw himsel' an' Miss O'Donoghue, an' Tighe a Vohr follyin' thim, didn't I write to tell you so? but you were away when the letter came, an' I, wonderin' that you give me no answer, naythur to that nor to another that I sint, came up here mesel', to find that you had gone to Dublin. It's you that had a right to send me word, an' not be kapin' me in the loike o' that suspin'!"

"Well, I suppose I had," said Carter, considerably mollified; "but I didn't expect to be gone long, and I wouldn't have been, either, only they showed me such attention in Dublin Castle, telling me that Lord Heathcote was too ill to see me for a few days, but that he wished everything to be done for my comfort."

"Faix, Mr. Carther, but you must be a great man intirely to be received at Dublin Castle that way!"

"May be I am, Thade; and may be, if you serve me well, there's no knowing what I'll do for you."

"The devil a fear o' me, Mr. Carther; I'll serve you as if you were me own brother!"

"Very well, then, Thade; and here are the funds you will need"—counting out a couple of pound notes; "and help yourself to a drink before we part."

Thade, with every sign of delight, obeyed the invitation, drinking to Carter's health and success, and at length, having safely put away his money, he departed.

Every day or two Carter received plainly-written, but badly-spelled letters, and for a fortnight after Thade's departure they contained no news further than that Mr. O'Donoghue and his sister, with the young lady now known throughout Dhrommacol as Miss Berkeley, were residing with Father Meagher; that improvements were being made rapidly on the O'Donoghue estate, and while everybody seemed to be anticipating the speedy marriage of Mr. O'Donoghue and Miss Berkeley, no one seemed to know the precise date of the expected event; the letters also stated how Rick of the Hills, in a dying condition, lived in a cottage near the pastoral residence, with a young woman said to be his daughter. And Carter read the missives again and again, and said to himself:

"I'll wait awhile longer; I'll wait until the full tide of happiness sets in upon them—until both of their hearts are bursting with joy—and then I'll strike!" He ground his teeth with savage feeling.

One day a letter came to him stating that Carroll O'Donoghue and his sister had gone to reside in their old home, and that Miss Berkeley did not accompany them—that it was even reported how her marriage had been postponed for a year, for some unknown reason, and that she would continue to live in the pastoral residence.

"Now is my time!" said Carter glowingly, and that evening saw him on his way to Dhrommacol.

Rick of the Hills was dying; about his bed were gathered all those he so loved to see—Cathleen, his own tender Cathleen, on one side of him, Marie on the other; Clare, with affectionate Bartley, and Mrs. Kelly, the good woman whom Rick loved for her kindness to his child, and Carroll, and Tighe, all kneeling about his bed. Father Meagher, who had already administered the last rites, stood close to the dying man, often replacing the crucifix which fell from his clammy hand. He was perfectly conscious, and he turned to them frequently with such an exquisite smile that it seemed to transfigure his countenance, murmuring: "It is so sweet to be forgiven!"

But his lips closed at last to open no more, and the cold dew of death, and the ashen color of his face, proclaimed that his soul had fled. Then Cathleen's wild grief burst forth:

"My poor, penitent father!" she said, throwing herself upon his body, and pressing to her own the clammy face.

Brief as the time was during which she had known him, she had discovered all the depths of that touching love for herself; and his gentleness and patience during his illness, together with his contrition for the past, which was so constant and so sincere, had won all the affection of her gentle nature.

They would not leave her, and as she could not be persuaded to be removed from the lifeless body, it was decided that all should remain in the little cottage until morning—it was now an hour past midnight; and Tighe volunteered to go on any immediate errands which might be required.

Two stalwart neighbors, who had kindly remained in an adjoining room waiting for the final scene, proffered to accompany him, and the three departed. As they neared Father Meagher's residence, which lay in their immediate direction, and the moon emerging from a cloud distinctly revealed objects for a moment, Tighe fancied he saw the shadow of a man loom up against the wall of the house. He knew that Moira and his mother, who came on certain days to help the priest's niece, and at such times generally remained all night, were the sole occupants of the little domicile, and his heart beat wildly at the thought of danger to them.

"Hist!" he said to his companions, who declared that they also had seen the shadow; "do ache o' you take a soide o' the house an' watch; I shall take the spot where I thought I saw the man."

All were armed with good stout sticks, and they separated, each walking as guardedly as possible. It was quite dark again—not an object could be discerned; and with his ears strained, and with every nerve drawn to its utmost tension, Tighe waited. A long time elapsed—so long a time that Tighe began to think he was mistaken; and just as he had determined to end his suspense by rapping up Moira and his mother, a window just above his head was raised gently, and a voice called softly:

"Hist! she's not here—she's not in the house."

No answer being returned, the voice repeated its call, and even whistled—a low, shrill, peculiar whistle. But again, no answer being returned, Tighe heard the window closed.

Fearing now to rap up Moira and his mother, lest, while responding to his summons, they might encounter the robber which Tighe deemed the owner of the voice to be, he waited with wildly beating heart and trembling limbs for further developments. The developments came in a few moments, in the bold opening of the front door by the supposed robber, and in the same instant a man started up from the side of the house, against which he had been crouched. The moon, partially emerged from a cloud, just revealed the outlines of his form, and Tighe, calling to his companions, grappled with the man in the doorway. He was opposed by monster strength; both fell, desperately clinched, and rolled down the little stoop, and out on the walk. Tighe heard his companions scuffling with some one else, and his collar was caught in so tight a grasp by his antagonist that he could not about for aid. At length his adversary seemed to gain the mastery; with one stunning blow at Tighe, he freed himself and ran at full speed. The moon was once more fully out, and it revealed his flying figure.

"After him!" shrieked Tighe, whose stunned faculties recovered in an instant, and picking himself up, and waiting only to divest himself of his coat, he took up the chase.

On they went, pursued and pursuer,—the moon fortunately not entirely disappearing—down the village street, on to the country road; then, making a turn, they continued to dash on to where a steep, rugged descent led to a deep hollow filled with bowlders, through which a stream of water meandered at certain seasons of the year. Would the robber keep on to that? did he know his danger? or would he stop himself in time? No; on he went, and just as the moon came brilliantly out, now sailing in an unclouded sky, he disappeared with a wild cry over the descent. Tighe, horrified, stood on the summit and looked below. He saw the man lying helpless among the stones, and he shut his ears to the fearful cries and groans which reached

him. Knowing that he would be unable to render assistance alone, he hurried back. His companion, had made a capture, and Moira and Mrs. Carmody, who had been aroused and were sadly frightened, now encircled Tighe for an explanation.

JULIA AND HER FAMILY

Julia was kneeling on the floor arranging the cotton around the base of the Christmas tree, when a knock sounded on the door.

"No; open the door!" ordered her mistress.

Very cautiously she turned the key, asking in a wavering voice: "Who's dat?"

"A stranger," a man's voice answered. "Something's happened to my car. I have a little boy with me."

"Oh! Do open the door, Aunt Cindy," pleaded Julia. "I'm afraid he'll catch cold."

The door opened slowly and the two women saw a man with a sleeping child against his breast, while his free hand carried a travelling bag. Something like relief came to his face at sight of the white woman.

"Good evening," she now said, rather faintly. "Please close the door, Aunt Cindy."

Her suspicions aroused and riling, the old woman obeyed and then stalked over to her mistress.

"Won't you sit down?" "Thank you," he replied, relinquishing the bag and taking Aunt Cindy's chair. He eased the child against his breast and then removed his hat. His face was bronzed by sun and wind, the hair was graying over the temples, but the blue eyes held a laugh.

"I'm on my way to Cincinnati," he was beginning—

"What did you start from?" He turned in surprise at the interruption, but after a second glance at his questioner, he smiled and said: "From Texas."

"Humph!" she snorted, disbelievingly.

Once more he addressed the white woman.

"I expected to make Lexington tonight, but down the road a bit, my car stopped. I worked with it for a while—but it's pretty raw outside. I was afraid for my little boy. I saw your light and thought you might let me leave him here, while I walk back to the village for help."

"Ah-h! Yoh's heard about Miss Julie's family, and think you can put dat ovah on us! We ain't as green as mebbe we look. You may be from Texas, Mistah White Man, but we's from Mizoury!"

The man again turned in astonishment and regarded the speaker, but now he encountered a pair of glaring eyes. He could not understand such conduct in a colored servant. When he looked toward Julia and read the distrust in her face, he reached down for his hat.

"I don't understand," he began, and then the light dawned on him. "I begin to see a glimmer," he laughed. "But I assure you, madam, your woman is altogether mistaken. I am taking my little boy to a relative in Cincinnati. His mother died when he was a baby. He's not getting the right start on the ranch, with nobody to look after him but Mexicans; so I decided to fetch him north."

"Yoh made a mighty late start, wif dat long trip befoh you," objected Aunt Cindy.

"I had to wait until I got my potatoes dug and shipped," he explained.

