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ned.

Dahnow, the noble hearted, is a man with whom every woman ought to fall in love — and never does.

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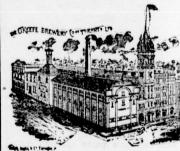
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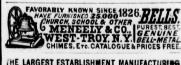
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FIVE-MINUTE SERMONS.

Third Sunday in Lent.

REVERENCE IN CHURCH. "Blessed are they who hear the word of God and keep it." (St. Luke xi., 28.) Brethren, the first thing I have to say to you about the Word of God is to

say to you about the word of God is to urge you to come and hear it.
"Blessed are they who hear the Word of God and keep it." You may call that the ninth beatitude. The blessed privilege of hearing the truth of God from the line of His gogarding. of God from the lips of His accredited ministers, standing upon His altar, speaking by His authority, is yours to speaking by his authorty, is yours to enjoy; and it is not only a privilege but a duty. Yet how few there are who regard hearing a sermon as a privilege, or look upon it as a duty! How small a proportion of you, my brethren, come to High Mass and hear engaging sermon! And of those who regular sermon! And of those who hear the five-minute sermon at the early Masses, how many are there who give it strict attention?

I want to say a word about the High Mass sermon. It is prepared with special care, it is given with deliberation, and goes along with the most solemn of the public functions of the Church. Though seldom lasting more than thirty minutes, it is long enough to bring home to us some great mystery of religion, or enforce some practical rule of Christian life. Now, we do not wish to belittle the effect of a five-minute sermon, but just the contrary. However, it must be conceded that you cannot ordinarily persuade a man of much in five minutes a lunch is better than nothing, but what a working man wants is a square meal. The difference between a fiveminute sermon and a High Mass sermon is the difference between a mouthful of food and a hearty dinner. The man whose soul is robust and vigorous with that health which comes from the knowledge and grace of God, s the man who makes it a habit to be present at High Mass and hear the

What does a sermon do for you? It

egular sermon.

elevates you. You complain that you have to shovel mortar, wash dishes, drive a horse car, count money all day, and that such things keep the soul down to an earthly level; well, then, come to church and be elevated. Listen to the Word of God, which raises you up above the commonplace things of your life, or, rather, which sanctifies them and makes you see in them stepping stones to heaven. There is no doubt that a man needs a great deal of courage to face the diffiulties of life. There is no use denying that for nearly all of us life is a hard road to travel. Then why do you say that half an hour once a week too much to give to a sermon? for in the sermon you learn how to fight your battles. There the comforting truths of religion are brought home to you: there you learn how to hope; there you are cleansed and strength eded and equipped for the battle of life; there you are taught the highest joy known to man-the love of God. What hinders you from coming to High Mass? Indifference to the importance of the Word of God and the. need of giving God the homage of public worship. Or it may be, and perhaps frequently is, only laziness. Or, again, it may be a miserly spirit; you want to sit down and huckster with God, and give Him the very least you can and escape the debtor's prison. A little enlightenment would enable you to see the propriety of giving to God a good, fair share of the ord's day, to His public worship and to hearing the divine word; a little energy and a little generosity would enable you, somehow or other, to carry There will be plenty of time it out. left to read the newspapers and to make a pleasant visit to your friends. The man who can't see the value of half an hour of instruction in matters

the matter with his views of spiritual things.

The Crown of a Noble Life. 'Man is essentially a moral being and he who fails to become so, fails to become truly human. Individuals and nations are brought to ruin not by lack of knowledge, but by lack of conduct Now that the world is filled with learned men, said Seneca, good men are wanting. He was Nero's preceptand saw plainly how powerless intellectual culture was to save Rome from the degeneracy which undermined its civilization and finally brought on its downfall. If in college the youth does not learn to govern and control himself-to obey and do right in all things, not because he has not the power to disobey and do wrong but because he has not the will-noth ing else he may learn will be of great service. It seems to me I perceive in our young men alack of moral purpose, of sturdiness, of downright obstinate earnestness, in everything - except perhaps in money-getting pursuits, for even in these they are tempted to trust to speculation and cunning devices without truthfulness, honesty, honor, idelity, courage, integrity, reverence, purity, and self respect, no worthy or noble life can be led. And unless we can get into our colleges youths who can be made to drink into their immost being this vital truth, little good can be accomplished there. — Right Rev. J. L. Spalding.

