### FIVE-MINUTE SERMONS. Second Suncay of Advent.

## CHABITY.

"Now, the God of patience and of comfort grant you to be of one mind, one towards an-other, according to Jesus Christ; that with one mind and with one mouth you may glorify God and the Father of our Lord Jesus Christ." -(Epistic of the day, Rom. xv. 5, 6)

The unity of mind which St. Paul would have us individually cultivate and practise as the effect of God's and practise as the effect of God's patience is, without doubt, charity to wards one another. For charity in duces us, to love even our enemies, to show our love for all men by wishing and doing them good, to foster feelings of truly Christian friendship for our neighbor, and by them affecting a last ing bond of charitable union between relations, friends and strangers, to glorify God and the Father of our Lord Jesus Christ, as the early Christians glorified Him, with one mind and with one mouth.

But, alas ! how often is the harmony inculcated by St. Paul disturbed ! How often is the agreement of friend with friend destroyed by petty quar-rels and childish disputes! How often, in fine, is the precept of charity violated on account of extreme sensi tiveness in taking offence at triles! If a person, perhaps unconsciously, does us an injury, we are at once en gaged, instead of imitating our Lord's patience under harsh treatment. Or if mething is said in dispraise of us, or at least not altogether in accordance with our wishes, we forthwith take um brage, ch-rish feelings of anger and hatred for the delinquent, vow our resolution never to forgive, and thus live in a state of constant and sinful enmity. Some one says or does some thing by way of innocent pleasure, and we immediately feel ourselves ill. we immediately feel ourselves ill-treated. We are careful to observe the conduct of others, and if, perchance, we notice anything that does not accord with our view of things, we but too readily condemn it. We are not serupulous in making rash judgments by attributing to our neighbor bad motives. We accidentally hear of the sing and misfortness of those about US. motives. We accurately near of the sins and misfortness of those about us, and, instead of compassionating them in their misery and of being silent about their faults, we are uneasy until we have made known what we were bound in charity to keep secret. We are ever straining our attention with the curiosity of seeing what others do, while we are blind to what we do our while we are blind to what we do our-melves. We are, in fact, very forgetful of the record of God's precept, "Thou shalt love thy neighbor as thyself." We do not wish others to injure us;

why, then, are we guilty of injuring them? We do not like others to speak ill of us; why, then, are we not more cautions never to speak ill of them? We are offended at hearing ourselves judged falsely, on finding that our sins Judged takely, on indig that our sine have been revealed and made public, on account of the peevishness and bad temper of our neighbor, by the refusal of friends to speak to us; and yet, with the most utter unconcern for the feelings of those we should love, we our selves entertain unjust judgments, we ourselves sin by detraction, we ourselves are cross and impatient, we ourselves pass by others in the street or in social gatherings without offering them a sign of recognition. Brothren, do to others what you would

wish others to do to you. Be charit-able after the example of our Lord Jesus Christ. Remove from your minds Jesus Christ. Remove from your minus all thoughts of hatreed and ill will. Up-root from your hearts feelings of revenge. Judge not your neighbor, that you yourselves may not be judged. Be quiet about his failings at d short comings. Do not be so unkind as to re-fuse him the enjoyment of your friend ship. Promote charity, peace and benevolence as far as it lies in your power. And in this way you will practise one of the most profitable practise one of the most product pre-lessons of Advent, and be suitably prepared for the feast of Christmas, glorify God and the Father of our Lord Josu . Christ, with one mind and with

# THE CATHOLIC RECORD.

to give supreme honor and glory to God; secondly, to thank Him for all His benefits; thirdly, to obtain pardon for our sins; and, fourthly, to obtain all graces and blessings through Jesus Christ."

