FIVE-MINUTE SERMON SEVENTH SUNDAY AFTER PENTE-COST

6

THE FOLLY OF SIN

therefore, had you in the ashamed ?" (Romans y What fruit

What is the good of being a sinner? No good but much evil. Experience shows that we have gained nothing by sin but shame, sorrow, and death. And what has been our experience in the tribunal of confession ? Did you never groan and shed tears there alone with God and His minister? Why was with God and His minister? Why was it? Your own conscience, your better self was tormenting you, your own tongue was lashing you, your heart was grief stricken, you fairly loathed your-self. You remembered how Jesus was smitten in the face, and the blood mounted to your cheeks, and well it might, for you, ungrateful, wretch had dealt those blows. A moment of sensual pleasure, a lie of injustice, a foul hatred, a meanness of human respect, or a sloth ful neglect has to be undone by a long penance; and is this nothing? Be-sides, death is ever pursuing you and will corrected to some too some

What is the gool of sinning? Ask that man whose blood is burning with flery alcohol, some day when a hot sum-mer's run suddenly prostrates him in death. Ask the libertine when he drops into an untimely grave. Ask the avaricious man when his stocks, deeds, and bank notes are fading from his eyes,

and bank notes are fading from his eyes, dimmed by the last agony. What is the good of sinning? Ask that soul that is speeding before the tribunal of judgment with scores of sins unrepented of. Ask the wretched girl who, despairing on account of her shame, suddenly goes before God, sent by her own act. Ask The seducer when an unforce her bay sould him to the by her own act. As the seducer when an unforseen blow sends him to the great tribunal of eternity. Ask the impure one who falls asleep and awakens before the throne of the holy Judge of all hearts. What is the good of sinbefore the throne of the holy stage of all hearts. What is the good of sin-ning? Ask one who after a career of dissipation unexpectedly finds himself in hell. Ask the hardened sinner who referes to repeat to the very last, and now weeps and gnashes his teeth in everlasting torment. Ask him who gives up his faith and meets the traitor's doom of perdition. Ask wicked parents who seal their own damnation by their ungdly offering. Ask the need and ungodly offspring. Ask the proud and disobedient who spurn holy discipline and are cast out with the devils. In a word, let death, judgment, and hell answer what is the good of being a

Our Lord compares him to an evil tree which cannot bring forth good fruit, and is cut down and cast into the fre. The soil is good, the rain invigor ating, the sunshine fructifying, but the fibre of the tree is bad, its sap watery, its root languishing, and in the end it yields no fruit. Just so is the life of the sinner. The graces of God are given but not used. The summer passes, the harvest ends, and he is not aved

Brethren, the animal in us enjoys sentuality and the demon in us enjoys pride. But the man enjoys the love of God. The love of God is the opposite of sin. That holy love of the supreme good purifies us of the defilement of our animal nature, sets us free from the bondage of satan, and makes us men in the truest sense of the term men — and in the supernatural order Chris-tians and children of God. Keep the commandments of God, preserve a pure conscience, hate sin and the devil. This is the only true happiness, the only life worthy the man and the Chris-

#### HOME BANK SHOWS STEADY GAINS

SHAREHOLDERS GET INCREASE OF DIVIDEND

# SUFFERED AGONY FROM DYSPEPSIA

#### "Fruit-a-tives" Makes Wonderful Cure

#### N. C. STIRLING, Ese.

GLENCOR, ONT., Aug. 15th. 1911 GLENCOR, ONT., Aug. 15th. 1911. "So much has been suid and written about "Fruit-a tives" that it might seem unnecessary for me to add my experience. But "Fruit-a-tives" were so beneficial to me when I suffered with distressing Dyspepsia, that I feel called upon to inform you of the remarkable and satisfactory results I have had from using them. Dyspepsia and Indigestion as everyone knows, can give yon more uncomfort-able hours and days than most common complaints.

sble hours and days than most common complaints. "I am glad to be able to say to you that although in the past I suffered excruciating agony with Dyspepsis, I am now in perfect health. "Fruit-s-tives" accompliahed the desired result and I have to thank them for my very favorable and satisfactory state of health" N. C. STIRLING.