"An' I spect yoh had a bumpah crap," she said, still snarling.

"No; this wasn't a good potato year with us. I didn't have more than ten thousand bushels—"

"Yoh hear dat, Miss Julie?" she cried triumphantly. "Dah ain't dat many 'tators in de worl'! An' yoh's foh bein' took in—I can see it in his eyes!"

"Really," began the man, his wrath rising, but meeting the troubled eyes of the mistress, the words died on his lips. "I am detaining you from your work," he said instead. "If you will permit me to lay the child down, I'll hurry into the village and get help."

"There is nobody in the shop this late," she replied.

"In that case, I'll go back to the village. I suppose there is a hotel there?"

He was at an utter loss to understand her. She looked so fair and gracious in the lamplight—why should she treat him so inhospitably and subject him to the hectoring of her servant? Plainly, there was something wrong, and he and the child might as well be out of the house as in it.

"Oh! I couldn't think of letting you do that. It's a good mile and a half away. The boy is heavy and, as you said, the night is raw."

"Honey!" cried the old woman. "Oh, please don't say any more, Aunt Cindy!" she rejoined as she moved toward the next room.

With the door closed behind her, Julia stood for a moment, while her

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fear made ready for a slaughtering spring. That Aunt Cindy's suspicion that the man intended to foist the child upon her might prove correct, she agreed; and as she stripped her own bed and began to lay the fresh sheets, she wondered what she then should do.

Julia had given the staid folks of Glen Mary many surprises. The first was her marriage to Bert Hayden, who had dropped into the quiet place for the purpose of selling a farm which he had acquired by the death of an uncle. At the general store where she clerked, he had met Julia.

Alone in the world and with a small town girl's lack of faith in herself and the future, she had yielded to his love-making and was soon established as mistress of the comfortable farm house. But the driving spirit of Uncle Mose, who, with his wife, Aunt Cindy, had for long ruled the place, and the influence other than sedative on Bert's roving nature.

Farming was too slow for him, too hard for her, he asserted. He would go back to the Oklahoma oil fields, make his pile and then come for her. She let him go, knowing she could not keep him; but instead of returning to the general store, as Glen Mary expected her to do, she enlarged the chicken house and invested in a flock of white Leghorn pullets. Vain were Aunt Cindy's warnings that fancy chickens rather invited the wolf than kept him from the door; and the old woman felt as if the laws of nature were being interfered with when December and soaring prices found the White Leghorns filling the basket with eggs.

Likewise were her plans for getting sugar corn and melons on the market in advance of the usual time successful. The laudations of Glen Mary brought her to the notice of the county agent, who suggested that, by means of the press, she give to others the benefit of her knowledge.

The door he pointed out soon swung open for her, and it was a matter of further surprise when Julia's name began to appear in farm and household publications, and envelopes containing checks found their way to her mail box. Thus was Julia on one of the byways to fame and fortune, when the old grandmother who tried to support Jack McElroy died and the little orphan was about to be taken to an asylum in a distant part of the State. Julia asked for and was given the child.

Jack's father had not been a model and that the sins of the parent should be visited on the child and also upon his misguided foster mother, Glen Mary firmly believed. But the flock of Leghorns failed not, the corn and melons went to the early market, and, having enlarged her field of experience, more editors were sending checks to Julia's mail box.

The county agent found a growing need for her in his work, and she might frequently be seen on platforms making speeches, or going into the homes of poor farmers on an educational campaign. This novel departure from what Glen Mary regarded as woman's sphere, led her into another folly; and Lucian and Lucy Davis, bereft of their parents within a week, were made her brother and sister to Jack McElroy.

"Miss Julie, if yoh's gwine plum' crazy, I ain't it," said Aunt Cindy, as the sickly twins from their place on their new mother's lap stared at the towering black woman. "I jes' ain't gwine to stay here no mo'! I jes' ain't got de grit to face Mistah Bert when he comes home an' fin's his house runnin' ovah with kids an' not one of his own among 'em. Whatever made yoh do it, honey?" her voice soothed. "De white folks is talkin' somethin' scan'las!"

"They were going to send them to the poor house. I couldn't let them go, Aunt Cindy!"

"Course you couldn't none. But dis is gwine to be de las' time, ain't it?"

"Oh, yes! For how am I ever going to support them?"

"Honey, what's yoh' fiance on de Lawd? Didn't he sen' a crow to feed de preachah, as the good book tells yoh? And den, didn't he 'u' a'round' an' say wif His own mouf, dat one of dem lil' one was wo'f a whole passel of preachahs? But yoh's got enough now. Don't tempt de Lawd by pickin' up moh from de highways an' byways."

Jack McElroy was going to school and the Davis twins were wearing their five years well, considering their bad start, when Julia, opening the door one October morning, found an infant asleep on the step. Julia announced her intention of keeping the waif, and Glen Mary stood agast.

"It looks," she sighed into the ears of Aunt Cindy, who, at sight of it, had taken the infant to her heart, "it looks as if they think a woman hasn't a right to a child if she hasn't borne it."

"Don't yoh min' 'em, honey! De y's jes' nacherly jealous, dat's what dey is. We's got three of the nicest chillun in Glen Mary, an' now we's got a baby, an' she's all our own. She can have ooh name, praise de Lawd!"

Rose Hayden, asleep in Lucy's arms, was now two years old, and of late lines were appearing on Julia's white brow. Did all children have such appetites, she often wondered. Did shoes and stockings disappear so readily on their feet? Then Uncle Mose and

Aunt Cindy were growing feebler, soon she would have two more helpless ones on her hands.

This Christmas had made heavy demands upon her. The children needed so many things that she was driven to make shifts for toys and sweets for the feast. They were expecting so many gifts which she could not provide; she felt they were going to be disappointed.

And upon this situation the stranger had appeared with a child—a child which she feared, he meant to throw upon her.

"Yoh ma'k my words, honey, dah ain't gwine to be no man in dat bed in de maw'nin'," whispered Aunt Cindy, as the bedroom door closed behind the stranger and his son.

"But de boy'll be dah, yoh bet!" Julia made no reply and began her interrupted task.

"He tole me a lot about hisse'—lies it all was! He's got a big plantashun what he grows all dem 'atters, an' cotton, an' a heap of things, an' not a nigger on de place, Jes' Mexicans—whatever dey is. An' yoh know, honey, yoh can't raise cotton without niggers. My mammy an' daddy was from Alabam, an' I knows all about it. I don't take no stock in him, Miss Julie. Yoh sleep light, honey, an' if yoh hears him stirrin' in de night, jes' holler for me an' Mose. We'll show Mistah Texas Man he can't play no tricks on us."

But morning found the stranger present and, with the other children, his little boy screamed in delight over the Christmas tree. By the magic that comes with Christmas night, he, too, saw that pretty gifts had been left for him. After breakfast, served in the big living room, Julie, making Jack and the twins ready, said:

"We are going to Mass."

"Sure," said the stranger. "Bill and I are going, too. Branerger's my name, Mrs. —"

"Hayden," she supplied, vaguely wondering what Glen Mary would say now.

As they passed it, instead of the battered Ford she had expected, she saw a big touring car, with evidence on it of the long trip it had made.

"Ain't we going in the car, Daddy?" cried Bill.

"Walking, at present, is better, Bill," rejoined the father. "And I'm thinking the little lady in the red coat is shocked to hear a boy say ain't."

At that word, "Daddy," Jack McElroy's orphaned heart cried out through his blue eyes; and Julia, seeing, felt the tears burn under her eyelids. Lucy, adorable in her new coat, slipped around Jack and thrust a confident hand into the hand of the strange boy's father.

"I like Billy," she warbled, "even if he does say naughty words."

But a little later Jack had his triumph as he passed without noticing the envious Bill, in the procession, singing the Christmas carols.

The car was standing at the church door when the services were over.

"We'll stop for the baby," announced the man from Texas, "and then we'll go over to Lexington for dinner, and take in a show afterward."

Prudence rose up to forbid such recklessness; but those three pathetic little faces pleading for the rare pleasure, held back the refusal.

"Please do, lady!" said Bill's piping voice. "I ain't ever had any white children to play with."

"Pile in, kiddies!" she cried, to the amazement of Glen Mary.

The next morning Jim Branerger, his bag packed, lingered over his farewell. Julia stood near the hearth, staring down at the fire; he, a few paces away, stared at her. At the end of the room the children were engaged in showing Bill the family album.

Suddenly, out of the quiet, rose a shriek from Lucy, and the man and woman, swiftly drawn from their thoughts, turned to see Jack and Bill rolling over the floor, pounding each other as opportunity offered.

In a moment, Branerger had them on their feet, and with his "Bill, I'm ashamed of you!" chimed her "Oh, Jack, what made you?"

"But mother, he said it wasn't our father, but his dad's hired man!" cried Jack, aflame, while Lucian, holding out the picture of Bert Hayden, shouted:

"It is father, isn't it mother?"