A sacrifice is the offering to God, as a token of homage, some creature which is to be consamed, or immolated in some way, in testimony that He is the Sovereign Head of all things. In the Old Law, the living things sacrificed were slain and the flesh was burned, and the blood was poured out and sprinkled around the altar. In the Mass bread and wine consti-

tute the matter of the sacrament. The consecration, by which the bread and wine are changed into the Body and Bloot of Christ, is the essence of the sacrifice. There is no Mass on Good Friday because there is no consecra-tion. By the consecration in the two forms, the separation of the Body and Blood is mystically accomplished. The Communion is also necessary for the completion of the sacrifice, as the cole-brant must receive under both kinds tute the matter of the sacrament. The brant must receive under both kinds to complete or to carry out the de-struction or the consummation of the victim, as this is of the essence of sacrifice. The Mass is, therefore, not merely a

form of prayer, but a great action, and all those who are present, have, in a certain sense, to take part in that action, or in what is done. Those who assist at the sacrifice are not to be mere spectators or attendants, but actors. When the priest turns at the "Orate Fratres," he says to the people: "Brethren, pray that my sacrifice and yours may be acceptable to God, the Father Almighty." Just before the consecration, at the com memoration of the living the celebrant prays to Almighty God in these words: "Be mindful of all here pres ent whose faith and devotion are known to Thee, for whom we offer, or who offer up to Thee this sacrifice of project? praise.

How many of the people realize that it is their Sacrifice which the priest is It is their Sacrince which the priest is offering and that they are not to be mere onlookers, but should be partici-pants in the holy action? Hence the people should unite their intentions with those of the priest at the altar. They may make use of any form of devo-tion or prayer which will the better help them to such united action. The altar, the crucity, the lights, the

help them to such united action. The altar, the crucifix, the lights, the vestments which the priest wears are not a display to the people, but the outward marks and the fitting accom paniment of a Sacrifice offered to God. Liturgies may differ, as they do, yet they all express the same faith and the same idea of sacrifice—to "show forth the death of the Lord." In the Mass we are called to Mount Calvary to we are called to Mount Calvary to stand at the foot of the Cross. Around that cross is gathered together the whole Christian Church.-Catholic Universe.

#### THE CHRISTIAN FAMILY LIFE.

It is seldom that we come upon : paper of such general interest and practical value as that read by the learned Abbot Gasquet, O. S. B., at the Catholic Truth Conference, held at Brighton at the end of September. The paper considered especially family life in England in pre Reformation days, but Dom Gasquet prefaces his entertaining researches with some observations on the present day Cathoile family that are worth careful read-ing. He remarks: "The Catholic life depends in great

measure for its existence and its growth upon the Christianity of the family life. I take this to be an axiom. For although it may be allowed that the grace of God may so act upon the in-dividual soul as to produce the flowers of virtue amid the most chilling surroundings and in the mephitic atmos phere of a bad home, still in His pro vidence the ordinary nursery of all

ercise are reproduced. It seems also, from the evidence submitted, that at-tendance at daily Mass was not uncommon. It was a custom in many towns to have daily Masses at 4,5 or 6 o'clock so that the faithful might not be prevented by their occupations from assist-ing at the Holy Sacrifice. King Edward IV. in the rules he drew up for his household of his son says: "No man shall interrupt him during Masse time." Says a Venetian traveller, recording his impressions of England at the begin ning of the sixteenth century : "The

all attend Mass every day and say many Pater nosters in public." At the meals children were taught to bless themselves with the Sign of the family as he called down God's blessing runn what Hit convidence had provide upon what His providence had provided for them. At dinner and supper there was apparently some reading in many families, which was at any rate a means of teaching some useful things, and of avoiding, as one account says, " much idle and unprofitable talk." We would add, gossip. On the other hand, strict measures are proposed by the current writers of these times for the punish ment of children using bad language. On the afternoon of the Sundays, when evensong was over, the father was to "appoint" his children "theyr pas-ture with event theyr tyme with great diligence and straight commandment." Do modern parents

commandment." Do modern parents concern themselves with the recreation of their children? "Shrive yourself every week to your curate," says the Rule of Life, printed in 1538, "unless you have very great lette." We are told further by some antiquariaus that the origin of the low side windows, found in many churches is explained by the custom of sounding a bell outside the window at the Sanctus, at Mass, to warn people at work outside that the more solemn part of the Mass had begun.

A sense of God's presence is re vealed in their little every day habits. The names of 'Jesus and Mary' are found written at the top of every scrap of paper and every column of account; the wills begin with the invocation of the Blessed Trinity, and generally con-tain some expression indicative of gratitude to the providence of God, and of belief in the immortality of the soul, and of the reward gained by a life of virtue ; letters are dated by re-ference to some Sunday or festival, and so on."