Why don't you try "Fruit-a-tives"? Soe a box, 6 for \$2.50, trial size, 25c. At all dealers or sent on receipt of price by Fruit-a-tives Limited, Ottawa.

" The total number of shareholders is

1,671. "The usual examination by the Directors of the Treasury and Securities was made, and the branches inspected." THE ANNUAL REPORT

Statement of the result of the business of the Home Bank of Canada for the year ending 31st May, 1912 :

PROFIT AND LOSS ACCOUNT
of Profit and Loss Ac-
31st May, 1911 \$ 69,303,47 ts for the year after deducting s of management, accrued in- full provision for bad and ul debts and rebate of interest natured bills 140,030,42
natured bills 140,030.42
\$209,333.89
CAPITAL PROFIT ACCOUNT
the year
\$215.645.91
as been appropriated as follows :
d No. 19, quar- at rate of 6%
annum 19,014.77
d No. 20. quar-
r, at rate of 6% annum
d No. 21, quar-
, at rate of 6%
annum
, at rate of 7%
annum
off bank premises account 25,000.00 rred to rest account
\$215,645,91
LIABILITIES
e Public
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s not bear-
iterest\$2,059,214.30
e hearing
st
due other banks in
da 104.129.78 due agents in Great
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due agents in for-

# THE CATHOLIC RECORD tablished in Paris and fifteen in the auburbs. The result has been a great re-awakening of the spirit of religion. Twenty years ago in the district of Notre Dame du Rosaire only a single family frequented the religions services. During the Easter period this year the elergy gave Holy Communion to four thousand persons. Now there are five hundred and fity baptisms and two hundred and fity baptisms and two hundred and fity First Communions annually. In the two parishes of St. Michel des Batignolies and St. Joseph des Epinettes there were one hundred and two thousand Holy Communions last year. When the same area was a single parish there were only seventy. five thousand Holy Communions. Car-dinal Amette bore witness to the accur-acy of the facts given in M. Goyau's re-port and said that by the increase in the number of parishes and churches six

number of parishes and churches six hundred and thirty-six thousand souls

who lived without the supports and con-solations of religion have been reached. These are good signs of the coming good times for the Church in France.— N. Y. Freeman's Journal.

White Swan Yeast Cakes

TREND OF THE DAY

Look how Catholics act when mixed

Toronto, Ont.

THE PRESIDENT'S ADDRESS Mr. Eugene O Keefe, President, then spoke regarding the Annual Statement: "The net profits for the year, which are about 11 per cent. on the Paid-up Capital, are somewhat in excess of last year's ; these profits might be larger, but the Directors believe a con-servative policy to be in the best inter-ests of the Institution. "Immigration to Canada of the most desirable character is steadily increas-lug, the incoming settlers been chiefly from the British Islands and the United States. In the case of the lastter, they bring in much wealth with them. Railroad-building is on an ex-tensive scale, and the network develop-THE PRESIDENT'S ADDRESS

of the country are in active develop-ment. The Northwest crop last year, aithough not quite up to expectations, was large-this year promises well. There is an increase in the acreage of the various grains of over a million and a half acres, the total being 17,672,000 acres, and if the weather continues favorable the results should show a yield considerably larger than that of

(as) year. "This Bank has formed a very ad-vantageous connection in the North west Provinces, which are making such

strides and promise to be in time the strides and promise to be in time the greatest wealth-producing portion of the Dominion, sgrieulturally speaking. At the present time, and for some years to come, the Northwest will, how-ever, require a great deal of capital for its development, but when the tide will turn we shall expect to reap the benefit of the foundation we are now laying there. There is one feature, however, in the situation which is very regret-

in the situation which is very regret-table, and that is the large and growing speculation in building lots in many of the towns and cities in the three provinces. The speculation in these lots is not confined to the Northwest, but is quite extensive throughhout the Provduce of Ontario, as many of our farmers and citizens are risking their hard-earned savings in this dangerous way. Its effects are felt by a steady with-drawal of deposits from the various Banks in Eastern Canada for the purbanes in Elastern Canada for the pur-chase of these lots. This unwarranted speculation can have but one ending, and it is to be feared the money thus invested in all probability will, in many