Branerger reached over and, taking the picture, looked at it.

"It's him, all right, Bill," he said. Then he turned toward Julia.

"My husband," she exclaimed. He left me the year—"

"She stopped while the red swept her face. She walked back to the fire, the man following."

"He left me the year after we were married," she said, in a low voice. "He went to Oklahoma. He wrote occasionally at first, then stopped. 'It's eight years since he went away.'"

He looked from her to the children and the floor seemed sinking under his feet.

"Jack's name is McElroy; the twins are named Davis. I don't know who the baby is. She was left on the door-step. Now," and her laugh was like a peal of music, "you know why we were so suspicious of you; on Christmas Eve. We thought you wanted to add another to the family."

"Good Lord, Mrs. Hayden!—But, I say, that's the picture of my hired man, and his name was Hayden—Bert Hayden!"

Did he have differently-colored eyes—the right brown, the left blue?" she asked.

"He did," he answered gently. "Then he is my husband. Is he still with you?"

The man shook his head and looked away.

"Has—has anything happened to him?" she asked.

"He is dead," he replied. "I am so sorry!" and he walked to the window. After a while she joined him.

"He drifted in one day, looking for work," said the man. "Bill took to him right away. You don't inquire into men's histories in my country, and he never said a word about his past. But I could tell he was a rolling stone. He took down with a fever. We did all we could for him, but he never regained consciousness. I knew he was a Catholic, so sent for the priest. He is buried in my own lot."

"Thank you," she said, and went to the cabin where Mose and Cindy sat.

But Branerger did not take his boy to relatives in Cincinnati, and as he started on his lonely journey back he felt relief and joy, knowing that Billy would be with Julia and her assembled family.

Before Glen Mary had recovered from the surprise of Julia's Christmas guest and the consequent revelations and events the farm was offered for sale. The day the new owner moved in there was a wedding in Glen Mary church; then, while the children, in charge of Mose and Cindy, boarded the train for Texas, Branerger, with Julia by his side, turned the big car southward for a leisurely journey home.—Anna C. Minogue.

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OPTIMISTIC OUTLOOKS

Reviews of financial, economic, industrial and social achievements and conditions at the close of the year 1923, as furnished by the press, give reason for general satisfaction, while forecasts of what may reasonably be expected along the same lines during 1924 are full of promise and, therefore, afford justification for that optimism which is needed as a prerequisite of realization. The words of Kato recur: "Tis not in mortals to command success; but we'll do more. Sempronius, we'll deserve it."

If everybody starts out with and adheres to the idea that it is to be a happy and prosperous year, this mental attitude will help him to have what he expects to have, as the psychologists say, for it will keep him alert for possible and probable obstacles and pitfalls and lack of "attention to business."

The country is wealthier than ever, although some of the conditions may be dangerous chiefly because they are new and unique, in consequence of lingering post war problems. It will be a good year, a prosperous year, nationally considered. This is the optimistic note of the season, from the American domestic viewpoint.

Doubtless the best hope that Europe, and therefore the world, will make better and more rapid progress towards re-established peace and the naturally resulting prosperity can be found in what the President of France said in an interview on New Year's Day. President Millerand is quoted as saying, in an address to the diplomatic corps in Paris: "It seems to me that we may allow ourselves to welcome the dawn of reconciliation and established peace."

The word "reconciliation" signifies and indicates a willingness to be reconciled, to be at peace with, those to whom we have been antagonistic; it means that erstwhile foes will be approached in a spirit of friendliness, or good will. If President Millerand's expression is to be accepted as candidly truthful, "France, whose national spirit has nothing in it of hate or discord, is calling for reconciliation and peace with all its strength," and "she ardently hopes that no new incident will delay their coming."

The world must share this hope that there may be no delay, as it must likewise hope that French statesmen will have the "national spirit," as described by Millerand, as their guide in whatsoever efforts may be put forth to bring about genuine reconciliation and true peace. The further hope may be entertained that the representatives

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of Germany will be actuated by a similar spirit, for it can be assumed that the German people, above all others, are desirous of peace at this time.

The spirit of good will is sanity, Christian sanity, and it is by the spirit that animates nations that they are to be judged, just as it is by his spirit, his intentions, that a man's character is to be estimated. We believe that, generally speaking, the nations are disposed to have a spirit of "reconciliation and peace."

But statesmen have to personally the national spirit, follow the national spirit, so to speak, rather than shape or inspire it. Statesmen have been known to misrepresent the national spirit of their respective peoples, history proves.

It is high time for a "reign of reason" among nations, among men who speak and act for nations, to be about to "dawn," certainly. And enlightened reason is religion, it is Christianity, or Christ's spirit ruling mankind. Men have by the terrible results learned again to what the madness of war leads; and the hope for 1924 must be that they will understand the insanity and the blind wickedness of every human passion that carries governments towards war and causes them to be the destroyers of the nations for whose welfare they exist by the will of their peoples. We rejoice at the European notes of optimism and will hope and pray that it may not prove to be without justification.—Catholic Herald.

FACTS ABOUT ANCIENT CIVILIZATION

They are digging up a Pharaoh in Egypt. Remains three thousand years old have been disinterred from Pharaoh's Tomb in Egypt. From them men are trying to reconstruct a picture of a civilization obliterated for thirty centuries. There is a peculiar fascination in meditating on the ancient glories of an age that is dead. Tut Ankh Amen, with his golden chariots and precious jeweled ornaments, his mummy buried for ages, his rank and his power has been almost forgotten, and his once flourishing dynasty but dimly perceived through the mists of centuries.

Yet intrepid explorers have unearthed his remains. Historians and archaeologists are piecing together the crumbling fragments in his tomb into a portrait of the vanished civilization of his era. When their research is completed, we are promised an adequate, scientific, and scholarly commentary of the manners, customs, habits, morals, religion, and polity of the ancient Egyptians.

From it by comparisons and contrasts we may hope to gain a deeper insight into the past, and a clearer view of the present. Such a method of reconstructing the past is scientific and adequate. The data are reliable, for the tomb is authentic. The method of inquiry is governed by fixed canons of historical and archaeological investigation. The conclusions will be awaited with interest and accepted as scientific evidence of a high order.

But while scientists are digging up the remains of the Pharaoh in Egypt, pseudo-scientists are digging up fossil remains in Java, in South America, in California, or in some other remote place. Almost every week some new find is chronicled in the papers, a skull that is said to be ten thousand years old, or a skeleton called prehistoric said to belong to some mastodontic creature that is supposed to have roamed the earth aeons before man.

From such a mass of dubious relics the exponents of evolution are trying to construct a theory of the age of the world and the animal origin of mankind. Their conjectures and suppositions are fascinating to the mind of man, which somehow seems to have a tendency to toy with the uncertain, and to be sure, a romantic fascination, to be sure. But it should be done according to the rules of scientific investigation. The explorers of the ancient Egyptian king have tried to keep these rules in mind, and their discoveries have interested and instructed the whole civilized world.

The advocates of evolution in their quest for prehistoric remains

have accepted as authentic what was palpably spurious, and have been duped by hoaxes time and time again, until the average intelligent reader hears about the latest prehistoric skull with a cynical smile that shows that he remembers a famous remark of P. T. Barnum.—The Pilot.

What nature has disjoined in one way wisdom may unite in another.—Edmund Burke.

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LONDON, SATURDAY, FEB. 2, 1924

BANKING AS IT CONCERNS THE PEOPLE

When ordinary, everyday people dare to discuss our banking system they are usually told in a superior, contemptuous, pitying tone that they know nothing about so abstruse a subject; that what they say—no matter what that may be—is quite childish, and necessarily so for banking is an esoteric science uncommunicated and incommunicable to the profanum vulgus.

And yet the common people are vitally interested; it is they who contribute the vast accumulation of liquid capital which makes banking possible and profitable. The people are beginning to realize this important fact and to say pretty plainly: Gentlemen, it may be true that banking is a recondite science that only the chosen few have mastered; but we furnish the money by which you carry on your vast and highly lucrative monopoly. We may not understand the mysteries of banking but we know that there would be no mysteries and no banking but for us, the depositors; and we know exactly what we are talking about when we demand security for our deposits.

Sir Clifford Sifton is a big man amongst the big men in the world of finance. Bank presidents can not treat him quite so cavalierly as they do the depositors of a few thousands or a few hundreds of dollars. For that reason we reprint a letter from him dealing with the banking situation. Whether right or wrong in the remedies proposed the letter is interesting and informative. For there is not an intelligent man or woman in Canada who is not giving some thought to the question of banking, and above all to the question of security of their deposits in even the best of Canadian banks. Confidence in the banks is shaken and Sir Clifford points out the good and sufficient reasons therefor. To the soothing and "soothing" assurance of the bankers that we now have all the security that can reasonably be desired, Sir Clifford says plainly and emphatically:

"It is perfectly clear that the bankers' statement that the present system furnishes ample security has no foundation whatever in fact. The contrary has been conclusively shown; so conclusively in fact that it is no longer necessary to discuss it."

