

Children Cry for Fletcher's

# CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of *Chas. H. Fletcher* and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

## What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drowsy and Soothing Syrups. It is pleasant. It contains neither Opium, Morphine nor other narcotic substance. Its age is its guarantee. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic and Diarrhoea; allaying Feverishness arising therefrom, and by regulating the Stomach and Bowels, aids the assimilation of Food; giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of

*Chas. H. Fletcher*

In Use For Over 30 Years  
The Kind You Have Always Bought

THE CENTAUR COMPANY, NEW YORK CITY.

## Laymen and Church Union

The following are a few of the thousands of Presbyterian laymen who heartily approve of the Church Union movement, and permit their names to be attached to the following appeal to the people of Canada:

"We recognize that the basis of union permits and expects existing congregations to continue in every particular exactly as before."

"We regret any insinuation that the big city church (whose congregational life will be absolutely unaffected) is selfishly indifferent to a movement which we believe could meet the religious needs of the country and place the united church in a position to assume a national responsibility for the Canada that is to be."

"We believe conditions generally, but especially in the more sparsely settled districts, demand Union for the sake of efficiency and effective leadership, and to avoid unseemly rivalry, overlapping and waste."

**Montreal**—Lord Mount Stephen, First President Canadian Pacific Railway.  
Mr. R. B. Angus, Director, Bank of Montreal.  
Sir Herbert Ames, M.P., Montreal.  
Hon. Chief Justice Archibald, Montreal.  
Hon. Justice McLennan, Montreal.  
R. S. Logan, Vice-President Grand Trunk Railway, Montreal.  
W. G. Ross, Chairman Harbor Commission, Montreal.  
F. Howard Wilson, J. C. Wilson, Ltd., Montreal.  
J. W. Ross, P. S. Ross & Sons, Montreal.  
Wm. Yule, Montreal.  
Henry and W. M. Birks, Henry Birks & Sons, Montreal.  
James Gardner, of Hodgson, Sumner & Co., Montreal.

**Toronto**—Sir John M. Gibson, K.C.M.G., late Lieut.-Governor of Ontario.  
President R. A. Falconer, University of Toronto.  
Hon. Justice Sutherland (Supreme Court of Ontario), Toronto.  
John K. Macdonald, Esq., President Confederation Life Assurance Company, Toronto.  
J. W. Woods, Esq., Chairman Canadian Trade Commission, Toronto.  
Thos. Bradshaw, Esq., Commissioner of Finance for the City of Toronto.  
Thos. Findlay, Esq., Vice-President Massey-Harris Co.  
President George C. Creelman, Ontario Agricultural College, Guelph, and Commissioner of Agriculture for the Province of Ontario.  
**Calgary**—Hon. Justice Stuart, Calgary, Alta.

**Winnipeg**—Sir Daniel McMillan, K.C.M.G., late Lieut.-Governor of Manitoba, President Northern Crown Bank.  
Hon. Edward Brown, Provincial Treasurer.  
A. L. Crossier, President of the Board of Trade.  
G. R. Crowe, British Grain Co., Limited.  
F. S. Harstone, Harstone Bros. Geo. Fisher, Managing Director Scottish Wholesale Society, Ltd.

**Vancouver**—Hon. M. A. Macdonald, Attorney-General British Columbia, Vancouver.  
Hon. Justice Grant.  
Dean Klinek, College of Agriculture University of British Columbia.  
Edward Douglas, of Kelly Douglas.  
W. H. Leckie, Leckie Shoe Co.  
**Ottawa**—Jas. W. Robertson, L.L.D., C.M.G.  
F. H. Chrysler, K.C.  
John McMillan, L.L.D.  
Wm. Stewart.  
James Gibson, Esq.  
**Halifax**—Hon. M. MacCallum Grant, Lieutenant-Governor of Nova Scotia.  
George S. Campbell, Merchant and Banker.  
Charles Archibald, Banker.  
Charles H. Mitchell, of W. & C. H. Mitchell, Merchants.  
A. H. McKay, Superintendent of Education.

**St. John**—Hon. Justice Forbes.  
Alex. Watson, Alex. Watson Lumber Co.  
C. B. Allan, Treasurer Patriotic Fund.  
C. H. Ferguson, Manager Eastern Trust Co.  
Alex. Wilson, Wilson Bros. Co., Ltd.  
**Saskatoon**—President W. C. Murray, University of Saskatchewan.

## The First Union Church In Canada

By Its Minister, Rev Norman Macleod

THREE years ago the Interdenominational Committee of Montreal, representing the Congregational, Methodist and Presbyterian Churches, established a Union Church in St. Anne de Bellevue. This being the first of its kind in Canada, and the Union Committee, Toronto, not having finally settled what the polity of the Union Church was to be, it was therefore incumbent upon the Church at St. Anne's to create its own form of government. We, after careful consideration, decided that the officers having the insight of the spiritual interests of the congregation be called "Elders." These were to be elected by the Church from amongst its members. They were to hold office for no definite period of time, and before entering upon their duties were to be ordained.