instances, be totally lost. 'Our Deposits have increased about \$800,000, and Circulation shows a satis-factory increase—the net profits are about 11 per cent. on the sverage Paid-up Capital. We have written \$25-000 off Bank Premises and added to the Rest \$25,000, which is rather more than is required to maintain the proportion of thirty-three and a third per cent. to of thirty-three and a third per cent. to the Paid-up Capital. The dividend for the last quarker of the year was in-creased from six per cent. to seven per cent. per annum—the business of the Bank warranting such increase. The balance remaining \$86,001,60, has been placed it credit of Profit and Loss Account. Not much was done in the

ount. Not much was done in the way of opening up new Branches. One was opened at Weyburn, a good point in the Province of Saskatchewan; one at Delaware in Ontario, with a Sub-Branch at Komoka. "The total assets of the Bank have

doubled in five years and now amount to \$12,385,555,42, an increase over last year of \$1,330,685,43." WESTERN DIRECTOR SPEAKS

Mr. John Kennedy, one of the West-ern Directors of the Bank and also a Director of The Grain Growers' Grain Company, stated that the name "Home Bank " was becoming a household word in Western Canada. He assumed that the President, when he spoke of the valuable connection the Bank has made in the Northwest, referred to the Grain Growers' Grain Company, and he, Mr. Growers' Grain Company, and he, Mr. Kennedy, was in a position to speak clearly on the subject. The business of the Grain Company had steadily grown. It has now a paid-up capital of almost \$600,000.00, and a foundation hald for a pine preserve fund. This current year

nice reserve fund. This current year the Company has handled 28,000,000 bushels of grain, which is 10,000,000 bushels in excess of its business for the previous year. It has been of very 37,565.69 270.339.16

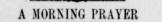
A LEAGUE IN INTOLERANCE Chain suggest bondage, and so The Link is an appropriate name for a little magazine conducted in the interests of a number of people—some of them to doubt well-meaning, but all of them blinded with prejudice—who would in-terfere with the liberty of their fellow-orbicate. Union subjects living in convents, and who strangely miscall themselves "The Lesgue of Freedom." Dr. Robert Horton, of Hampstead, who some time Horton, of Hampstead, who some time ago was compelled to apologize (sfter his peculiar fashiou) for a libelious leaflet about convents, but who, equally characteristically, allows the libel still to circulate, is prominent amongst the members of this bigoted band, asd, to judge by the literature they sanction, a plentiful share of his spirit has been bestowed on the rest. Some forty years ago, Cardinal Manning described this ago, Cardinal Manning described this type in words which retain all their force to-day: "The whole literature of countries that are not Catholio is full of all manner of tales calumnies, slander, fables, fictions absurdicies, on the sub-inst of mocks and puns Now why should men trouble themselves so much about it? Why cannot they leave peaceful people to use their own liberty? No man or woman is compelled to be monk or nun: and if by perversion of light, if by idiotay, as the world calls it, any should be found who desire to live the life of monk or nun, why should public opinion trouble it-self so much about the matter?... Because it is a life of perfection; be-cause it is a life which is a rebuke to the world, a direct and diametrical conthe word, a direct and database con-tradiction of the axioms and maxims by which the world governs itself. The world is therefore conscious of the re-buke, and uneasy under that conscious news?

Father Faber.

PRESIDENT SUSPENDERS **Don't Harness Your Shoulders** Give Them a Chance Try the suspenders with the "sliding cords." ers, 50 Cents, Light, medium and heavy weight Dominion Suspender Company - Niagara Falls

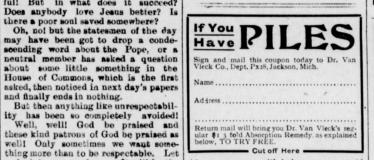
superiors, as conscious abettors of horrible injustice and crueity. Let them ask themselves if the Catholics they know and if the holy persons they read about, revered even by the world, could be so warped in conscience and so unblushing in hypocrisy as to connive at abuses of the sort. Should they, after weighing this thought carefully, persist in supporting the contentions of The Link, then, we fear, they are be-yond the reach of argument. We may assure the compilers of this

