

FIVE-MINUTE SERMONS.

Eighth Sunday after Pentecost.

EXTRAVAGANCE.

"The same was accused unto him, that he had wasted his goods."

Brother: Let me say a word to you this morning about the vice of extravagance; for the gospel of this Sunday warns us, by implication, of wasting our Master's—that is, our Lord's goods; and everything we have, we have from His bounty.

This seems to be a wasteful age. Perhaps that is less a misfortune than if the age were pennurious and thieving. But stop a moment; wherever you find wastefulness you find side by side with it the opposite vice of avarice. The truth is, you cannot be wasteful without being in some way unjust to some body or other. Either you cheat your creditors, or you wrong your children, or you give your neighbors a false impression of your financial ability.

Love of money is great folly. But did you ever know a finer specimen of a fool than the girl who earns a few dollars a week and hangs it all on her back and on her head in the shape of extravagant clothing? Indeed, I think a little money spent in becoming attire—a pretty hat, a nice, well fitting dress—is well spent; that is all right, and is quite consistent with a little account of a working-girl putting on the airs of a princess all tricked out with jewels and satins and furs? Where is the sense of so squandering your money that when the time comes to get married you haven't got a cent to your name; or when sickness comes you must be taken care of like a pauper?

While on this head, I wish to say that a girl who has lived at service, and married a workman, sometimes brings to his household the lavish extravagance of the rich man's house from which she has come. But, on the other hand, we know what excellent, neat, thrifty, and withal religious wives these girls generally make.

But what is any extravagance compared to the beer-drinker's, to that of the man who loses his blue Monday's wages, and many another day's wages, by his Sunday spree! Truly, there is no leak in the poor man's pocket equal to that which pours his money into the grog-seller's till. Capital may be, sometimes, notoriously unjust to itself. Come my brethren, what gives capital its grip on the laboring class? Is it not that the men must work or starve?—that when wages are high the saloon-keeper gets what might be saved? Do you think you can fight for your rights against capital unless you have money? And how do you expect to have money unless by the discipline of economy, the restraint of temperance, the boycotting of the bar-room.

Look at it again: when wages are low, does the saloon-keeper complain of "depression in business"? By no means. The foolish workman levies just the same tax on his scanty as on his full earnings. He devotes to a harmful luxury what should meet the requirements of bare necessity. He robs his overworked body of nutritious food that he may drink his drugged beer. Hence his flabby face and trembling nerves; hence his shabby clothes, good enough for the saloon but not for the Sunday Mass. Hence his ragged wife, and his yellow-faced and puny children. Brethren, on the other side of the Lord who will hear these words, "I accuse you of wastefulness of My goods," the tipsy working man will not be the least terrified. When we consider this kind of extravagance of intelligent and Christian men and parents, we are not surprised that when they return to their senses they become fanatics in their hatred of the saloon.

Brethren, thrift is a natural virtue, common to Jew, gentile and Christian. But multitudes of men and women can practice the supernatural virtue of faith, hope and love only on condition that they, or those upon whom they depend, have provided for them a decent home. This is a condition of life which is, morally speaking, necessary for most persons to start upon the practice of the Christian virtues. We all know that a good home can be secured by habits of saving.

But, you may ask, what about the extravagance of the rich? I answer: wait till next Sunday.

SAINTS AND THE BIRDS.

There is in the Louvre a charming little picture by Giotto of St. Francis preaching to the birds. The saint's face with an earnest, loving expression is looking up at the birds that, with outstretched necks and half open beaks appear to catch his words. The old legend which this picture illustrates with all the artist's vividness in presenting a story is equally as charming in its simplicity. It is as follows: As St. Francis was going towards Bivagno he lifted up his eyes and saw a multitude of birds. He said to his companions: "Wait for me here while I preach to my little sisters the birds."