Cures, absolute, permanent cures have given Hood's Ares your corns harder to remove than the world and the first place among medicines.

Cures, absolute, permanent cures have in the world and the first place among medicines.

Cures, absolute, permanent cures have in the world and the first place among medicines.

Cures, absolute, permanent cures have in the world and the first place among medicines.

Cures, absolute, permanent cures have had; the same kind? Have they not been cured by using Holloway's Corn Cure? Try a bottle.

without truthfulness, honesty, honor, specially as to barring and bolting it at night.

without truthfulness, honesty, honor, specially as to barring and bolting it at night.

We have a house: the heart may be called that house. Wicked things are lorever trying to break in and go out of our heart. Let us see what some of these things are.

Who is at the door? Ah, I know him. It is Anger. What a frown there is on his face! How his lips equiver! How fierce his looks are!

We will bolt the door and not let him in, or he will do us harm.

Who is that? It is Pride. How have help not head the same kind? Have they not been cured by using Holloway's Corn Cure? Try a bottle.

OUR BOYS AND GIRLS.

Saint Joseph

He stands a vision bright and pure, O'ershadowed by the Old Law's veil, While in the Gospel's dawning light He sees its glorious pale. Most royal of his royal race, God gave no sceptered king such grace,

No patriarch of ancient times, No prophet telling awful signs, Had faith and hope in God like his, Or mission so divine. Nor ever saint of later days Gave God such service or such praise.

His silent lips have left no word, Yet does his life a wisdom teach With eloquence that far transcends The force of human speech. Was ever will of God so done, Save by God's Mother or God's Son.

And yet, O meekest, humblest Saint, Each simple soul and childlike heart Draws near to thee, and finds some trait In which it hath a part. In common toil and household care We find our dear St. Joseph there.

In trials borne, and patient faith,
And daily duty's quiet round,
If in St. Joseph's spirit done,
St. Joseph's grace is found.
Thousands who traced the steps he trod
Are crowned the hidden saints of God.

A Friend of Dogs. The elder Dumas was a very hospit able man, especially to dogs, of which he was very fond. Indeed, he fed them so well and made them so comfortable, says the Ave Maria, that all the Fidos and Carlos in the neighborhood used to congregate at his house to receive his friendly words and eat the food which he provided for them. But once his servant grew tired of the bow-wowing visitors and went in dismay to his mas-

ter. "There are," he said, "positively thirteen dogs waiting for their dinner, and keeping up such a racket that I look for the police to interfere. Shall I go and drive them all away, sir?"
"Thirteen dogs, did you say?"
asked the novelist. "An unlucky
number, truly. Go and hunt up a
fourteenth dog, Michel, so their will be no uneasiness when they eat their din-ner. Some of them may be superstiti-

ous."
Michel sighed, and concluded that an old novelist, like an old dog, could not be taught new tricks.

What are You Doing? What are you doing for Lent, my boys and girls? Do not attempt too much and end in failure. Rather resolve to make some one sacrifice every day, to practice some special virtue or good work that will make you more pleasing in God's sight. Try to correct some failing, each one in himself, not in his neighbor; each one looking into his own heart can find many weaknesses. Take hold of the one that does most harm in your spiritual life and make a mighty effort to correct at least that one. God will be pleased with your good will, and in return will give you grace to correct many more. If you are inclined to be uncharitable towards your neighbor make war on that inclination, for our Lord specially loves and commends charity. Often, my dear boys and charity. girls, that something we are condemning in our neighbor is not so unlovely o our Father in heaven as our uncharitableness in sitting in judgment on it Who would dare "to cast the first stone" if he first looked into his own heart! Then there is sincerity of life and purpose. Put away deceit and all double dealing. Be faithful about your prayers. - Catholic Columbian.