No historian of these days would be struck by the prevalence of the beautiful old Catholic practice so gen eral in the times we speak of, which inculcated reverence for parents : the children knelt before their parents every night and addressed them, "Father (or mother,) I beseech you of every blessing for charity ;" and the parents raising their bands to heaven perition and God for grace up n their bowed offspring, saying, "Our Lord God, bless you children," and making the sign of the cross with the right hand over them, saying, "In nomine,"

Dom Gasquet, who has been infla-enced most because of his personal contact with these historical testimonies of family piety, thus summarizes. It is unnecessary to go through the day in any well constituted family in Catholic England. Work was ever insisted upon as necessary in God's service, and work was savored, so to speak, by the remembrance of God's presence. The two orders of the natural and The two orders of the natural and supernatural were not so separated as they are generally supposed to be to day. Of course, there are many in our day who no doubt keep themselves in God's presence, but whilst I believe that most will allow that this is the ex-ception, in the ages of faith it was apparently the rule; and if we may judge from the books of instruction and other evidence, God was not far re moved from the threshold of most Cath-olic families in pre Reformation days. Of course there were exceptions, and

phere of a bad home, still in His pro vidence the ordinary nursery of all God's servants is the home presided over by pious parents, who themselves practice the religion they teach their children. The father, mother and children together made up the sacre and the teach their children to the teach their and the teach their about the family life of that time which is lacking in this. There was the con-the teach the teach their about the family life of that time which is lacking in this. There was the con-the teach teach the teach teac children. The father, mother and children together made up the sacred institution of God called the family. presence in the family-of this I have The child is for the most part the creation of its surroundings, and no amount of schooling in the best of "atmospheres," or of religious instruc-tion for the most carpho of tookhors there were these common religious practices of prayer and self restraint and mutual encouragement to virtue, of which, alas, the modern counterpart of can supply the inflaences which are lacking in the home life. On parents rests the responsibility—a heavy re-sponsibility, of which they can not divest themselves — of train old English home knows so little. the On the faith of those simple and gener ally unlettered people there was a bloom-I know of no better word to ex press what I see - a bloom, which perished as one of the results of the re ligious revolution of the sixteenth c.n tury .- Central Catholic.

# The Sovereign Bank of Canada

Office of the 2nd Vice-President and General Manager.

#### To the Shareholders,

MONTREAL, 10th November, 1906.

DECEMBER 8, 1906.

#### THE SOVEREIGN BANK OF CANADA.

We have pleasure in enclosing herewith statement of the Bank's position as at the close of the fiscal half-year, ending 31st October, together with comparative statistics for the past five years. The figures require no special explanation, and we feel sure the progress and stability which they indicate will afford the proprietors and friends of the Bank complete satisfaction.

The Bank's American and Foreign business has now attained considerable importance. Our connections abroad, as well as our facilities at home, enable us to handle British, Continental and American transactions entrusted to us on a favorable basis, and the results so far have been satisfactory to all concerned.

Our principal business is, of course, confined to Canada, and is concentrated in the provinces of Ontario and Quebec, which long experience has proven to be the safest territory in the Dominion for the conduct of a general and commercial banking business. In these two provinces the Bank has 55 branches and 22 sub-offices, the latter being managed from central points, and in some instances open only two or three days a week. We have not yet opened any branches in the North-West, as compe-(tion there seems to be unusually keen, but with the undoubted progress which the country is making, these conditions will probably right themselves later on, and in the meantime we have very satisfactory banking arrangements for the conduct of our business throughout that territory

The capital of the Bank (\$4,000,000) will be fully paid up in a few months, and it is a source of great satisfaction to know that our shareholders number nearly 1,200 and include some of the most owerful financial people in the world.

The Sovereign Bank is at present the eighth largest chartered bank in Canada in point of capital. Its assets amount to \$25,343,401, a large part of which are "liquid," and the continued growth of deposits testifies to the popularity of the institution throughout the country.

The Note Circulation shows an advance of 83% over last year, and both the Circulation and Deposits have increased materially since the present statement was compiled.