No woman wants her bread to be a failure and no bread will be a failure if White Swan Yesst Cakes are used in We may assure the compilers of this sorry production about an easily ascer-tained fact to which bigotry has strangely blinded them, viz, that in the matter of registering death and its causes, convents are under exactly the the baking. Sold by your grocer, six exkes for 5c. Sample sent on request. White Swan Spices & Cereals, Limited, causes, convents are under exactly the same legal regulations as other institu-tions in the country. Thus one of the three planks of their platform should be removed: they will be well advised to consult their reputation for sanity and ordinary Christian charity by knocking down the other two.—The Montb. Many men are shocked at the ex-ternal signs of oblivion of God, and yet they themselves in their own subject matter do not really let God have his



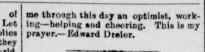
up with a political party, or a scientific institute, or aristocratic society, and you will see at once conduct which im-Give me the courage to-day to go through these twenty-four hours of joy and sorrow with a smile. Help me to you will see at once conduct which im-plicitly as least, supposes that God is very well in His own place but that He has limits, and that to intrude Him, and religious considerations which have to do with Him, into certain discussion, and sorrow with a smile. Help me to make another friend and to keep the friends I have. Let us share with them all of my joys and have them mingle in my sorrows as I should cheer them in theirs. Let the joys and sorrows come as they will and let successes come and overwhelm the failures. If to-day I should fail in sught, may I learn wisdom from the failures and look abcad with or at least a tolerated idiosyncrasy. Many good people from the best of motives, fail into this, and they deem motives, fail into this, and they deem they are going to win God some glory, and His Church so ne prosperity, from thus playing civil to the world and its principles. Also! They wake up some day and find that, while their own de-votion has become duil, and their prayers distracted, and their piety morely exterior and their piety include in from the failures and look shead with greater courage to a new day. Let me e able to give those about me some thing to help them on their journey of life. Show me the way of an ideal life, life. and show me how I may live it. Let me keep the love of other good women and men so that I may make this ideal love

merely exterior, and their principles in-sensibly lowered to the level around them, they have not drawn to God one more ideal. May I shun despair lest I give pain to single soul, or in any one nook of the world increased the love of our dear Lord. those around me by my surliness. Drive away the devils of gloom, despair, Drive away the devils of gloom, despair, sorrow, hate and fear so that I may otheer and help my associates instead of hindering them. Let us give to-day, for there may be no to-morrow. Help With how many is this the case, who are thought to be invaluable men and pillars of the Church, and not because they are supernatural men and in God's secrets, but because they have the world's ear, and represent its influencial me to keep my business clean and honest, so that I may serve the people. Let me not misrepresent even if I should lose-for the moment. Carry classes! And their prudence is success ful! But in what does it succeed!



Above coupon will bring you prepaid (in plain wrapper) Michigan's Great 3us look to our prudence. It will be the best thing about us if it be supernatur-al. But not else. In these times men must have a very clear view of God, else they are quite sure in a hundred ways not to les Him have His own.— Eather Eather (in plain wrapper) Michigan's Great 3-fold Absorpton Remedy for Piles, Ulcer, Fissure, Tumors, Fistula, Constipation,





### The Secret of Catholic Security

Those who are born in the fullness of Those who are born in the fullness of the faith enjoy a peace of mind to which others are not so fortunate are strangers. They are indifferent to the fluctuations of religious opinion. Secure in the possession of the great funda-mentals and knowing well what is essen-tial to salvation, they realize that in their orred there is nothing to correct. What they hold to day will be had by

What they hold to day will be held by all orthodox believers ten thousand years from to day. The Church de-liver her message and her authentic voice is for them the Word of God, the distance determined to the best for dictum of eternal truth. It is the Son of Go1 declaring His message through His own organ and His own instrument. —Catholic Transcript.



Are you sick of oil lamps?

Sick of the dirty job of chaning, trimming and filing them every day? Sick of oily fingers, dirty chimneys, and the constant fear that the children will upset the lamp?

