the circumstances of training, for the spread of the Lay Retreat improved upon, carves out new education, natural dispositions, and so on, only the lesser number would There is a second reason. Nowa- to observe them through thick and so on, only the lesser number would profit by a retreat. A mission is a general clean-up in a parish. It does a world of good and it is needed; but it does not call for so great a wrench as a three-days' absence from family and business, nor does it give opportunities for so much reflection as much self-avant. much reflection, so much self-exam-ination. A retreat is not exclusive that wealth and honors and pleasination. A retreat is not exclusive ly for sinners as such, but for good people as well. The end in view is not precisely to reclaim a man from a sinful life, although this end is certainly not excluded, but rather to impart a deeper appreciation of the Catholic faith which he possesses, to bring home to him all that this gift of the true faith means, to give him a lively sense of his responsibility. A retreat cultivates a spirit of zeal in a man, and makes him ask himself in all seriousness: "What am I doing with my life? The real in a man, and makes him ask himself in all seriousness: "What am I doing with my life? The years are passing; what have I done so far? Can't I do something more than I am doing. What influences have I as a Catholic layman on people around me? A Lay Retreat is more personal, more radical; it penetrates more deeply radical; it penetrates more deeply hooks are poorly kept, he never Retreat is more personal, more radical; it penetrates more deeply into the soul. The methods employed are more specific because greater and more lasting results are looked for. The instructions given in a retreat are linked together more closely, they are dovetailed one into the other more intimately, forming a logical, methodical and practical system of treating souls, one the three days a man is taken in hand and enlightened, purified, strengthened, molded. He is made to feel clearly the sense of eternity and his own responsibility. The great truths of time and eternity feel them, see them staring him in

To illustrate what I mean. Only a few weeks ago the planet Mars was hovering near us Let us suppose that contact had been established between Mars and the earth. As a result of this com-munication, the Martians learned that we earth-dwellers possess a very useful thing called fire, useful fessor of chemistry over in St. Michael's or at the University. is an element that carbon-He learned something about fire in a appreciate it in every land where new kind of way. He came in person-retreat houses have been estabal contact with fire. His knowledge lished. became more intense. He could To the question—How are these

Let us now make the application. four instructions a day—a short course in ascetic theology, as it course in ascetic theology, as it There is the cold, hazy, indolent, faraway, indefinite, speculative way wards, and not very much regretted. This is the way we are prone to receive it from the professional restriction. wards, and not very much regretted. This is the way we are prone to receive it from the printed page or from the pulpit. There is a second way. There is the more intense knowledge of a truth which comes home to a man when he gets closer to life's realities, when he finds himself face to face with them, and realizes in a new kind of way how important they are. how important they are. He is startled in a way he never experi-enced before. We read all about the Japanese earthquake, even its minutest details; but we have not the same kind of knowledge of it as a man who was present at the catastrophe. During the War we read the despatches from Flanders. we read the despatches from Flanders. We read the very thrilling description of the slaughter that was going on over there, but this prose often left us apathetic. But talk with a soldier who was in a battle and he will soon show us how little we know about war. Why? Because he will speak with a more intense knowledge of the horrors of war. It is this kind of knowledge that a retreat brings home to the mind

books are poorly kept, he never takes stock; he does not know just where he stands: that merchant is heading for the bankruptcy court. On the contrary, a shrewd business man, one who has his commercial interests at heart, will once a year at least, pull down his blinds, lock his doors, and proceed to take an adapted to the comprehension of those who make a retreat. During the three days a man is taken in hand and enlightened, purified, he owes his creditors. He takes one sum from the other, and to the remainder adds the value of his stock. He then knows just how he stands before the world. Similar condiare brought home to him so vividly tions may be met in the spiritual that he can touch them, as it were, world, the world of the soul. A man who values his soul will now and then take stock to see how he

stands with his Maker.