REV. NORMAN MACLEOD.

It was agreed also that those having to do with the financial interests of the congregation be termed "Managers," who were to be chosen by the Church and for a certain number of years. Besides these two bodies, then was formed the "General Board," consisting of the Elders and Managers, and representatives from the various organizations of the Church. Its duties are to secure missionary concerning the Pastoral relation and to attend to matters affecting the work of the Church not assigned to any other body. "Responsive Readings" prepared by Dr. Van Dyke are used. On Communion Sunday the Elders receive the new members and arrange for the dispensing of the Supper. They also give the "Elements" to the communicants present.

In the Sabbath School, the papers, helps, etc., published by the three churches mentioned, are distributed. So much for the government of the Church, but naturally the question is asked—How has union worked out?

In answering this inquiry, allow me to refer to two things: (1) It is quite true, like all live, working and progressive institutions, there are sure to be differences of opinion, but these, I assert, have never been of denominational lines. Never has "ism" been pitted against "ism." Other little and ordinary differences have been solely to the individual judgment. Service and truth are regarded as having a unifying force—the cement of property of any church, but must be the treasure of all denominations. The members of the Union Church felt they were making an experiment when the principle behind it can solve many of the serious problems confronting our churches in Canada. To say that church members will not unite and work together is to deny that they possess the same charity and intelligence in religious service which they show in other activities.

(2) The second thing to which I refer is the benefit the Union Church has been to the students at McDonald College. They have taken a deep interest in the welfare of the Church. Not only do they attend in large numbers our services and support financially, but many of them have become members. At the Communion last April, all the men students in the Schools of Agriculture and for teachers attending the Union Church, with the exception of five or six, united with the Church. About two weeks later we had practically the same experience, when the women students in the schools for Teachers and of Household Science partook of the Lord's Supper.

In connection with the Sabbath School, the Rev. W. O. Rohnev, B.D., Lecturer McDonald College, established the "Religious Education School" with a staff of four teachers, in which definite instruction is given in social and religious service.

Among the subjects taught are: Church School organization and management, Graded lessons, Primary equipment and work, Expressional activities and worship.

The school endeavors to give such a training as will help the students to solve many of the problems they will meet, and to qualify them for leadership in religious education in the communities where they will live. Examinations (18) certificates were granted after the necessary examinations were passed. This season over fifty (50) are enrolled and are taking the lectures regularly.

Besides these courses the members of the Union Church has been for two years conducting normal classes with group leaders of the College Y. M. C. A., when the following subjects were studied: Religion and the problems of the student, The social and economic ideals of Jesus, The rural problems of Canada.

The aim of these studies was to prepare for leadership—"Mastery for Service." In all the courses and classes referred to, no denominational bias is seen. Truth knows nothing about the limitations of prejudice and passion. The nearer we get to the truth the closer we get to each other. "We are united in the things we know, but are divided in the things we think we know."

Now the things to which I have referred allow me to say, could not have been done if there was no Union Church. Whatever has been accomplished is due to Union, because it makes the financial burden lighter and conserves true and human energy. It respects the auspiciousness of the glory of Christ and His Church is paramount rather than the progress of a particular "ism" and His Church is paramount rather than the progress of a particular "ism."

What has taken place in St. Anne de Bellevue can be duplicated with a loss in our part of Canada. Human nature and church problems are much the same everywhere in our vast Dominion.

### SOME GOOD ADVICE

If you have dandruff, get rid of it by killing the germs.  
If your hair is falling out, stop it.  
There is one sure cure that will remedy these misfortunes and aid you to remain young.  
**PARISIAN SAGE**, the great hair restorer, is guaranteed to permanently remove dandruff in two weeks, or we will give you your money back.  
**PARISIAN SAGE** stops falling hair—it prevents the hair from falling.  
It is the best beautifier for ladies' hair, as it makes harsh, lifeless hair fluffy, soft and beautiful.  
**PARISIAN SAGE** is rigidly guaranteed. 50 cents a large bottle.

For Sale By **R. Seater, Jarvis.**

### DON'T WISH FOR IT

But Come and Get It  
EVERY ONE IS GUARANTEED



THE "WHITE" ROTARY  
SIT-STRATE

is the Sewing Machine for all the people all the time  
RUNS EASY RUNS LIGHT RUNS FAST and Lasts Forever with Reasonable Care

MAKE IT PAY FOR ITSELF  
AS LITTLE \$1.00 A WEEK WILL SEND IT HOME

Local Agent—**I. W. HOLMES**

### THE Three Prime Virtues

—IN A PHOTOGRAPH—  
Artistic Quality, Permanency, and Likeness

—OURS HAVE ALL THREE—  
**MOORE'S STUDIO**  
MAKERS OF QUALITY PHOTOGRAPHS  
PHONE 183  
Norfolk St. Since.