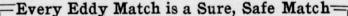
one of these objections — a light which may be had in any home, anywhere — a light which is whiter, softer, searce to day-light than any other — a light which actually costs only from ½ to % as much as coal oil for the same illumination. There is a light which is free free



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ient. Guan drog and shoe stores, The K. Scholl Mfg.Co

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Will reduce inflamed, strained, swollen Tendons, Ligs ments, hare lee of Bolose, ture the splint. Side Rone or Bone Spavin. No blister, no har gone. Horse can be used. Et a bottle delivered, Describe your case for special instructions and

nlarged glands, ys pain. Price

ans Bldg., Montreal, Ca

The annual meeting of the Home Bank of Canada, for the fiscal year, end-ing May, 1912, was held at the Head Office, 8 King street west, Toronto, Thursday, June 25. Mr. Eugene O Keefe, President, occupied the chair. The Annual Report, received by the shareholders, showed that the Home Bank maintained during last year the satisfactory rate of progress of the previous year, there being an increase in deposits of \$800,000, with a propor-tionate gain in assets and circulation. tionate gain in assets and circulat tionate gain in assets and circulation The continued prosperity of the Ba has warranted the advance in the ra-of dividend from 6 to 7 per cent., the Annual Report including payment the last quarterly dividend at the higher rate. After the Sharehold had extended to the Directors a Management their thanks for the sain Management their thanks for the sa factory condition of affairs, and elected the Board of Directors, a sub quent meeting of Directors was h which the former officers were re-elec

The Board of Directors and Officers for the term of 1912-1913,

be: Engene O'Keefe, President; Thon Flynn, Vice-President; Directors: E. Gooderham, John Persse, W. Park Murray, Thomas A. Crerar, Jo Kennedy, Colonel James Mason. Colonel James Mason, General M ager; J. Cooper Mason, Assist: General Manacer

ager; J. Cooper General Manager.

THE DIRECTOR'S REPORT

THE DIRECTOR'S REPORT Colonel James Mason, being appointed Secretary of the meeting, submitted the following report of the Directors: "The Directors have pleasure in sub-mitting to the Shareholders the Annual Report of the Home Bank, giving the result of business for the year ended 31st May, 1912, together with the Balance Sheet at that date. "Four Quarterly Dividends have been paid and provided for; the first three at

paid and provided for; the first three at the rate of 6 per cent., per annum, and the fourth at the rate of 7 per cent., per the fourth at the fate of 1 per cent, per annum, and increase from 6 per cent, to 7 per cent, in the annual rate; \$25,000 written off Bank Premises Account; \$25,000 added to the Rest-making that \$25,000 added to the Rest-making that Account slightly in excess of the sum required to make it equal to one-third the Psid-up Capital, and the balance, \$86,001 68 carried forward at the credit of Profit and Loss Account.

"Branches were opened during the year at Weyburn, Sask., Delaware, Ont., and a Sub-Branch at Komoka.

		10,540,235.75
	To the Shareholders	
	Capital subscubed	
	\$1,370,000, paid	14 P
	up\$1,286,050.97 Rest	
	Dividends un-	
	claimed	
	Dividend No. 22	
	(quarterly) be-	
	ing at the rate	
	of 7% per an-	
	num, payable	
	June 1, 1912	
	Profit and loss account carried	
	forward	
	101 ward	1,845,319.67
		12,385,555.42
	ASSETS	
	Gold and silver	
	coin\$79,282.61	
	Dominion Govern-	
	ment notes	
	8	1,887,301.39.
	Deposit with Dominion Gov-	
	ernment as security for note	
	circulation.	65,000.00
	Notes of and checks on other	285,696.78
	banks Balances due from other banks	205,090.78
	in Canada	378,893.0:
	Railway, municipal and other	51-103510.
	bonds	332,978.55
	Call loans secured by stocks,	
	bonds and debentures	1,454,602.94
	Coursest loops and	3,903,872.67
	Current loans and bills discounted\$8,075,171.15	
	Overdue debts es-	
	timated loss pro-	
	vided for) 28,787.02	
	Mortgages on real	
	estate sold by	
	estate sold by the bank 9,187.23 Bank premises	
	Bank premises	
	safes and office	
	furniture	
	Other assets 30,007.00	8 481,682.75
		12,385,555.42
-		0 01000 1
-		

Balance due agents in for-eign countries.....