Another example to show the importance of this Lay Retreat Movement. Our clergy, our religious orders of men, our numerous sisterhoods, have all cast-iron clauses in their laws and constitutions ordering appears. tions ordering annual retreats; that is to say, periods during which in many ways, and they decided to acquire some knowledge of it. A delegate was sent down, presented his credentials to the Mayor of the distractions of the previous year. Toronto, explained the reason of his visit, and was referred to the proment they lead, and notwithstanding all the spiritual helps that are There he was given a book on provided for them, have recourse chemistry, out of which he learned once a year to some method of augprovided for them, have recourse izes, reduces fuel to ashes, that at the same time it omits light and heat and so on. So far so good. A few experiments, coupled with hundreds of thousands—of lay men the knowledge acquired from the book of chemistry has taught the Martian what fire is, and he might have gone back to his planet quite dare say they will not profit by it, satisfied with the result of his visit.

He knows academically what fire is comes better known and once retreat He knows academically what fire is comes better known and once retreat and what it can do. But it just facilities are provided? The prachappened during the last experitical common sense and the clearment he made he burned one of his sighted intelligence of our Catholic fingers. This accident, small in laity may be trusted to appreciate itself, taught him more about fire this new movement; and, in fact, than the book of chemistry did. experience is showing that they do

then go back to Mars with a more retreats made and in what do they vivid knowledge of the thing he was sent to learn something about. Monday morning, and this is reason why they are also called Week-End Retreats. Three whole whether-which is more probabletheir applications come home to them with a new and extraordinary vividness, just as a newer and more intense knowledge of fire came home to the Martian who burned his

do; that it is not enough to have a speculative knowledge of the Catholic religion and its dogmas, but that these dogmas must be reduced to practice; that henceforth the repractice; that henceforth the restant must apply them in a practice of the strength of the strengt It is this kind of knowledge that a retreat brings home to the mind and heart of a layman, and he is words of a modern writer, "allow the movement in a country of mixed words of a modern writer, "allow the movement in a country of mixed the mixed the mixed the mixed the movement in a country of mixed the mixed the mixed the mixed

thin. This is the fruit of a three days' Lay Retreat, and the experince of many years show that the light received remains vivid not merely for months but for years, that the resolutions taken are not, that the resolutions taken are not, like pie-crusts, easily broken, so that immense profit comes not merely to the individual himself, but also to society in general, of which he is a unit. We can see at once the benefit that the Lay Retreat Movement can bring both to the Church and to the notion. The the Church and to the nation. The presence of a couple of thousand yearly is bound to have an enormous influence on the community in which they live. They form an elite. Their intense Catholicism, their strong convictions, their love of truth, single them out as leaders in the strong convictions.

in full operation both in Europe and America. I can speak only of work in the Order I belong to, because I happen to know a little more about it. The figures at hand date back four years. At the beginning of 1921, the Jesuits had eighty-giv houses in full activity in years. six houses in full activity in various parts of the world. During the year 1921, 148,630 men made weekend retreats under their direction.
The work is spreading so rapidly that this number has undoubtedly augmented in the past three years, and it does not include Canada. In the Province of Quebec the Lay Retreat Movement was begun fifteen years ago, in 1909. The Jesuits have five houses, three open all the year round and two others open during the summer months. During the past four years those houses have given retreats to 7,400 men. To these must be added the retreats given at Loyola College during the past three summers, the number of which is 390, giving a total of 7,800. The number of men alone who have made the week-end collective retreats in the Province of Quebec in the past fifteen years

I have fewer details about the Retreat Movement among our Catholic women in Canada. However, I have been able to gleam something. There are houses given over exclusively to retreats for women in Three Rivers, Quebec, Joliette, Three Rivers, Quebec, Joliette, Rimouski and two in Montreal. In Ottawa and Sherbrooke the convents are open for retreats for women during the midsummer holidays. Here are the figures for 1923 for Montreal alone: Convent of Mary Reparatrice, 780; Sisters of the Immaculate Conception, 659; Villa St. Joseph, 438;—making a total of 1,797 Catholic laywomen who in 1923 spent three days in solitude and silence.