### The Best Newspaper Value

In Western Ontario  
The London Advertiser  
All Mail Editions \$3 per Year

Advertise in the Record



## 45th ANNUAL STATEMENT

For the Year Ending November 30th, 1916

## Bank of Hamilton

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank at Hamilton, on Monday, January 15th, 1917.

**BOARD OF DIRECTORS**  
SIR JOHN HENDRIE, K.C.M.G., President  
CYRUS A. BRICE, Vice-President  
C. C. DALTON  
I. FITZLADO, K.C.  
W. E. PHIN  
J. TURNBULL  
W. A. WOOD

### PROFIT AND LOSS ACCOUNT

Balance at Credit of Profit and Loss Account, 30th Nov., 1915 ..... \$ 175,821.80  
Profits for the year ended 30th November, 1916, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts ..... 442,825.80  
\$ 618,647.62

Appropriated as follows:  
Four quarterly dividends, in all 12% ..... \$368,000.00  
Pension Fund, Annual Assessment ..... \$ 8,786.65  
Special Contribution ..... 10,000.00  
War Tax on Bank Note Circulation ..... 18,786.65  
30,000.00  
\$ 405,700.65  
Balance of Profits carried forward ..... \$ 212,946.97

### GENERAL STATEMENT

**LIABILITIES**  
To the Public:  
Notes of the Bank in Circulation ..... \$10,927,813.79  
Deposits not bearing interest ..... 4,499,351.00  
Deposits bearing interest, including interest accrued to date of Statement ..... 34,470,355.27  
49,897,520.06  
Balances due to other Banks in Canada ..... 45,308,174.06  
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom ..... 31,789.58  
Acceptances under Letters of Credit ..... 694,135.42  
149,720.28  
\$ 99,583,199.89

To the Shareholders:  
Capital Stock paid in ..... \$ 3,300,000.00  
Reserve Fund ..... 299,556.57  
Balance of Profits carried forward ..... 3,509,556.57  
Dividend No. 110, payable 1st December, 1916 ..... 397.00  
Former Dividends unclaimed ..... 3,088,155.57  
\$ 57,163,964.66

### ASSETS

Current Cash ..... \$ 868,142.33  
Demand Government Notes ..... 4,432,251.00  
\$ 5,322,403.33  
Deposit in the Central Gold Reserves ..... 1,500,000.00  
Deposit with the Minister of Finance for the purposes of the Circulation Fund ..... 157,000.00  
Notes of other Banks ..... 437,655.00  
Cheques on other Banks ..... 2,317,085.36  
Balances due by Banks and Banking Correspondents elsewhere than in Canada ..... 119,399.63  
499,460.74  
\$ 10,312,953.66

Dominion and Provincial Government Securities, not exceeding market value ..... 568,458.46  
Canadian Municipal Securities, other than Canadian Railway and other Bonds, Debentures and Stocks, not exceeding market value ..... 641,982.10  
Call and Short Loans (not exceeding thirty days) in Canada, on Bonds, Debentures and Stocks ..... 3,844,000.00  
\$ 22,069,366.18

Other Current Loans and Discounts in Canada (less rebate of interest) ..... 31,943,951.60  
Real Estate other than Bank Premises ..... 465,025.86  
Overdue Debts, estimated loss provided for ..... 178,194.68  
Bank Premises, at not more than cost, less amounts written off ..... 2,042,595.55  
Other Assets not included in the foregoing ..... 338,089.76  
Liabilities of Customers under Letters of Credit per contra ..... 119,730.85  
\$ 57,163,964.66

JOHN S. HENDRIE, President J. P. BELL, General Manager

### AUDITORS' REPORT

In accordance with the provisions of Sub-sections 19 and 20 of Section 56 of the Bank Act, we report to the Shareholders as follows:  
We have examined the above Balance Sheet with the books and vouchers at Head Office and with the securities, returns from the branches, and we have obtained all the information and explanations we have required, and in our opinion the transactions which have come under our notice have been within the powers of the Bank.  
We have checked the cash and verified the securities of the Bank at the Chief Office and at several of the principal branches during the current year, as well as on November 30th, 1916, and have found that they agreed with the entries in the books of the Bank with regard thereto.  
In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given us, and as shown by the books of the Bank.  
C. S. SCOTT, E. S. READ, Auditors,  
Chartered Accountants.

HAMILTON, 15th December, 1916

The range with pure white enamelled steel reservoir stamped from one piece. The

# McClary's Pandora

Range reservoir is seamless and clean enough to use in cooking, and preserving. See the McClary dealer.

MADE IN CANADA  
for sale by E. T. CARTER

Our List is corrected to date.  
IF your label is not corrected let us know as soon as possible.  
**The RECORD**