That is plain speaking. And this is precisely what concerns the average Canadian. It has been clearly and conclusively shown that we have no security or quite inadequate security for our bank deposits. Can we do anything except grumble and find fault? Some seem to think that the poor are helpless under the power that money wields and they express and foster a sense of grievance against the rich and against the law. They forget that they are free men in a free country. They forget or have never learned that they can exercise a direct influence in making the law. There is not a shadow of doubt that this whole question of banking will be threshed out at the coming session of Parliament. Each one of us is represented there. It matters not at all how we voted. The Member for a constituency represents the whole constituency. So we are exercising an elementary right if we write to our representative setting forth our views on any

matter. In the matter before us one may well quote the foregoing paragraph from Sir Clifford Sifton's letter and ask one's Member what he proposes to do to obtain an adequate measure of security for the small depositor in our banks. Anyone can do that or else we are as helpless and as unfit for self-government as the illiterate Russian moujik. Many could go much further and discuss intelligently the whole question with their representatives in Parliament.

According to Return issued by the Department of Finance, Jan. 2nd, 1924, the total assets of all the chartered banks of Canada (now fourteen in number) amount to \$2,702,108,217 and the total liabilities \$2,688,477,593, that is to say the liabilities are 99 1/2 per cent. of the assets; to be strictly accurate 99.4955 per cent. This may or may not be an alarming indication. What we want to call attention to is that the whole of this vast business is carried on with the comparatively insignificant capital of \$128,409,130.

That is the combined capital of all the banks. It brings home to us again that this great and lucrative monopoly depends not on the capital invested but on the deposits of the savings of the people.

Then the people have an unquestionable right to ask their representatives in Parliament to pass such measures as will afford them adequate protection.

Assiduously have the bankers cultivated the idea that we have the best banking system in the world. And they have succeeded in impressing otherwise intelligent people that the system is incapable of substantial improvement; that to restrict or interfere with it in any way is positively dangerous. Sir Clifford Sifton bluntly tells the bankers that "the system must be capable of improvement if it is to go on and function successfully."

Banking deals in credit but it depends on confidence, the confidence of the small depositor in the security of his deposit. We have suggested a deposit with the Government similar to that which secures the currency. That, as we have seen, would amount to about \$60,000,000. If the immediate deposit of such a sum with the Finance Department would cause undue disturbance, the amount could be built up gradually. In any case if nothing is done to restore the confidence of the depositors that amount, and double that amount, may be transferred to the Post Office Savings Banks or to the Provincial Banks. And though Mr. Sifton looks upon these latter as unsound in principle, with the credit of the province behind them they furnish that security that begets confidence.

Sir Clifford's remedy is independent inspection and audit by a Central Board established for the purpose. He has entire confidence in the adequacy and effectiveness of such a Board. The proposal deserves and no doubt will receive careful study and consideration.

His cool analysis of the sham revision of the Bank Act last year is refreshing. Our able Minister of Finance was conservative to the point of extreme timidity; our worthy representatives altogether too indifferent to give time or thought to the subject. So we have the "entirely useless" provision for "locking the stable door after the horse is stolen." "The Minister of Finance objected to anything more on the ground that he did not want the public to think the Government was responsible for the financial condition of the banks."

Well the public is doing some thinking just the same.

The public knows that there is a very lucrative and extremely powerful monopoly created by Parliament; that this banking monopoly exists and enjoys its profits and its power under an act of Parliament; that the Bank Act requires that a monthly report and an annual report be sent by each bank to the Department of Finance; that the Bank Act is to be revised every ten years, presumably in the light of experience and not exclusively in the interest of the bankers.

The public finds it passing strange that the Minister of Finance should absolutely require monthly and annual returns to his department from the banks and should absolutely refuse to assume the right, the duty and the responsibility of verifying these reports.

The public is going to hold Parliament and the Government responsi-

ble for the Bank Act, for their revision of or their failure to revise the same in the light of its working and in the interest of the people.

Referring to Bishop Fallon's open letter on this subject Spectator in The Canadian Churchman remarks that "he has said something that seems to express the mind of a very large constituency." He interprets the Bishop's letter as proposing "that the Government of this country should summon to its aid the knowledge, the experience and the influence of the whole banking fraternity—the people who ought to detect most quickly when things are going wrong—and make them responsible for loss when loss occurs. The reply to this, made by a very prominent banker, is that this method would encourage carelessness in the management of banks because the full weight of failure would not fall upon the delinquents."

That seems to the writer to be a very weak argument. Men who reach the eminence of bank managers and directors have far more to gain in success than in failure. The consciousness that they are watched by those who really know when they are departing from sound principles ought to be a great steadying influence. Then, again, other banks, knowing the price of carelessness, would devise ways and means to discover the beginning of downfall long before disaster had arrived.

That is the case in a nut shell. The fourteen chartered banks of Canada enjoy enormous privileges. They may be competitors for business; but their joint control of the liquid capital of Canada gives them vast power that should carry some joint responsibility. It is to the interest of the banks themselves that public confidence be restored. It is quite evident that the public is no longer impressed and overawed by the ipse dixit of a bank president. Something must be done and the banking fraternity might be well advised to lend their enlightened assistance. It is human to fight strenuously for the retention of privilege; but it is prudent to concede, graciously and in good time, rights that will eventually be vindicated despite all opposition.

WHO WON THE WAR?

Dr. Adolph Kellogg is the secretary for the Central Bureau for Relief of the Evangelical Churches of Europe. Addressing the International Volunteer Student Movement recently at Indianapolis he painted in sombre colors the condition of Protestantism in Europe.

Dr. Kellogg said in part: "One of the most striking differences between American and European Protestantism consists in the fact that American Protestantism is dynamic, optimistic, forward, pressing, aggressive, while European Protestantism, at least on the continent, seems rather in a defensive, pessimistic and passive attitude. "The defensive attitude of European Protestantism, or of continental Protestantism, is not due to a lack of faith, but to the fact that it has, perhaps, been too long connected with the political powers, which seem to be more demonic than human."

Protestantism owed its very inception, its spread, as well as its continued existence to its connection with the political powers—"more demonic than human." This is simply a fact of history, which we need not mention in passing. Dr. Kellogg goes on to describe the conditions of disintegration and destitution which now obtain in Europe.

"Many pastors no more do their pastoral work because they have to go into banks and mines and plants to earn their living. There are thousands of institutions—orphans, and so on—which can be run no more without foreign help. The faculties are menaced in some of the universities. The press is reduced. More than 1,200 church papers and periodicals have disappeared in the last two years. The Evangelical Federation had to sell recently its stock of paper, which is needed for the printing, to pay the salaries of their workers."

These conditions of poverty and destitution affect Catholics not less than Protestants, though, according to Dr. Kellogg, without the same disastrous results to religion. For he continues:

"The middle class in Germany is going to die, and on the other side Catholicism is progressing. We have a common saying over in

Europe that, from a military point of view, France has won the War; from the political, England; from the economic, America; from the racial, the Slav; from the cultural, the Jews, and, from the religious point of view, the Roman Catholic Church has won the War."

The ground for most of these pregnant statements is self-evident. That the Jews from the cultural point of view won the War may not be so easily grasped. Dr. Kellogg in describing the plight of Protestant students throws some light on the subject:

"While you are comfortably fed and lodged and clothed, these poor students live in wooden barracks, in small miserable rooms, many without coal, in torn clothing, sleep on mattresses without linen and are mostly undernourished."

"I heard from two professors of the theological faculty in Vienna that in the Christian Students' Home there sometimes there are two or three in one bed. We have Hungarian students in Switzerland who have nothing except what we give them, and these poor boys have got to work on the holidays and during their studies to be able to continue their education."

"There are students who work eight hours daily in banks or other offices, or as waiters, or as piano players at cinemas, not during the holidays, but while they study."

While in Vienna some two years ago we were informed that the great majority of the students at the University of Vienna were Jews. The utter demoralization of the middle class, due to the fantastic depreciation of Austrian currency, made it impossible for a great many Catholic students to continue their studies. It was realized that this condition of things would in a generation give the Jews the intellectual, cultural domination of Austria. If elsewhere in Europe Jewish charity assumed the same sagacious, farsighted and foresighted form of enabling Jewish students to continue their university studies in spite of the financial debacle then we may understand why it is a common saying in Europe that culturally the Jews won the War. It may take a generation for Christians to recover lost ground.