The birds gathered round him, and he spoke to them somewhat as follows: "My little sisters the birds, you owe much to God your Creator, and ought to sing His praise at all times and in all places, because He has given you liberty and the air to fly about in, and though you neither spin nor sew, He has given you a covering for yourselves and for your young. He sent two of your species into the ark with Noah, that you might not be lost to the world. He feeds you, though you neither sow nor reap. He has given you fountains and rivers in which to quench your thirst, and trees in which to build your nests. Beware, my little sisters, of the sin of ingratitude, and study always to praise the Lord."

As he preached the birds opened their beaks, stretched out their necks, and flapped their wings, and bowed their heads to the earth. The sermon over, St. Francis made

the sign of the cross, and the birds flew up into the air, singing sweetly their song of praise, and dispersed towards the four quarters of the world. St. Columbia used to feed the sea-birds on the Island of Iona. The sparrows would descend and eat of St. Remi's hands. And the birds would hover around the hermits of Monteat and eat from their hands.

MAKING RELIGIOUS INSTRUCTION MORE EFFECTIVE.

No teachers to-day think of confining themselves to just the questions in the book, whether in secular or religious instruction. No teachers think of asking questions in regular class routine, viz., first, second, third. If there are any who do such things, they are not teachers; they are automatons.

Science, we know, has made giant strides, and science has chiefly followed inductive methods. Might not religious instruction make greater strides by a little more induction?

Most children, for instance, who have commended the catechism, will easily answer that "Christ lived so long on earth to show us the way to heaven by His instructions and example." But most of them will falter if asked to relate some of the instructions and example. How many children know what they are talking about when in answer to the question, "Why is Jesus Christ true God?" they answer "because He is the true and only Son of God the Father?" He proved that He was God will be both more intelligible and more easily remembered.

There are some people married outside the Church because they remember that the sixth commandment of the Church forbids marriages with non-Catholics. There are those who remember that a commandment requires them to contribute to the support of their pastors, and they will help a bazaar or some other religious enterprise a thousand miles away, but will not identify themselves with the work and interest of their own parish. There are numbers of children who can sing of the corporal works of mercy, but will not contribute a cent from their superfluous expenses to feed the hungry, give drink to the thirsty, or clothe the naked.

From this it would follow that our children should be taught more by doing. There is no reason why Catholic school or church should not have its children's charitable society, and there are a great many reasons why it should. Finally, many modern questions have sprung up since the catechism was prepared and enjoined by the Third Plenary Council of Baltimore. Atheism and agnosticism indulge in more rampant and outspoken blasphemy. Most secular papers are slaves to their demands. This emphasizes more and more the necessity of papers that will not pollute the sanctity of the home. Socialism, good, bad and indifferent; the increased cost of sustenance; extravagance and high pressure living, and their corollaries, are subjects that influence the faith and morals of modern life, and cannot be ignored in any adequate system of religious instruction.—Rev. J. F. Nicholson, Houston, Texas, in Catholic School Journal.

LET HIM WHOM THE CAP FITS, ETC.

Rather an unusual point, but never theless a good one, was made by a Jesuit priest preaching a mission in the Cathedral of Brisbane, Queensland, the other day. He was speaking of the many dangers that surround Catholics at the present day, and the necessity of safeguarding the faith by Catholic reading, when he digressed a bit to score severely the Catholics who show meanness or carelessness in the matter of paying for Catholic papers. Catholic publications, he said, suffered very much from unpaid subscriptions. Oftentimes the paper was sent for years, and when the bill for payment came, very often a post-card was sent, stopping the paper altogether. This, declared the preacher, was a shameful and disgraceful action on the part of Catholics, and a great deal of the weakness and inefficiency of the Catholic press, complained of by some people, is due to Catholics who seem to have money for everything else, but who "get mad" and stop the paper if they are reminded of their arrearages. The preacher dwelt upon the importance of the Catholic press, the importance of instruction and education, and said that many of those who grumbled at the Catholic press were poor specimens of Catholics, who never subscribed for a paper.—Sacred Heart Review.

AN OLD FAVORITE.

