

## FIVE-MINUTE SERMON

SEVENTH SUNDAY AFTER PENTECOST

## THE FOLLY OF SIN

"What fruit, therefore, had you in those things of which you are ashamed?" (Romans vi. 21)

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 alone 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 yourself. 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 slothful neglect has to be undone by a long penance; and is this nothing? Besides, death is ever pursuing you and will overtake you too soon.

What is the good of sinning? Ask that man whose blood is burning with fiery alcohol, some day when a hot summer's sun sends him reeling in his flesh. 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, 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 unforeseen 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 sinning? Ask one who after a career of dissipation unexpectedly finds himself in hell. Ask the hardened sinner who refuses to repent 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 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 sinner.

Our Lord compares him to an evil tree which cannot bring forth good fruit, and is cut down and cast into the fire. The soil is good, the rain invigorating, the sunshine fruitifying, 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 saved.

Brethren, the animal in us enjoys sensuality 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 from the elements 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 Christians 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 Christian.

## HOME BANK SHOWS STEADY GAINS

## SHAREHOLDERS GET INCREASE OF DIVIDEND

The annual meeting of the Home Bank of Canada, for the fiscal year, ending 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 proportionate gain in assets and circulation. The continued prosperity of the Bank has warranted the advance in the rate of dividend from 6 to 7 per cent., the Annual Report including payment of the last quarterly dividend at this higher rate. After the Shareholders had extended to the Directors and Management their thanks for the satisfactory condition of affairs, and re-elected the Board of Directors, a subsequent meeting of Directors was held, at which the following officers were elected: Eugene O'Keefe, President; Thomas Flynn, Vice-President; Directors: E. G. Gooderham, John Persse, W. Parkyn Murray, Thomas A. Crerar, John Kennedy, Colonel James Mason, Colonel James Mason, General Manager; J. Cooper Mason, Assistant General Manager.

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 submitting 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 the rate of 6 per cent., per annum, and the fourth at the rate of 7 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 Reserve—making that Account slightly in excess of the sum required to make it equal to one-third of the Paid-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, Saskatoon, Ont., and a Sub-Branch at Komoka.

## SUFFERED AGONY FROM DYSPEPSIA

"Fruit-a-lives" Makes Wonderful Cure



N. C. STIRLING, Esq.

GLEWCOCK, ONT., Aug. 15th, 1911.  
"So much has been said and written about 'Fruit-a-lives' that it might seem unnecessary for me to add my experience. But 'Fruit-a-lives' was 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 you more uncomfortable 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 Dyspepsia, I am now in perfect health.

"Fruit-a-lives" accomplished 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-lives"? See a box, 6 for \$2.50, trial size, 25c. At all dealers or sent on receipt of price by Fruit-a-lives 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  
Balance of Profit and Loss Account, 31st May, 1911, \$69,304.77  
Net profit for the year after deducting charges of management, accrued interest, full provision for bad and doubtful debts and reserve of interest on unmaturing bills, \$140,304.42  
\$209,609.19

CAPITAL PROFIT ACCOUNT  
Premium on capital stock received during the year, \$6,312.02  
\$215,921.21

Which has been appropriated as follows:  
Dividend No. 39, quarterly, at rate of 6%, \$19,014.77  
Dividend No. 40, quarterly, at rate of 6%, \$19,014.77  
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Dividend No. 316, quarterly, at rate of 6%, \$19,014.77  
Dividend No. 317, quarterly, at rate of 6%, \$19,014.77  
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Dividend No. 362, quarterly, at rate of 6%, \$19,014.77  
Dividend No. 363, quarterly, at rate of 6%, \$19,014.77  
Dividend No. 364, quarterly, at rate of 6%, \$19,014.77  
Dividend No. 36