The past half-year is the best the Bank has ever had, and we have every reason to think that the current half-year will be at least as good.

#### Your obedient servant.

#### D. M. STEWART, General Manager.

Half-Yearly Statement	Comparative Statistics				
LIABILITIES	31st Octo- ber	Capital Paid-up	Reserve Fund and Undivided Profits	Sovereign Bank Notes in Circulation	Deposits
apital Stock paid up       \$3,942,710.00         teserve Fund and Undivided Profits       1.335,847.22         stores of the Bank in circulation       2,850,675.00         peposits Payable on Demand       \$5,685,321.09         peposits Payable after Notice       9,893,598.66       15,578,919.75	$1902 \\ 1903 \\ 1904 \\ 1905 \\ 1906$	\$1,173,478 1,300,000 1,300,000 1,610,478 3,942,710	\$ 240,000 362,838 420,373 523,461 1,335,847	$\begin{array}{c} \$ & 759,995 \\ 1,237,650 \\ 1,284,840 \\ 1,550,790 \\ 2,850,675 \end{array}$	\$1,681,730 4,309,432 7,196,741 10,134,209 15,578,920
0ther Liabilities ,	ASSETS				
ASSETS Gold and Silver Coin on hand \$ 538,989.58 Dominion Gov'ment Notes on hand 1,121,447.00	31st Octo- ber	Cashon hand and at Bankers	Bonds, Debentures, etc.	Loans at Call	Commercial Loans and Discounts
Kotes and Cheques of other Banks 1,155,304.99         balances with Bankers         Cash Assets         Cash Assets         Cash Deposited with Dominion Go-verament for Security of Note	$1902 \\ 1903 \\ 1904 \\ 1905 \\ 1906$	$\begin{array}{c} \$  383,097 \\ 622,774 \\ 1,214,822 \\ 1,491,398 \\ 3,916,842 \end{array}$	$\begin{array}{c} \$ & 439,363 \\ & 713,397 \\ & 672,034 \\ & 791,153 \\ & 1,612,831 \end{array}$	$\begin{array}{c} \$1,630,199\\ 1,747,342\\ 1,179,540\\ 1,566,144\\ 4,614,067\end{array}$	\$1,358,469 4,074,048 7,014,123 9,578,850 14,640,510
Circulation	GENERAL				
Securities 1,612,831.16 Call and Short Loans Secured by Bonds, etc	31st Octo- ber	Total Assets	Excess of Assets over Liabilities to the Public	Branches and Sub-offices	No. of Shareholder
	$     \begin{array}{r}       1902 \\       1903 \\       1904 \\       1905 \\       1906     \end{array} $	\$3,855,203 7,209,920 10,201,954 13,818,938 25,343,401	\$1,413,478 1,662,838 1,720,373 2,133,939 5,278,557	17 28 42 53 78	$757 \\ 819 \\ 854 \\ 1004 \\ 1195$
etc 473,837.57	$\frac{1904}{1905}\\1906$	$\begin{array}{c c} 7,209,920 \\ 10,201,954 \\ 13,818,938 \end{array}$	1,662,838 1,720,373 2,133,939 5,278,557	28 42 53 78 D, M. STEV	819 854 1004 1195

The examination of conscience which all good people are accustomed to make before going to rest—in order to see how they have passed the day, and whether they have gone forward or backward-is of the greatest use,



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# TALKS ON RELIGION

THE HOLY EUCHARIST AS A SACRIFICE.

All creatures have been made to All creatures have been made to give glory to God. "Praise the Lord from the earth, ye dragons, and all ye deep. Fire and hail, snow and ice, and stormy winds, which fulfill His word." (Ps. 148:7.) tion from the most capable of teachers.

It is reserved, however, for His in telligent creatures to give to Him joying their offspring in habits of virtue, of seeing, for example, that ful and "reasonable service." We read in the S5th Psalm : "All nations whom Thou hast made shall come and they say their prayers, attend church and the sacraments, and, as their minds expind, are properly instructed in their duty to God and their fellowmen. worship before Thee, O Lord, and shall glorify Thy name, for Thou art great and dost wonderful things. Taou art God alone."