Readers of Lever's famous novel, "Charles O'Malley," will remember that one of the dancing tunes frequently mentioned by that author is "The Wind That Shakes the Barley." The other evening, in looking over a collection of old Irish songs, we came upon the words of that lyric. They will prove interesting to Irish readers who are advanced in years, and to younger readers who may be interested in old love-songs:

I sat within the valley green,  
My fond arms around her flinging,  
My old heart strove the two between,  
The old love and the new love;  
The old for her, the new that made  
Me think on Ireland dearly,  
While soft the wind blew down the glade,  
And shook the golden barley.

While sad I kissed away her tears,  
My fond arms around her flinging,  
The foeman's shot burst on our ears,  
From out the wildwood ringing;  
The bullet pierced my true love's side,  
In life's young spring so early,  
And on my breast in blood she died,  
While soft the wind shook the barley.

But blood for blood without remorse  
I've taken on O'ulart Hollow;  
I've placed my true love's clay-cold corpse  
Where I full soon will follow;  
And round her grave I wander drear,  
None, night, and morning early,  
With breaking heart where'er I hear  
The wind that shakes the barley!

NO BAD DEBTS EXIST ON HOME BANK BOOKS

Less than \$400 Reported Doubtful---Big Increase in Deposits ---Six per cent. Dividend Paid---\$60,000 More Added to Rest Account --- Second Annual Meeting.

The following article regarding the Home Bank of Canada is reprinted from the Toronto Daily Star of June 28th:

To run a chartered bank having available funds to the amount of nearly six and a half million dollars, and to keep these funds actively invested for a period of two years, and conclude operations with less than \$400 doubtful debts on the books, is the achievement of the present management of the Home Bank of Canada. This, and other important figures, are contained in the annual statement of the Home Bank, the second annual meeting having been held yesterday afternoon at the head offices, 8 King Street west.

The total assets of the Home Bank now amounts to \$6,313,152.81. The deposits to nearly five million. The sum of \$60,000 has been added to the Rest Account. A dividend of six per cent has been paid. At the annual meeting the directors were given to increase the capital by one million dollars, with a view to keeping pace with the opportunities offering in the North-West. There is a probability, too, that the membership of the directorate may be increased to make room for representative capitalists in the North-West.

TEN PER CENT BARRER. In a Review of the affairs of the Home Bank the Directors' report shows that the profits for the year, after paying all charges, including expenses incurred in the opening of new branches, and providing for bad and doubtful debts, amount to \$78,030.65, being about 10 per cent. on the average paid-up capital, and the sum of \$45,281.56 was received as premium on the new stock subscribed. A further addition of \$30,000 has been made to the Rest, and the sum of \$10,000.00 received for expenses in connection with the opening of new branches. The dividend at the rate of six per cent has been maintained, and the Profit and Loss Account increased to \$35,705.58.

NEARLY A MILLION. The deposit show an increase of \$980,000. The total assets show an increase of \$1,418,845.29. These figures represent a steady advance in the business of the Bank during the year. Branches have been opened at Ferris, B. C., Winnipeg, Man., Melbourne and Cannington, Ont. Another branch will be opened in Toronto at the corner of Bloor and Bathurst streets. Two sub-branches were opened, one at Hutchinson and the other at Everett. In view of the increased trade of the country, more especially in the North-West, the report says, there should be good opportunities of extending the Bank's usefulness and interests, and the Directors have approved a by-law authorizing the increase of \$2,000,000. If this by-law is passed by the shareholders, it will give the Bank the advantage of being in a position to avail itself of good opportunities as presented from time to time of extending and increasing its business.

A FORTUNATE INSTRUCTION. The chairman's remarks touched on the financial situation generally. "The striking feature that has prevailed throughout the year is the extraordinary stringency in the Money Market, and more especially latterly in Canada, and a fair rate for the Bank's money, it has also called for extra care on the part of the directors. The Bank was in the fortunate position, at starting, of stepping into an established business, and while that business required reorganizing to conform to banking rules, it enabled us to take our own time in forming a new connection. The business that has been secured is, we believe, of a class any bank could be

MODERN TRAINING PERILOUS.