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## LIQUOR AND TOBACCO HABITS

A. McTAGGART, M.D., C.M., 75 Yonge St., Toronto, Canada

References as to Dr. McTaggart's professional standing and personal integrity permitted by: Sir W. R. Meredith, Chief Justice. Sir Geo. W. Ross, ex-Premier of Ontario. Rev. J. G. Shearer, B.A., D.D., Secretary Board Moral Reform, Toronto. Right Rev. J. F. Sweeny, D.D., Bishop of Toronto Hon. Thomas Coffey, Senator, CATHOLIC RECORD London, Ontario. Dr. McTaggart's wegetable remidies for the liquor and tobacco habits are healthful safe, inexpensive home treatments. No hypodermic injections, no pub-licity, no loss of time from business, and a certain cure.

Con

sultation or correspondence invited.

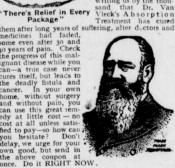
previous year. It has been of very great benefit in regulating prices and improving grain marketing conditions. The Home Bank gets a good desi of credit from the farmers of the West for those improved conditions. The Grain Company has proved its faith in the Bank's future by investing in its shares over \$135,000—represented by over 1,000 shares—and there are as many as 1,000 Western farmers also holding shares of the Home Bank. holding shares of the Home Bank. The farmers of the West appreciate the value of their connection with the Home Bank. Speaking more particu-larly of the West, if the policy of the Bank continues to develop to meet west-ern conditions, there is before it a great future. The Bank is highly regarded in the Districts where its branches are situated, and it is a matter of congratu-lation that they have been doing well

situated, and it is a matter of congratu-lation that they have been doing well almost from the start. The requests for new branches are numerous. It has been estimated that in five years more Western Canada would be producing 500,000,000 bushels of wheat. This alone would mean a tremendous develop-ment in every way. Mr. Kennedy thought it important that the Bank's-capital should be increased by the sale of stock. The Western shareholders are anxious to see the Bank fully keep are anxious to see the Bank fully keep pace with the development of the West. The future of the Bank is bright and its stock should prove attractive to invest-ors. The West forging rapidly ahead and with its numerous natural resources rapidly being turned into wealth, there is no better field for the Bank's activi-

ties. Mr. Kennedy in his remarks corrobor-ated the statement made by the Presi-dent regarding the speculation in city and town lots in the Northwest Proinces.

**Religion** in Paris Even at the headquarters of their ini-quitous rule the infidel rulers of France

Our friend at Hampstead may deprecate the hidden motive for their action here suggested, although their approval of the anti-Christian Government of quitous rule the infider rulers of France have not been able to suppress religion, as they hoped and set out to do. Even in the French capital the Church they sough to kill is not only holding its own, but making splendid progress, as was shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent abuses that exist in convents, surely the shown by facts presented at a recent mathematical progress. As a shown by facts presented at a recent abuses that exist in convents, surely the shown by facts presented at a recent abuse that exist in convents. Surely the shown by facts presented at a recent abuse that exist in convents. Surely the shown by facts presented at a recent abuse that exist in convents. Surely the shown by facts presented at a recent abuse that exist in convents. Surely the shown by facts presented at a recent abuse that exist in convents and the progress and the progress at the shown by facts presented at a recent abuse that exist in convents and the progress at the shown by facts presented at a recent abuse that exist in convents and the progress at the shown by facts presented at a recent abuse that exist in convents and the progress at the shown by facts presented at a recent abuse that exist in convents at the progress at the shown by facts presented at a recent abuse that exist in convents at the progress at the shown by facts presented at the progress at the progr meeting in Paris presided over by the the Catholic authorities and Catholic Cardinal Archbishop Amette, as noted generally know at least as much Cardinal Archbishop Amette, as noted by the Catholic Times. Since the separation of Church and State nine new parishes have been\_es-



sure light.

A LWAYS make sure you are well supplied with Eddy's matches because "If you're sure they're Eddy's you're sure they're right."

EDDY'S Matches are always full M.M. countgood dealers everywhere keep them.

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1