For Boys to Remember.

them, or at least that they will do them no harm. Surely no one in his right mind would use poison unless he believed that in some way it would be good for him, and he would refuse to use it it of religion once a week has something

he was convinced that it would injure and finally kill him.

Alcohol is known to be a poison, and from the testimony of men who under stand its effects upon the human sys tem, it injures and shortens the days

of those who use it. Mr. Nelson, the most distinguished of American actuaries, after long and careful investigations and comparisons, ascertains by actual experience the following astounding facts : Between the ages of fifteen and

twenty where fifteen total abstainers lie, thirty-one moderate drinkers die. Between the ages of twenty five and thirty, where ten total abstainers die, thirty one moderate drinkers die. Between the ages of thirty and forty

where ten total abstainers die, forty moderate drinkers die.

Mind the Door. Have you noticed how strong a street door is?—how thick the wood is, how heavy the hinges, what large bolts has, and what a firm lock? If there were nothing of value in the house, or no thieves outside, this would not be wanted; but as you know there are things of value within, and bad men

this? It must be Vanity, with his flounting strut and gay clothes. He is never so well pleased as when he has a fine dress to wear, and it's admired-You will not come in, sir; we have too much to do to attend to such fine folk

Mind the door! Here comes a stranger. By his sleepy look and slow pace we think we know him. It is Sloath. He likes nothing better than to live in my house, sleep and yawn my life away and bring me to ruin.—
No, no you idle fellow! work is pleasure, and I have much to do. Go away

you shall not come in.

But who is this? What a sweet smile! what a kind face! She looks like an angel. It is Love. How happy she will make us if we ask her -Come in ! come ! We must unbar the door for you.

Willing to Shovel.

Nine years ago a young man landed at Castle Garden, New York City, with a large capital in a thorough German education, and a small capital of \$500 in his pocket. By the aid of the latter he expected to support himself until he could find congenial em-ployment in which his thorough scholarly training could be of use. He had not gone far up Broadway be fore he was met by an engaging per-son who represented himself as having unusual opportunities for investing money at large rates of interest. The young German, utterly unskilled in the devices of sharpers, placed the \$500 in the hands of his unknown benefactor, and made an appointment to meet him the next day. The next day came in due course of events, but the investor failed to appear. the young man understood that he had been defrauded, he passed through an agony of spirit which can only be known by those who undergo a similar experience: but not for a moment did he think of giving up. He fought his battle with an evil destiny, and with his own inclination to despair, and then went quickly back to the labor agency at Castle, Garden and offered to do any kind of work.

It happened that a wealthy and benevolent New York merchant needed a ditch dug on his country place, and went that afternoon to Castle Garden to employ laborers. He secured four, and among them the young German in question, who had asked for the privilege of digging a ditch, and had not thought it worth while to mention that he was a graduate of one of the most famous universities in the world. Two months the young man faithfully and uncomplainingly dug ditches in com-pany with professional ditch diggers. At the end of that time he happened to be one day in his employer's stable. A box was being marked for shipment to a foreign port, and the coachman, who was trying to mark it, did it in such a bungling manner that the lady who was overseeing him told him to desist. The young German offered his services and performed the work so dexterously that he was asked how he came by the acquirement of writing. He stated briefly and without comment what his educational opportunities had been. That evening his employer had a little talk with him, and closed by saying "You shall never touch another

shovel on my place. The young German was sent into the neighboring village with \$50 in his pocket, directed to get a good boarding house and to hold himself in readiness to act as teacher. His first engagement was in his employer's family. He is now an eminently successful teacher, with a large salary Many young persons begin the habit successful teacher, with a large salary of using alcoholic drinks under the impression that they may be useful to whole community in which he lives. Another story in three words: Willing

> Assessment System A STRONG COMPANY.

Twelfth Annual Statement of The Provincial Provident Institution of St. Thomas, Ontario.

St. Thomas, Ontario.