Of especial interest is the statement that from the religious point of view the Catholic Church won the War. Berlin was unquestionably the centre and source of European Protestant influence. Now Berlin is in the dust; none so poor as do it reverence. Berlin, however, will rise again with the revival of Germany. But never again, it is safe to say, will Protestant Prussia regain the iron grip over the other constituent members of the German Empire that was secured to her by the old Bismarckian constitution. South of the Danube and west of the Rhine the Germans came under the great pre-Christian civilizing influence of ancient Rome. And beyond the river boundaries of the Roman Empire the influence of the old civilization naturally penetrated. The warlike and savage tribes of the interior were beyond this influence. The Germans of the South and West again were sooner Christianized and remained within the unity of Christendom; while the Prussians were not thoroughly Christianized before they were torn from the Christian unity of the Catholic Church. It is not surprising then that in art and science, in music and literature, it was Catholic Germany that made the chief German contribution to the culture and civilization of Europe. Whatever be the future of Germany Protestant Prussian domination is broken forever. The older Catholic culture must gain in influence from the new freedom.

Catholic Ireland and Catholic Poland are likewise freed from alien domination, a fact that will have an incalculable bearing on the development of Catholic culture and influence. And as the Irish have been the great means under God of bringing back the English-speaking world to the unity of the Christian faith so the Poles have been the chief missionaries amongst the schismatic Slavs. The influence of Poland in this gigantic task is bound to increase enormously. The Orthodox Church was so intimately bound up with the old political regime that it was shattered with it. Bad as present conditions are ultimate reunion with the centre of Christian unity is beginning to emerge as a moral certainty.

In France, in Italy, in Spain, the decadence if not the disappearance of anti-clericalism is abundantly evident. In England it is only when we stop to recall conditions a generation or two ago that we begin to realize the enormous progress made by the Catholic Church.

In a recent article in the New York Times Magazine Mr. George Gould Fletcher reviews the eight great periods in history in which the human race has achieved what may be called "civilization."

"The eighth great period of European culture," he writes, "began when the moribund Roman Empire collapsed as a secular power before the onslaughts of the barbarians in 473 A. D. This left the spiritual power, as embodied in their unified Church, as the sole head of affairs. The culmination began with the Crusades and the resultant flowering of Gothic art in the thirteenth century, and the decline followed about two hundred years later."

"The period in which we, whether as Europeans or as Americans or as Orientals, are living today is not worthy to be dignified with the name of civilization. Since the development of mechanical industrialism in the last century what we have been witnessing is a progressive enslavement not of men's bodies, but what is far more important, of their souls to an impersonal and inhuman entity called the State, which is in reality controlled solely by the money power."

"But in every modern Western State—European or American—a direct spiritual impetus, a body of newly created and accepted religious belief—is totally lacking. What we have instead is a slacking off, a weariness, an acceptance of 'things as they are,' which marks a definite relapse into barbarism."

We have an appearance of civilization he admits in libraries, schools, &c. "reservoirs of dead not living culture." And he continues:

"The only way we can take culture away from dead books, libraries, museums and other mortuaries and set people to creating living culture for themselves is by means of an active religious faith. But that is entirely lacking. The only creed, open or avowed, in our days is the creed of Mammon—the belief that wealth will produce everything. That belief is a falsehood. Apart from that there is still Christianity, or what for Europe at least is the most hopeful portion of Christianity, the Catholic Church. But a restoration of anything—even if it be a cathedral—is nothing but a restoration."

The writer is evidently not a Catholic, though he recognizes—a recognition that is becoming general amongst serious students of history—that Christian civilization is the creation exclusively of the Catholic Church.

He seems for a moment to see some hope that the Catholic Church may restore and preserve the civilization it created; but, pessimistically he says that would be only a "restoration" of Christian civilization lacking the vital power that created it.

That is precisely where the writer's vision is limited and obscured by the lack of faith. We know that the Catholic Church is a living organism. It is the mystical body of Jesus Christ who is its soul, its principle of life, its ever-living force.

The Church cannot die. From apparent death Christ will arise again in His mystical as he did from natural death in His natural body.

Christian civilization will be saved and made a living reality by the power that created it—the Catholic Church.

THE PRESS AND THE PROFITS OF LUST

By THE OBSERVER

A few minutes ago I saw in one of the largest papers published in Montreal some motion picture advertisements. One of them proclaimed that a certain picture "hits deep and hard but tells the naked truth." We are also informed that "It strips the soul bare and shows in a startling manner just what happens" when people become too eager for pleasure. To lend emphasis to the purient suggestion of the words there are illustrations: One shows a man with his arms about a half-naked woman, with a glass of wine in his hand; the other shows a man embracing a woman. Another advertisement shows us the picture of another man embrac-

ing another half-clad woman, and this time we have the inscription: "He cared not for restraint; he knew no law save indulgence—and yet he was a man." The word "indulgence" and the words "he was a man," are in larger type for emphasis.

Needless to say, the papers which lend their space and their circulation to promote lust are accomplices in the guilt; and it is a very deep guilt. No one knows better than the proprietors of such papers, when they add the proceeds of this blackguardism to their incomes, that the buncombe about laying souls bare and hitting deep and hard, and the rest of it, is the holiest pretence, and that the main idea is, to gather in the admission money by appealing to the prurient curiosity and to the dirty imaginings of weak and fallen human nature, and to this wretched and immoral business some of the largest papers in the country are not ashamed to lend themselves.

Why should the filthiness of the human passions be laid bare before the eyes of the young, or, for that matter, before any eyes, old or young, in a place of amusement, and as a matter of amusement? Even the solemnity of a church and the reticence of a pulpit, are hardly sufficient safeguards against the danger of a full and realistic portrayal of the actions of human nature under the influence of the passions. And preachers so look at the matter. Not even the relations of parent to child, with all their sacredness, are a full assurance that no harm will be done if parents talk to their children too freely about sexual matters; and so it is that parents are not accustomed to talk of such matters to their young folks without the greatest possible reticence and the most careful choice of words.

But the picture theatre does not pretend to be reticent; on the contrary it deliberately sets itself to draw money into its coffers by throwing reticence to the winds; and in this it is deliberately aided by the press, for cash paid and received. We have, therefore, the situation that subjects, which the great Apostle St. Paul said were not fit to be mentioned amongst Christians, are blazoned on the pages of newspapers, which claim to be the leaders of national thought and aspiration, with as little reticence and as little shame as are displayed by a painted harlot when she plies her foul trade on the streets.

This may sound harsh. Let us see whether it is too harsh. Here we have a paper which professes to be the mouthpiece of law, order, decency and dignity in the important community in which it is published. What does it say to the young people of Montreal? It says this: Go tomorrow evening to such a theatre, and you will see how a rake embraces a fast woman or a woman whom he hopes to seduce, and how he plies her with wine. You could see the real thing in a house of ill-fame in any city; but you probably do not care to go there—at least not yet; so we open our columns—our most respectable columns—to invite you to come, and see the stripping bare of a soul; to see men and women plunging into lust; and we are glad to help our advertisers impress on you that though this "hero" of the screen behaved in the manner shown in our illustrations, nevertheless he "was a man."

Well, we suppose that in this age of greed, and when modesty is, with the active aid of a most powerful section of the press, becoming a matter for scorn and laughter, we ought to be glad that that press does not take advertisements of houses of prostitution. Possibly they would, if they were not afraid of the Criminal Code. As it is, they only advertise the preparatory course.

NOTES AND COMMENTS

INNUMERABLE BOOKS have been written on the subject of "old book collecting," but they appeal largely to those initiated into the intricacies of the cult, and have but little interest for others. But now and again there comes to the surface incidents so altogether out of the ordinary as to possess an interest to the world at large. Many such are familiar to us, but we do not know of one more truly romantic than the following which recently appeared in the columns of a London (England) paper, the Daily Chronicle.

A YOUNG French student out of his meagre resources recently purchased in a Paris salesroom a "lot" of fifteen books for five francs, in order to obtain a copy of "Paul and Virginia" which happened to be among them. Taking the parcel to his room he cut the string, took out the book he wanted, when on turning over its leaves a sheet of paper fell out, on which was written: "Whoever you be, man or woman, the fact of your reading this charming novel endears you to me. Call with this message at (a solicitor's address being given) and upon receipt of this paper you will be handed the sum of 23,700 francs, which I have bequeathed to you without knowing you." The student determined to put the paper to the proof, and was without question handed the money, which had been left in this eccentric manner by a Government official who loved the book so much that he wanted to reward some other lover.

THE SIXTIETH anniversary of the death of William Makepeace Thackeray brought out a host of reminiscences of this illustrious novelist. Notwithstanding the vast changes from the London of his day many places associated with his name still survive, and, as was to be expected, became the scene of many pilgrimages during the celebration of the anniversary. Chief among these, says a writer in the Morning Post, is No 2 Palace Green, where Thackeray died, after a residence there of only two years. Then, there is the house in Onslow Square, where he had converted the two first-floor rooms into a study, used for both writing and sleeping.

BUT, PERHAPS most interesting of all to lovers of "Vanity Fair," "Pendennis," and "Henry Esmond," is a room on the second-floor of No. 16 (formerly No 13) Young Street, Kensington, where these novels were written. With regard to the latter it is recalled that once, in later years when Thackeray was walking down Young Street with James Tieknon Fields, the American publisher, he paused before No. 13 and with mock gravity exclaimed: "Down on your knees, you rogue! for here 'Vanity Fair' was penned! And I will go down with you, for I have a high opinion of that little production myself."