Evidently thoughtful educators everywhere are beginning to accept the Catholic position in whole or in part. They are becoming aware that a training that is without religion or morality must ultimately be a menace to social order. They are growing convinced that our American organs of trusts, combines, grafters, embezzlers and plutocrats and labor tyrants, is the result of un-moral education.

Monday, at the graduating exercises of Knox College, Galesburg, Illinois, President Thomas McClelland delivered a striking address. Among other things he said that the commercial spirit of the time is laying too much stress upon the training of men to be successful in getting out of the public all they can, whether it be wealth or political influence or social standing, without much thought of what they may be able to render in return. "We are losing the sense of public trust in education," he said. "In attempting to further the fortunes of the individual, we have too often forgotten the larger purposes of education. There is much in this new practical education which commands our approval, but if carried too far it may not only defeat its own end but

Tobacco & Liquor Habits

Dr. McTaggart's tobacco remedy removes all desire for the weed in a few days. A vegetable medicine, and only requires touching the tongue with it occasionally. Price \$2. Truly marvelous are the results from using his remedy for the liquor habit. It is a safe and inexpensive home treatment, no hypodermic injections, no publicity, no loss of time from business, and a certainty of cure. Address or consult Dr. McTaggart, 75 Yonge Street, Toronto, Canada.

glad to have on its books. The best evidence of the care that has been exercised in selecting it is the fact that the amount required to provide for bad and doubtful debts was under \$500. We recognize the fact that we might possibly have shown more expansion, but the policy of your Directors is very conservative, and we consider it much better in your interests to follow closely the policy we have adopted, which is to proceed carefully and surely.

"The Directors have made a personal inspection of the Treasury and securities held at the Head Office and Toronto Branch of the Bank, verifying the balance shown by the Head Office books. The different Branches of the Bank have been inspected during the year.

LOOKING TO THE WEST. "The trade condition of the country, more particularly in the North-West, has drawn your Directors' attention to the fact that during the coming year it might be opportune and advantageous to increase the Capital Stock of the Bank, and they have approved of a by-law to be submitted for your consideration which provides for an increase in the Capital Stock to the extent of \$1,600,000, which will make the authorized capital \$2,000,000. In asking you to authorize this increase of Capital, it should be borne in mind that while we think it well to ask for such authority, it is quite possible that little, if any, of such new stock may be issued this year. At the same time, we regard it as desirable that your Directors be in a position to do what they think will be in the best interests of the Bank.

"With the proposed expansion of the Bank's capital, your Directors think it would be well to increase the number of the Directorate, and this will probably be done later on by the appointment of Directors to look after the Bank's interests in the North-West."

THE SHAREHOLDERS' PRESENT. M. J. Haney, C. E., was appointed to the chair at the second annual meeting of the Home Bank of Canada yesterday. The shareholders present were:

- A. Bell W. T. Kernahan
B. E. Bull Wm. Laviole
Geo. F. Clare F. E. Luke
Wm. Crocker T. A. Lytle
Lieut.-Col. J. I. Davidson Lieut.-Col. James Mason
Dr. J. T. Duncan Major J. Cooper Mason
H. W. Evans Isaac Moody
D. Fitzgerald Harold G. Muntz
E. Flanagan P. J. Murray
Major F. A. Fleming W. Parkyn Murray
J. T. Franks M. O'Connor
Edward Galley W. H. Partridge
F. H. Gooch J. S. Robertson
E. G. Gooderham R. B. Street
M. J. Haney, C. E. Henry Swan
Wagner Hawke A. W. Thomas
J. Hobson M. A. Thomas
Philip Jamieson E. P. Wood

The Board of Directors were re-elected to office: Eugene O'Keefe, President; Thomas Flynn, Vice-President; E. G. Gooderham, M. J. Haney, C. E., Lieut.-Col. J. I. Davidson, W. Parkyn Murray, Lieut. Col. James Mason.

VISITS TO THE BLESSED SACRAMENT.

Visits to the Blessed Sacrament are always in order, but especially during the Forty Hours Devotion. And one of the resolutions we naturally make during the devotion is to come and visit our Lord often, if not daily.