Herewith is presented the Twelfth Annual Report of the P. P. I., covering the business transacted during the year 1895. Notwith standing the exceeding scarcity of money, and also unprecedented hard times, it shows such substantial progress and increase of strength attained in difficult times, as must be considered highly satisfactory by all interested in the welfare of the institution.

During the year, 1,844 applications were received and 1,386 policies were issued for 82,407,000 new insurance. There were 174 applications rejected, showing the determination of the management to accept only first-class risks and thus build up the Company with the very best material obtainable. The P. P. I. has had the lowest death rate during the past twelve years of any company reporting to the Insurance Department at Ottawa for the same period and every precaution is taken to insure a continuance of the same. The large volume of new business written is conclusive evidence as to the confidence of the insuring public in the Institution.

Only eight assessments were required to meet the claims of 1895, although \$94,550 was paid out to members and beneficiaries, and a net increase made in the Reserve and Emergency Funds of \$16,973.05. The large increase in the Reserve is one of the most gratifying features of the report, showing, as it does, that it is effected without imparting any burden upon the policy-holders. It is a bulwark of strength to the Company and a guarantee to the policy-holders against the paying of more than ten assessments in roved figures \$500,000 and the total



and prosperity as must commend the Company to the insuring public.

RECEIPTS.
Balance on hand 31st Dec.,

From Mortuary and Annuity Assess om Emergency Fund Assessments

Death, Disability and Annuity
Claims \$94.650 0
Balance on hand. 130,803 1 8225,453 1

The above balance of \$130,803, Pedd by the trustees on behalf of the membership and invested or on deposit as herein after stated, is composed of the following several accounts or funds, viz.: Balance Mortuary and Annuity funds 15,704

Mortgages on real estate and accrued interest... Real Estate Debentures and Bonds... Loan and Savings Co. and Bank de-Rents due and accrued.....

INCREASE OF RESERVE FUND IN DETAIL Balance on hand 31st December, 1894 8 79,897 54
Transfer of 10 per cent. from Assessments. 11,153 28
Interests from Investments and Deposits. LIMITATION OF ASSESSMENTS.

LIMITATION OF ASSESSENTIS.
Every cent contributed to the Reserve and by all members, including those who we lapsed, together with all interest earned that fund, is held in trust for the general curity of the membership, and against the vying of more than ten single assessment tring any one year. MISCELLANEOUS REPORT.

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preliminary dues. 284 ertificates in force 31st December, Pertificates issued during the year.1,381
pertificates revived during the year.

Total certificates in force 31st December,

Total certificates in force size feedback.

ANUAL MEETING.
From the St. Thomas Evening Journal.
The Twelfth Annual Meeting of the policyholders of the Provincial Provident Institution was held in the Insurance Block, St. Thomas, 11th instant. It was a very representative gathering, and many were present from a distance. R. Miller, Esq., local Master in Chancery, on motion of President G. K. Morton and Secretary E. S. Miller, was appointed chairman, and Mr. E. H. Caughell secretary of the meeting. The annual report of the Managing Directors was adopted, and many of the members present expressed their appreciation of the splendid showing of the past year, and their continued confidence in the Company and its management, the following resolution being carried unanimously:

"They the members of the Provincial

mously:

"That the members of the Provincial Provident Institution, in annual meeting assembled, desiring to place on record their high opinion of the business capacity of the trustees of the said Institution, and their appreciation of the business methods pursued by them in the upbuilding of the Institution; Be it therefore resolved that we do hereby approve, ratify and confirm the business transactions and acts performed and methods pursued by the trustees and officers up to the pursued by the trustees and officers up to the pursued by the trustees and officers up to the present time, and that we do hereby express our continued confidence in the integrity and ability of the said officers and trustees to successfully manage the affairs of the institution, which is to-day one of the largest and strongest life insurance companies in Canada.

strongest life insurance companies in Canda."