FIELDS HIMSELF, though a publisher, rather than an author, is one of the most interesting figures in American letters. He did perhaps more than any other publisher of his day in the United States to elevate the public taste, and to lend encouragement and aid to budding or struggling authors, and because of his intimacy with most of the famous men and women of his time, especially in the realm of letters, accumulated a store of reminiscence indispensable to the historian of literature. Many will recall those charming "Shelves of Old Books" about which his widow discoursed in a leading periodical some years ago, and which have since been republished. In view of the flood of degrading literature which issues increasingly from the press in this generation the world cannot possess too great a stock of the kind for which Fields was so largely responsible.

ADVOCATES of Prohibition may profit of this little story told of that celebrated Scotsman, Professor John Stuart Blackie. "A number of years ago," writes a correspondent of the Edinburgh Scotsman, "I was present at a Scottish concert in the Livingstone Hall in aid of the funds of Bristol Gospel Temperance Union, at which the late Professor Blackie presided, Madam Annie Grey was one of the singers. In his introductory remarks, the Professor said—'I do not know why I have been asked to preside here tonight, whether it is on account of my temperate habits, my love of Scottish song, or because of my friend Madam Annie Grey. I am a very temperate man, but if I am asked to dinner at a gentleman's house and am offered nothing but water, I consider him neither a gentleman nor a Christian.'"

WHAT a sale there would be of digestive tablets if all copy came up to a romantic Frenchman's description of perfect coffee: "It should be as black as death," he said, "as strong as love, and as clear as one's hope of heaven. But you don't get coffee like that in London." A good thing, too, remarks a Daily News writer, for everybody except the doctors and chemists.

FIVE MINUTE SERMON

BY REV. WILLIAM DEMOUY, D. D.

FOURTH SUNDAY AFTER EPIPHANY

DIFFICULTIES

"And behold, a great tempest arose in the sea, so that the boat was covered with waves. But He was asleep. And His disciples came to Him, and awaked Him, saying: Lord, save us, we perish. And Jesus saith to them: Why are ye fearful? O ye of little faith?" (Matt. viii. 24, 25, 26.)

Our lives are beset by many difficulties. They are of two kinds, moral and physical. Moral difficulties cause hindrances to us principally in our spiritual life, while physical difficulties affect us in our earthly life. The former can arise from within, such as are caused by temptations and passions, or from without, such as come from the bad example of many people, and the influence it is liable to have over us. The latter also may come from within or without. Our internal physical difficulties come principally from diseases that so often take hold of our mortal bodies. These may originate, as is often the case, from external agents, but once they have hold of us, they take root in us and thrive without any help from the person, place or thing from which they sprang. The external physical difficulties that we are apt to meet at some time in life come principally from violence or accidents or misfortunes of various kinds. As a general rule all difficulties, whether moral or physical, whether springing from within or from without, affect us totally. This is principally due to the fact of the close union of soul and body. Man is composed of body and soul, which are so united that once they are separated he dies. It is not difficult, then, to understand how, when man is affected by difficulties in either body or soul, his whole being is more or less disturbed.

Difficulties, as the word itself implies, are contrary to our feelings and desires, and as such, we are naturally anxious to avoid them. If we can not avoid them, we wish at least to be able to withstand them or to overcome them. Most of us, no matter how huge the difficulties we encounter, would rather come out of them alive, though perhaps bereft of everything earthly, than to succumb to their weight. Now, many of the physical difficulties men encounter can not be avoided. We may meet unexpected disaster in a railroad wreck, or in a fire; a flood may come over our city or our country and we may be drowned; a thunderbolt from heaven may take life from us in an instant. It is certain that such physical evils can not always be avoided. All these arise from things that are beyond the knowledge, power, and the foresight of man. There is no place where man may betake himself and be free from the danger of such difficulties. None of the mishaps commonly experienced in a rushing, busy world would perhaps come upon a man living in a secluded and lonely place, but difficulties of some other nature would be his lot. If nothing else, it would be a disease, or some other cause, that would smite him from earth. Physical difficulties can and will destroy our earthly life. They may not do so until our earthly course is run, but then they will do it.

We must speak differently of moral difficulties. They, too, are inevitable, but can be withstood, at least to the extent of saving ourselves from moral ruin or moral death. God will give us power, provided we use the means He has placed at our disposal, to save our spiritual life. Death need never overtake it; it never need be near the brink of eternal perdition. We can curb passions, we can overcome temptations; we can avoid or resist the bad example of others and never allow it to influence us. The stronger we are, also, to resist moral difficulties, the less will physical difficulties affect our moral nature.

This great truth ever should be present in the mind of the Christian. He never should forget that some physical trouble will cause life to leave his body, but difficulties of any kind whatsoever need never destroy his spiritual life. And when he faces the unavoidable parting from the world, what need he care, if his soul retains its life? When he will face the inevitable difficulty that will cause his soul to leave his body, if God's grace adorns his soul, it will be turned into the greatest of blessings for him.

We always should remember that though in every instance God will not protect us from difficulties that can destroy our mortal life, He will, however, always be with His faithful servants to save us from the destruction that could be caused in our souls by moral difficulties. Then, too, because we are His children, He does protect us from many difficulties. We should ever be in His divine grace, for then we will be prepared to meet all obstacles to our moral and physical well-being. And if this state does not save us from the death of the body, it certainly will save us from eternal death, or the death of the soul. If we live properly in this world, even the difficulties opposed to our temporal welfare and life will not be so much feared by us, for we will realize that, though they may destroy our body, they can never destroy our soul.

The apostles in the Gospel of today were losing hope for their temporal safety. Christ reprimanded them for it. Their fear was natural, but Christ wished to teach them a lesson. Even if the boat had overturned and they had been swallowed up by the waves, what would they have lost? They would have lost their earthly lives, but we feel sure—being, as they were, in the immediate presence of Christ—that they would have been saved for eternity. They should not have been so greatly disturbed when they knew who was with them. So, as regards ourselves, when we can not avoid the difficulties and the different fatalities of life, and we are in God's grace, we should endeavor to resign ourselves to the result, whatever it be. God will protect us in one way or the other, and his way will be the wisest, and the best way for us, even though it appear not clearly so to us at the time.

honor of some particular home of higher learning. Time has rung many changes as the years have sped by, but the great central point in University work remains as of old. The highest peak in intellectual endeavor is still, as always, the ideal set before professor and student. New would-be champions have appeared in the lists. Some, with visor down and devoid of any distinguishing characteristic, others, equally ready for the fray, but with devices that all may see and understand, yet all desperately intent on victory, have entered the mental arena against natural truth confirmed by revelation and against revealed truth itself. The Church has her knights sworn to defend the sacred deposit of faith; of the outcome no fear need be entertained. But the onlookers, the grooms, the squires, what of them? How will they fare? The senseless and superstitious practice of settling matters of right and fact by an appeal to judicial combat owes its origin to an Arian king, Gonibald of Burgundy, back in A. D. 500. This criminal procedure spread, to some extent, among Catholics, though many Popes from Nicholas I. to Paul IV. repeatedly condemned it. Unhappily, it quite suited a temperament which delighted in feats of prowess and daring and gloried in mere brute force. To us it seems the pitch of absurdity that greater skill at one end of a lance should be thought fit to establish the innocence of an accused person or the genuineness of a signature in for, short of duly manifested Divine assurance or intervention, such a state of mind is rankly superstitious.

But, let us tread softly. The scene is shifted now, but the old leaven of superstition has not disappeared altogether from the mass of humanity, nor even from all who consider themselves cultured. In a war of words, how often the man with the most copious vocabulary is looked upon as the winner! It is the old story of O'Connell and the fishwife over again. Take the vagaries of Christian Science, which, in itself, so utterly degrades Christ. Its principles and deductions have no more logical sequence than can be found in the names of a string of Pullman cars; yet, by painting gaudy pictures of "the whatness of the which in the light of the glad hitherto which is to come," it has drawn thousands of amiable and well-meaning people away from Christ and has left them to wash in a placid, moonlit mill-pond of spiritual bewilderment.

We may vote, we may sign commercial and legal papers, we may even contract marriage by proxy. So be it. But how many there are who violently extend the law and do all their thinking by proxy! There must be recognized and duly accredited leaders of sound Catholic thought, men who can think correctly and correctly express what they think. A Thomas Aquinas in his ancestral halls would have remained a petty Italian noble; now the whole world honors him with its love or its hatred. No man hates that which deserves only his contempt. The Universities gave Thomas Aquinas to the world. Furthermore, although their reasoning is faulty, we must take into consideration those who gauge a man's respectability by the size of his house or the extent of his landed estate. To such, and they are fairly numerous, the strongest appeal is made by piles of brick or museums of showy apparatus or football fields and the like, since anybody with eyes can see them. If a University, therefore, is to claim and hold its proper place in the estimation of the general public, it must have a staff of professors with suitable equipment becomingly housed, and there must be a "gridiron." All tastes having been taken into consideration, the University is ready to function. The field of its activities, we may truly say, is now coterminous with that of human activities. Body and soul, mind and muscle, come within its purview. Let us study this point.