The variety of retreatants and the classes to which they belong may interest my hearers. During the support of 1993 at the two the summer of 1924, at the two retreat houses of Cartierville and Boucherville, houses exclusively reserved for this work near treal, the following groups of lay-men are making the retreats: com-mercial travellers (four groups), Franciscan tertiaries, Catholic Order of Foresters, school teachers, dentists, conferences of St. Vincent de Paul, notaries, grocers, judges, lawyers, architects, railway employees, insurance agents, farmers, practising physicians, printers business men, firemen, bank clerks, medical students, policemen, besides miscellaneous groups brought to-gether from various parishes. In the United States the work is being pushed on with great earnestness. New York, Boston, St. Louis, Santa Clara, in California and the South, are equipped with retreat houses. England, France, Spain, Belgium treatant must apply them in a practical way to his daily life; or in the words of a modern writer, "allow the dogmas of his faith to flower in his soul."

We are living in an age of materialism and indifferentism; there is a cold wave rolling over the world which is liable to affect the faith of everybody. We read a book; we listen to a demagogue, so rapid is the one and so blatant the other that even Catholics are often caught napping, and sometimes they are even heard asking, what is truth? where is it to be found; what does it all mean? A retreat brings all the answers quickly and vividly home to a man. He soon learns what truth is; where it is to be found; how it is to be applied to his life. All this appeals to his Catholic intelligence, he appreciates the discovery; his eyes are opened, and this is one reason and conduct, sees what must be are opened, and this is one reason.

Text that the study of mathematics of his faith to flower in his soul."

Or let us put it in another way. Just as it dawns upon a college stundent that the study of grammar is not undertaken for the mere pleasure of these studies, but rather for the purpose of applying them to his accounting or to his language; so the found; what does it all mean? A retreat brings all the answers quickly and vividly home to a man. He soon learns what truth is; where it is to be found; how it is to be applied to his life. All this appeals to his Catholic intelligence, he appreciates the discovery; his eyes are opened, and this is one reason and conduct, sees what must be are opened, and this is one reason and conduct, sees what must be are all more or less diocesan; that the movement in a country of mixed population. At present there are in the movement in a country of mixed population. At present there are in louland. The head population and three for women. They are founded for a certain number of parishes or for a whole diocese. Now what have been the saults of these retreats in Holland? In a recent number of the seults that may be expected from th

were numerous. It may not be generally known," he continues, "that the retreat movement begun

in Holland later than in England, has made most magnificent advances. In 1923, while in Great Britain the number of those making five thousand women and well under three thousand men, in Holland the total was over thirty-two thousand. the women by two thousand or more." And the writer concludes in words worth pondering over:
"this is the real spiritual force
which is making Holland one of the Catholic centers of Europe."
What the movement is doing in a

their strong convictions, their love of truth, single them out as leaders in every cause in which the Church is interested. Their attachment to the Church will urge them, in all charity, to exercise their zeal for the advancement of God's kingdom on earth.

PROGRESS OF THE MOVEMENT AND RESULTS SO FAR

There is no use going back many years for statistics. In Europe and South America retreats for the laity are no new thing. In South America, especially, tens of thousands of lay men and women make their retreats every year and have been doing so for many a long day. Coming to the activities of more recent times. I know that various a result of the Lay Retreat Movement in Canada. The formation of an enlightened and zealous laity, an elightened and zealo recent times, I know that various drawn strength from the Movement. As a result of Lay Retreats, men work have quite a number of houses rise to any situation that may conrise to any situation that may con-front their spiritual lives and become lay champions of God's cause in their respective communities.

In their respective communities.

That is what the Church is looking for everywhere. The Church in Canada and elsewhere needs the activities of her laity. Cardinal Gibbons tells us "that we are all, clergy and laity, in the same barque of Peter, tossed about by the same storms, and sharing the same sunshine." We are all steering our course toward the aternal shares. shine." We are all steering our course toward the eternal shore; heavenly kingdom. The clergy are doing their share to get there themselves and to get others there, but should not the laity help them? Have not the laity also their duties and responsibilities. I know of no better way of learning what those duties are, and of weighing the responsibilities entailed, than by making week-end retreats. Once houses for this purpose are estab-lished in our various dioceses, are in our large cities, once the movement takes root we shall see what is now being seen in other countries, and results will be produced that will | died in the year 646. certainly benefit the Church in this

Let the Catholic Truth Society bring out its publications and spread them in hundreds of thousands through the length and breadth of the land; let the slogan be "a rack in every church vestibule in Canada." We know what the C. T. S. literature is doing in enlightening the masses in England and Scotland - but let the Retreat Movement come to its aid; this movement will aid the C. T. S. enormously by moving men to action and by creating an apostolic elite. The combination is called for; one fits into the other. The Church in Canada will certainly see

#### BURSES

FOR THE EDUCATION OF PRIESTS FOR CHINA 'The labourers are few. (Luke x. 2.)