We go to see our friends and neighbors, and who is a greater friend or better neighbor than our Divine Lord? Sometimes we go and find our friends absent, and often when we find them home, we come away with sorrow and disappointment; but our Lord is always at home in His place on the altar, and we never come to Him but what we return cheered and comforted. He listens to our sorrows and tells us how to overcome or bear them. He lifts our burdens and gives us the sweets of His love instead. As no one can meet a good and wise person without profiting somewhat, so no one can come before Him who is goodness and wisdom itself, without our great benefit. "Come to Me all you that labor and are heavy burdened and I will refresh you," says the Lord. "Oh, if we would only take our Lord as His word, how different it would be with us! Going before His altar every day of our lives, we would pour out our

Advertisement for Galt Art Metal Co., Ltd. featuring 'Galt Sure-grip Shingles' and a 'Lease of Life' insurance advertisement. Includes an image of a shingle and a map of North America.

Advertisement for North American Life Assurance Company, Home Office: Toronto, Ont. Includes a map of North America and contact information for L. Goldman and John L. Blaikie.

Advertisement for Mutual Life Assurance Co. of Canada, featuring 'Some Reasons Why' and 'The Confidence of the Canadian Public in'. Includes a logo for Mutual Life and contact information for the Home Office in Waterloo, Ont.

Advertisement for The Church Decorators, The Church Decorators are the only Canadian Firm making a Specialty of Ecclesiastical Design and decoration. Includes contact information for 32 Richmond Street east, Toronto.

Advertisement for London Mutual Fire Insurance Co. of Canada, featuring a table of financial statistics and contact information for the Head Office at 82 and 84 King Street, Toronto.

Advertisement for Breviaries, The Pocket Edition, No. 22-48 mo., very clear and bold type. Includes contact information for The Catholic Record, London, Canada.

Advertisement for Diurnals, Horae Diurnae—No. 39—4x3 ins., printed on real India paper. Includes contact information for The Catholic Record, London, Canada.

CHATS WITH... The sell... If a salesman... sixty per cent... salesmen employ... is not within... influence everybod... A salesman... manage salesmen... energy to manag... won't be manag... The best way to... is to persuade the... sating the manag... Most men can... something that we... buy some thing th... if we are p... earnest enough a... them that which v... jury. If an employe... charge of salesmen... so short-sighted... peals from the... The manager ma... or wrong—while... A man cannot... especially if one... than the other... A salesman's st... tion is sales, not... but in greatness... A salesman m... exacting as an ol... uly in temper... habit a strong pe... —but whatever... is a marked ob... within him the... salesman." Any individual... a man causes him... away from the... roundings. Such... for that reason... be likely to enha... such. A salesman... much disturbed... earnestly makes... improvement, even... cises the judg... There's someth... which, if prop... made to count fo... If a house is... upon the person... has upon... severely from th... from any cause... If a house can... age by establish... friendship, it ev... tion in the ever... men. The increas... friendship shou... encouraged by ev... improves his ch... and good salary... That there... top" is patent... this truth: y... kind are willing... and very few b... or real desire... Men in busin... way" is operat... care, and a r... responsibility... welcomed by th... relief from the... An advertise... leadership, an... tated in their... ly follow the... Canadian Stee... Who is it th... by employes a... man who joys... does not beat... bicker and qu... for failures o... of others. If... he has any, h... has none, bec... all the tonic... prime condit... life of any gr... any associat... men good to... labor, he d... brain. He d... and parley... when away... back to his t... termination... than the one... in his streng... brain. Such... earth; the... ferment of t... the whole h... humanity is... health and... and they sp... on all sides... of endeavor... They kee... day by day... Such... keeps in m... after a day... The man... good follow... his pleasure... joyfully, sa... seldom in a... careful of th... terminated t... rights. He... the pl... keeps in m... tion. His... is like an al... Catholic Co... It is a v... man begins... ly confesio... a boy, he fu... This gener... left school... some store... to rub el... and condit... upon the w... does not ar... in the atmo... matters of... tic of plac... worse if pr... among the... lician, or... file, or r... been tan... young Ca... nothing sa... as fr...