The Church looks to the University for timely help. Postgraduate courses for those who are preparing to occupy professors' chairs in the higher branches of learning, especially in philosophy, theology, canon law, and history, are among the means by which the University becomes the handmaid of the Church. In a University, too, can be gathered under one roof rare and costly volumes which, when thus assembled, are within reach of inquirers who would otherwise remain strangers to many of the treasures of ancient and modern lore. Always abreast of the times, the Church looks to the same source for efficient cooperation in training qualified men for very special home-mission and social work, which is already a matter of prime importance and promises to grow and spread in a marvellous way.

If a somewhat flippant word may be used in a serious connection, we are free to say that education has always been a pet project of the Church. The simplicity of guileless infancy is dear to the Sacred Heart of our Divine Lord; and among adults, the nearest approach to it is found in those giant intellects which, having drunk long and deeply of the undefiled fountain of learning, realize their own littleness and insufficiency. Minds venerated with greatness are often insufferably pretentious and lordly; the truly great mind acknowledges

its limitations. A teacher may be hired to teach any secular branch from the primer to academic degrees; but a teacher who is to mould the mind and heart of the pupil and to prepare him for an honorable position in life calls for a formation in keeping with the dignity of the proposed work. It is in the department of pedagogy that the University helps the Church by using ripe knowledge in weighing the merits of methods of instruction and in imparting them to our future teachers.

While all admit that there is a line between darkness and light, who would venture to trace that line? There is a midway which is not dark nor is it light. So in great moral subjects which have to do with the rights of property and life, not to mention other things, is often a half-gloom in which the mature knowledge of dispassionate, disinterested, and reflective minds must study, weigh and decide. Especially in law and medicine, therefore, the University helps the Church.

The Church teaches all men and is taught by none; she is taught of God. In her "divine" appointed mission as teacher of faith and morals to the whole human family, she needs no outside help for her guidance, but she does need and earnestly seeks all possible outside help in discharging her sacred trust. She holds aloft the unquenchable torch of faith and she bears the unerring measure of morals; she calls for the cooperation of her children that, as all men may see that light and make that measure their own. In all this the Universities are singularly qualified to cooperate with the Church. That

How closely related is man to the more intelligent of the animals is seen in many of the ailments to which both are prone and the remedies to which they answer. Doctors and veterinarians are often surprised to learn of the similarity of their methods of handling the ailments of man and beast. Sprains, burns, scalds, scratches and many other minor injuries, many everyday ailments, too in men and animals take the same course, and both answer immediately to the same treatment—Absorbine Jr.

Absorbine was first discovered by a very close student of the horse, W. F. Young, and by him, devoted to its cause. Its very exceptional benefits, however, were promptly seized upon for the human race and, in a milder form, the preparation is sold all over the continent today as Absorbine Jr. It is used for men, women and children everywhere as a positive germicide—a germ killer—and a prompt and certain healer of all hurts. It is useful not only for all the purposes served by ordinary liniments and embrocations, but as a mouth-wash and for anything else where a germicide is needed. Don't wait until you need it. Get it in the house today. \$1.25 at your druggist's.

they may live and flourish and thrive to God's greater glory, should be the prayer on the lips and in the hearts of all the faithful. HENRY J. SWIFT, S. J.

All is a perpetual flux upon the earth.—Rousseau. Laws are essential emanations from the self-poised character of God.—Tupper.

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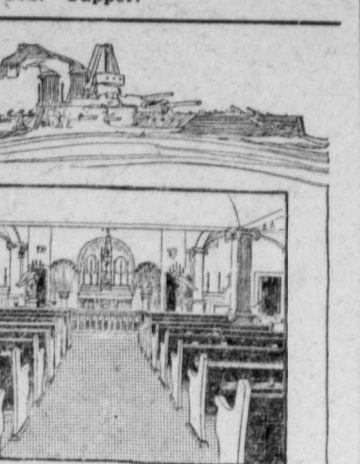
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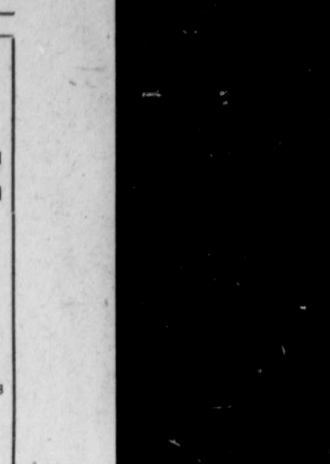
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The Coleman "Quick-Lite" is safe, dependable and economical. Unlike other gasoline lamps, the Quick-Lite lights with ordinary matches. Thousands are in use in Canadian homes. Thousands more are used to light stores, halls, churches, etc.

The above picture shows one of several models. Dealers everywhere and deeply of the undefiled fountain of learning, realize their own littleness and insufficiency. Minds venerated with greatness are often insufferably pretentious and lordly; the truly great mind acknowledges

The Quick-Lite is gaining wide favor in cities, too. Many claim it is superior to electricity because the light is soft and restful to the eyes.

Full information, together with an interesting booklet may be had free by addressing the Coleman Lamp Co., Ltd., Dept. 1873, Toronto, Canada.



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CHATS WITH YOUNG MEN

THE ROAD OF ONLY ONCE

'Tis a solemn thought to ponder Mid our daily joys and cares, Whilst we work, or weep, or wander: At our play or at our prayers; 'Tis a saintly sage's warning, Ever old, yet ever new: I am walking by a pathway I shall never more pursue.

I can tread it once—once only: Tread it well—or tread it ill; Wend my selfish course; or, lonely, Join the many of good-will; But, ne'er my steps retracing, Can I life's mistakes undo, For I'm walking by a pathway I shall never more pursue.

There are sick ones by the roadside, Weary pilgrims crippled sore; There are poor ones, there are sad ones.

There are sinful ones galore. Shall I bring them help or hindrance? Bless or ban the helpless crew? Life and Death are in this pathway I shall never more pursue!

If the good that there awaits me Be neglected or ill-done; If the evil there that tempts me I have no desire to shun: Woe is me! alas! forever, My lost graces shall I rue, Heav'n or hell must end this pathway I shall never more pursue.

GENELEMEN

In his "Idea of a University," Cardinal Newman has a notable passage defining some of the characteristics of a gentleman in the way the modern world uses the fine word. We fear that these characteristics, while giving us a pleasant associate, will not altogether fit a man to be of great service in the barbarian world about us.

CLEVERNESS A HANDICAP

"We all know that the boy with a great memory, who can keep his place in the school without an effort is generally content so long as he is in anyway distinguishes himself in the eyes of the master," declares Lord Cowdray, the engineering magnate, "but believe me, the clever boy is the boy who is severely handicapped in after-life through the facility with which he has gone through his school days."

POLITE BUT POINTED

A motorist was stopped by a policeman for speeding, whereupon he became angry and called the policeman an ass. After he had paid his fine the magistrate reproved him for what he had said to the officer.

CURIOUS WANTS

"Lost, an umbrella, belonging to a gentleman with a curiously carved ivory head"; "House wanted, suitable for small family that has been recently papered and painted"; "Tenders invited for the erection of a school large enough to accommodate 2,000 scholars four stories high"; "Young man wanted to take charge of horses with a religious turn of mind"; "Nurse wanted in a small gentleman's family"; "For sale, a pony suitable for a lady without vicious habits and quiet in harness"; "Wanted, a mahogany child's chair"; "Overlooker wanted for 5,000 sheep that can speak Spanish."

KEEP SWEET

Simply don't allow yourself to say sharp things about people. To be sure, your tart criticism may be quite warranted by the facts, but just remember that your remarks are much more likely to influence your audience's opinion of you than their opinion of those about whom you say them. Don't be cynical, bitter and pessimistic in your point of view. Don't seem down on young people. Keep sweet.

THE GREAT POWER OF GOOD PRAYERS

Prayer exercises a most beneficial influence in the lives of men. Its soothing and calming effect has been experienced by all those who in great mental stress have had recourse to this wonderful means of taking the sharp edge from anguish of mind. Prayer satisfies the deepest craving of the soul for sympathetic companionship, because it brings us into the presence of the great Companion and the most loyal Friend. It brings friendly help;

OUR BOYS AND GIRLS

A CANDLEMAS LEGEND

On Candlemas, so the legend goes— Down from the skies through the mists and snows The robin, the lark and the little brown wren Came flying back to our earth again— Bringing the fire that went away To warm the stars on All Saints' Day!