The knowledge that their example will almost inevitably be copied by those Sacrifice, if offered to a creature, would be idolatry; it is the one act which can be offered to God alone. they have brought into the world, should act upon parents as a restraint upon word and action and they should God revealed it to our first parents. and it has been handed down by tra-dition. Cain and Abel offered sacrifice, share personally in all the prayers and acts of religion they inculcate as necessary. There is much, no doubt, in surroundings and circumstances, but there is no home so humble that it may and so did Noah, Abraham and the Patriarchs.

There were various sacrifices in the Old Law and all were figures of the not be a school of sound, solid, prac Sacrifice of the New Law. Holocaust was offered in token of tical Catholic life; there are no surroundings and circumstances, however hard and difficult, in which the Chris

God's supreme dominion. Thank offering, in gratitude for His

Peace offering, to obtain His favors. Holy Household at Nazareth. Sin offering, to explate sin against God.

bers of the family together, and no ties are secure, or will bear the stress of All nations have regarded sacrifice as life, which are not strengthened by prayer and the faithful practice of religious duties. an essential part of religion. The principle is recognized even by those who practice idelatry. The "reformers" of the sixteenth

The "reformers" of the sixteenth century stand alone and are unique in Let us turn back the pages of history Let us turn oack the pages of all with Dom Gasquet and ask ourselves if we are satisfied with the comparison of modern with medieval times. "In the having neither altar nor sacrifice, and altar and sacrifice are concomitants or fifteenth and sixteenth centuries. "In the fifteenth and sixteenth centuries" we are told, "our forefathers were early risers." It seems that 6 o'clock (a. m.) was the usual hour for rising. Early correlative terms. A priest and no sacrifice is a contradiction. Hence it is useless for those who have no sacrifice to maintain that they have priests. or that the sacrament of Holy Orders

rising is insisted upon in many writings of these days. The morning prayer, as we learn from The School of Virtue for has any place among them. In giving us the Holy Eucharist Our Lord gave us both a Sacrifice and a Sacrament—a Sacrament to sanctify little children, was the first thought for the day : "First in the mornynge, when thou dost awake. To God for His grace thy peticion then make."

ourselves and a Sacrifice as a fitting worship to God. As children we read in the Catechism that "the Sacrifice of the Mass is offered for four ends : first,

#### A Constant Influence,

A room with good Catholic pictures in it and a room without such pictures d ffer as much as a room with windows and one without these necessities. Pictures, and we mean only good, pure pictures, are consolers of loneliness, and a relief to the troubled mind and a relief to the troubled mind They are windows to the imprisoned heart, books, histories, sermons which we can read without the trouble of turning over the leaves or straining our eyes. They make up for the want of many other enjoyments to those which life is mostly marked and the whole life is mostly passed amid the smoke and din, the bustle and noise of tian family, recognizing its obligations, a large city. Pictures of Our Lord, of His Sacred Heart, and of the saints cannot practice the lesson taught by the Of course it is religion which must bind the mem inspire us, give us courage and induce bear our cross with Christian

resignation. Oh ! if all men knew the sentiments of the Church, which far surpass the

entiments of the best of mothers, since hers are the very sentiments of Christ's Heart -how fondly would they love the Church ; how cou npletely would they approve all her works !



stant recognition of God's sanctifying have committed in the day, but in exciting aversion for them, and in form spoken — and over and besides this ing a strong resolution to commit them no more.-Father Avila.

> After the joy which springs from right doing, the purest and sweetest is that which is bern of companionship with spirits akin to our own

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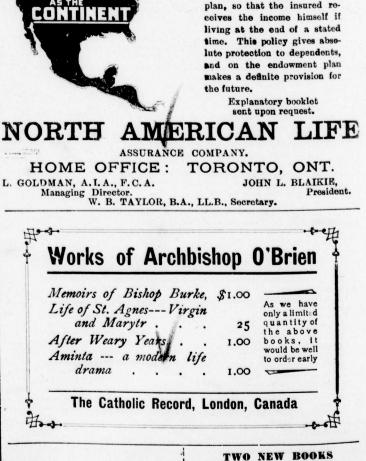
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