Secretary Miller, in moving a vote of thanks to the agents, said that the members should not overlook the fact that the success of the Institution rested largely with the agents, and spoke in very complimentary terms of the splendid showing made by them during a year of such financial depression. His motion, which was seconded by J. Farley, Q. C., was in substance as follows: "That the members of the P. P. L. in annual meeting assembled, do hereby express their hearty thanks to the agents of the Institution, who, notwithstanding the unprecedented hard times, worked faithfully and well in the face of many discouraging circumstances, with such success as enabled the Institution to show a gain in new business over that of 1894, and to show a gain of nearly half a million dollars in insurance in force at the close of 1895.

Both the trustees and agents acknowledged

1895.
Both the trustees and agents acknowledged the compliments and thanked the members for their expression of confidence.
The meeting throughout was indicative of a desire on the part of trustees, agents, and members alike, to make the P. P. I. what its fast becoming the largest and best insurance organization in Canada. Cost per \$1,000 of Insurance in The P. P., for 1895:

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ing to the Clementine edition of the Scriptures, with amotations by the Rev. Dr. 1582. Revised and corrected according to the Clementine edition of the Scriptures, with amotations by the Rev. Dr. Challoner, to which is added the History of the Holy Catholic Bible, and Calmet's Illustrated and Explanatory Catholic Dictionary of the Bible, each edited by the Rev. Ignatius F. Horstmann, D. D., Professor of Philosophy and Liturgy in the Theological Seminary of St. Charles Borromeo, Philadelphia, and prepared under the special sanction of His Grace the Most Rev. Jas. F. Wood, D.D., Archbishop of Philadelphia. With references, a historical and chronological index, a table of the epistles and gospels for all the Sundays and Holydays throughout the year and of the most notable feasts in the Roman calendar, and other instructive and devotional matters. With elegant steel plates and other appropriate engravings.

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ontracts to men of intelligence who are not | a long time prevented her from doing E. S. MILLER, President. Secretary,
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Adelaide streets.

NERVOUS HEADACHE.

From the Smith's Falls Record. Since the Record began to publish accounts of the cures by the use of Dr. Williams' Pink Pills, its representatives have found that half the wonderful Williams' Pink Pills are a specific for cures effected by this medicine have all diseases arising from an not yet been given to the public. Women as well as men who have found tered condition of the nervous forces, relief are eager to let the facts be such as St. Vitus dance, locomotor Among them is Mrs. James Cotnam,



of the township of Wolford.

UFFERED FROM SEVERE HEADACHE. The lady referred to was for twelve years a constant sufferer from nervousss, headache and kidney trouble Having read so much about Dr. Williams' Pink Pills she determined to give them a trial. Their use for a short time brought a great improvement, and after taking them for about a month the nervous headache and kidney trouble left her. The degree of thankfulness felt by one who receives such benefits as the above can better be imagined than described. Here are Mrs. Cotnam's words: could only know or if I could but tell of the intense suffering which I have endured and the many sleepless nights I have spent in mental and physical agony, you would not wonder at the degree of thankfulness I feel for my restoration to health." Her trouble was a continual dread to her, and for

any work. Since using the pills she is as well as ever — or, to use her own words — "fully restored." In this household Pink Pills are now looked upon as one of the necessaries.

As is the case with every good cause Pink Pills have much to contend with ; spurious articles have been placed on Many Women Miserable.—A Sufferer for Twelve Years Whose Trouble was Aggravated by Kidney Disease Tells How to Regain Health and Happiness. the market, and, though in appearsomething "just as good." The pub-lic are warned against this "just as good scheme," which is too often re-sorted to by some store-keepers. It should be borne in mind that Dr. impover ished condition of the blood or a shatknown for the benefit of other sufferers. ataxia, rheumatism, paralysis, sciatica, the after effects of la grippe, loss of appetite, headache, dizziness, chronic erysipelas, scrofula, etc. They build anew the blood and restore the glow of health to pale and sallow cheeks. In the case of men they effect a radical cure in all cases arising from mental



worry, overwork or excesses of any nature. Sold only in boxes bearing

the firm's trade mark and wrapper (printed in red ink), and may be had

of all druggists or direct by mail from Dr. Williams Medicine Company, Brockville, Ont., or Schenectady, N.

Y., at 50 cents a box, or six boxes

when all Else

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