CANDLEMAS

Not by chance has the Church chosen the wax candle as a type of her Lord and Master. St. Anselm of Canterbury tells us briefly the reasons: "The wax product of the virginal bee represents Christ's most spotless body; the wick enclosed in the wax, and forming one with it, images His human soul, whilst the ruddy flame crowning and completing the union of wax and wick, typifies the divine nature, subsisting inconspicuously with the human nature in one divine person."

We should make on this festival an offering of candles for the service of the altar. Oh, what a consoling thought for us, when we are at our daily work, that perhaps our candles are at that moment burning before the Blessed Sacrament, taking the place of our hearts, silently, purely burning in their stead before the Sacred Heart of Jesus.—True Voice.

AN ENRAGED LION

At Cape Town a lion tamer was going through a performance in a cage with a full grown lion that had been lately caught. Suddenly it was seen that the brute was putting the trainer through his paces rather than being put through itself. Softly, crouching and creeping, the big cat edged itself between the thoroughly unweary man and the door of the den, fixing its victim with two rolling yellow orbs of flaming ferocity, and saving the air with tufted tail as it crouched preparatory to springing.

Many men among the audience, saw to the ways of the wild beasts, and comprehended, but only one man possessed the knowledge and the presence of mind to avert the apparently inevitable. Parsing up his lips as though he were going to whistle, he emitted a hoarse, low, rasping hiss. The beast heard and understood, for the sound was an exact imitation of the noise made by the giant boa constrictor when its huge body is coiled for the throw that never misses, that never relaxes and that no beast of the field is strong enough to withstand. Again and yet again the raucous sound rasped the stillness, and the angry brute drew back its head, its great eyes grew small and dull, the hackles rose and stiffened on its back, and it cowered, whining, on the floor of cage.—The Universe.

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for when we pray, we feel a strong hand grasping us and steadying our faltering footsteps. Not only the contemplative but also the man of action resorts to prayer, since prayer begets courage, self-reliance and hopefulness.

FEAST OF THE PURIFICATION

"And after her days of purification, according to the law of Moses, were accomplished, they carried him to Jerusalem, to present him to the Lord." (Luke II, 22.)

There is a depth of beauty in this twofold mystery of Candlemas Day that we can hope to fathom, but on which we may lovingly ponder in silent adoration. It is at one and the same time a joyful and a sorrowful mystery. It opens with the gladness of the Maiden-Mother's first visit to the temple and the joyful song of Simeon, then closes with the shadow of Calvary looming dark over the Child and a sword of sorrow piercing the Mother's heart.

Our Divine Lord came down from heaven not only to redeem our fallen race and to teach us the way of salvation, but also to restore and purify the worship of God His Father, and to train for Him adorers in spirit and in truth. He wished to teach us how to adore not only by His Divine words, but by example, and therefore Master of the law though He was, He deigned to fulfill the law of Presentation that bound every male child of Israel. He did so in order to renew publicly and officially in the temple of God, that whole and entire consecration of Himself to the service of His Father which He had made in the womb of Mary on His first coming into this world. "When He cometh into the world He saith: Sacrifice and oblation thou wouldst not; but a body thou hast fitted to Me. Then said I: Behold, I come. In the head of the book it is written of Me that I should do Thy will, O God." Hebrews x., 5, 6, 7.

Let us adore, present and living in the Sacred Host, the same Infant Jesus offering Himself in adoration to His heavenly Father on this day of His Presentation. Let us adore Him in union with Mary His Mother, submitting in unquestioning simplicity to the wholly needless rite of Purification, and offering to God the first fruit of her Virginity, the first truly acceptable victim ever presented to God in that famous temple. Adore Him in union with Simeon, the just and God-fearing old man, who lived only to see the salvation of Israel, and Anna the prophetess, bowed down with her four score and four years of perpetual prayer and adoration in the temple. How little we should have thought, when reading of the Magi's disappointment in careless and unconcerned Jerusalem, that there were in that city such holy souls as these! And so it is today. In spite of the apparent wickedness of our times, of the noisy obtruding presence of evil, God still finds many such devout souls: holy men and women, unknown to the busy world, who spend their lives in adoration, who attend daily Mass and receive Holy Communion, and who are the real mainstay of the Church and the salt of the earth.—Sentinel of the Blessed Sacrament.

HOW SHALL WE HEED THE CRY OF EUROPE?

The deplorable condition of Europe is before the minds of the more thoughtful Americans. Few or none of us, however, would say that Europe must be totally left to its own slender and broken resources. The difficulty seems to be in determining on a mode of service, which will not involve the American Republic in some inextricable relationship with the diplomatic system of Europe. It must be frankly admitted, that, oftentimes, we doubt the honesty of the official representatives of the nations of Europe, as in their own dealings they do not trust each other. There is this difference with us, that we have no contiguous enemies to provoke us to defend our national existence by the methods of force. The nations of Europe are ever one the defensive, for the very maintenance of life. The fear with us, that America through its intimacy with one or two or several European nations, would be drawn into some abnormal international complication to save its own honor and respect.

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of thought our interest is directed, even dispassionately, toward Germany, France will be irritated. The sense of being gravely wronged still rancors in the heart of France. Then, we, too, shall have wronged France; since France (either subjectively or objectively or both) has a case. The French all over the world are considerably our own French, who are American citizens, would be perturbed at what would be thought to be, by them, our lack of gratitude and mature judgment. They would point to an ancient enemy still at the gates. They would point to the torn and ravaged face of France—a vivid and plausible argument.

If we overlooked the poverty-stricken aspect of Germany, irrespective of its political tumult, and had not the humanity to gratefully play the part of the good Samaritan among the nations, our Germans of the Middle West would, at our expense, be distressed.

The inherent opposition (warranted justly or unjustly) of a large section of our people, to the power of the British Government, which even Cecil, Birkenhead, Gibbs, Lloyd George and others have not dislodged from the American mind is likewise to be judiciously considered.

With us, the rush to arms in the World War came, as if it were overnight. The pressure of inexplicable forces took the public imagination as if by storm. Such an enhanced mental state died down with the War and there is not a vestige of it now remaining. What is the tangible result arrived at and now publicly expressed in the still air of the calm after the mighty tempest? It is this: "Let us turn our back to the European Governments until their house is put in order and then morally act."

After ten years of grief and chastisement Europe is still in an overwrought and unbalanced state of mind. Is it true that if we do not come to the rescue, white civilization is doomed? Has the American Republic the balm with which to heal Europe's wounds and bring tranquility out of chaos? Yes; is the answer from the mouths of tremendously earnest and unselfish men. Now does it not seem, even, to the apathetic, that there is in the national consciousness a moral influence which, though subtle and elusive, can nevertheless be practically exercised? But can it be operated without a distinct foreign policy, which would hopelessly burden us with the responsibilities of covenants, leagues, world-courts and treaties?

The flattery of diplomats, politicians and idealists, sometimes, disturbs reason, even in the mentally strong. Nations are not above the vanity of individuals. Political ambition and strife cloud the definite proportions of facts and truths. Political cunning, both high and low, has victimized more than once, because of their good will, the plain people. Popular furor is at best unreasoning. Unscrupulously incited, it may, radically, change between dawn and night. It is not incredible that the spirit of militarism might overtake us, if passion, evil will, an undue sense of patriotism or an inordinately elated public sentiment would upset abruptly the judgment of the whole nation. Europe diplomatically might strike while the iron was hot and beg or demand, according to some technical international contract, that we send another million soldiers across the sea. Would the outcome of events, again, warrant such a sacrifice? It is this possible contingency which is to be avoided in heeding the call of Europe to America. Yet there is a false nationalism, certainly not Christian, which would have us turn aside from the righteous moral efforts of all mankind. There is for us, an obligation to contribute our moral strength to that unitive force for good throughout the world, which is obviously an indication of an over-ruling Divine design. Nations are not ethically or even scientifically divided by fixing frontiers of demarcation on colored maps. To locate certain races within spaces upon the earth and then give their territories differentiating names, does not mean the outcome of a deep and far-reaching basis of human, Christian internationalism. Whatever motive was behind the utterance of the British ex-Premier he struck the Christian note when he alluded to the ancient text and affirmed that no country has the right to say to another: "Am I my brother's keeper?"

Monsignor C non Barry tells us that while reading Lord Acton's Essays and Lectures on the History of Nations he was constantly struck and not a little puzzled at his far-fetched references to the United States as being the visible genius of Democracy, which would in the future move across the Continent. Canon Barry sees in the person of the Honorable Woodrow Wilson during the War: "America receiving homage bordering on Divine honors from the nation hitherto enslaved." Is Acton's prophecy to be fulfilled? Whatever is thought of Mr. Wilson now or whether he came before his time or not, it is not apparent that Europe beheld him symbolizing that which Acton believed would yet be realized. Canon Barry's hope for Europe is Lord Acton's: "We must seek salvation in American ideas and institutions." Is this true? If it is, then how shall we heed the cry of Europe?—The Missionary.

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