Each complete burse of \$5,000 will assure in perpetuity the educa-tion of a priest to labour for souls ment to the charty wishers and friends. Rev. J. M. Fraser, M. Ap., China Mission College, Scarboro, Ont.

Previously acknowledged \$3,140 88 Clara Dowdall, La Salette ST. ANTHONY'S BURSE

Previously acknowledged \$1,787 45 IMMACULATE CONCEPTION BURSIN Previously acknowledged \$2,955.98 COMFORTER OF THE AFFLICTED BUREN Previously acknowledged \$477 45 Miss Hannah Devlin,

Indian River .. ST. JOSEPH, PATRON OF CHINA BURSE Previously acknowledged \$8,371 58 BLESSED SACRAMENT BURSE Previously acknowledged \$526 80

ST. FRANCIS XAVIER BURSE Previously acknowledged \$416 8 HOLY NAME OF JESUS BURSD

Previously acknowledged \$882 25 Previously acknowledged \$1,852 89

LITTLE FLOWER BURSE Previously acknowledged \$1,287 74 5 00 1 00 1 00

SACRED HEART LEAGUE BURSE Previously acknowledged \$8,872 70 Catherine T. MacDonald, WEEKLY CALENDAR

Sanday, Oct. 12.-St. Wilfred Bishop, was born about 634 and was trained by the Celtic monks at Lindisfarne in the peculiar rites and usages of the British Church. Even as a boy he longed for perfect conformity in discipline as in doctrine with the Holy See and after a trip to Rome he founded a strictly Roman monastery at Ripon under the rule of St. Benedict. In 664 he was made Bishop of Lindisfarne and five years later was transferred to York. He finally succeeded in establishing a vigorous Catholic discipline modelled and

dependent on Rome. Monday, Oct. 18.-St. Edward the Confessor, was unexpectedly raised to the throne of England at the age of forty. On the throne, the virtues of his earlier years, simplications and reaching the same of the s ity, gentleness and angelic purity shone with a new brightness. Although he married to satisfy his perfect chastity. His reign of twenty-four years was one of almost unbroken peace, the country grew prosperous and ruined churches were rebuilt. The weak lived secure and for ages afterward men spoke of the "laws of the good St. Edward." Westminster Abbey was his last work. He died in 1066, Tuesday, Oct. 14.—St. Callistus, Pope and martyr, was entrusted by Pope Zephyrinus with the rule of the

clergy and set in authority over the cemeteries of the Christians in Rome. When Zephryinus died, Callistus, according to the usages of the time, succeeded to the Apostolic See. During the persecu-tion under the Emperor Severus, Callistus was driven to take shelter in the poor and populous quarters of the city and was finally martyred in 223.

Wednesday, Oct. 15.—St. Teresa, when a child of seven years ran away from her home at Avila in Spain, in the hope of being martyed away by the Moors. When she was brought back she said "I want to see God, and I must die before I can see Him." Some years later she became a Carmelite nun. She was called to reform her Order but in doing so only acted under obedience to her confessors. She died in

Thursday, Oct. 16.—St. Gall, Abbot, was bornin Ireland soon after the middle of the sixth century of pious and noble parents. He accompanied St. Columban to England and later into France. When they were driven from their monasteries by King Thenderio, St. Gall settled near the Lake of Constance where he converted many to the Faith. He resisted efforts to make him Bishop of Constance and

Friday, Oct. 17.—St. Hedwige, was the wife of Henry, Duke of Silesia and the mother of his six children. She led a life humble

### **Dominion of** Canada

Refunding Loan 1924 41/2 % Bonds

October 15th, 1924. October 15th, 1944.

Principal payable at the office of the Receiver-General at Ottawa or that of the Assistant Re-

eiver - General at Halifax St. John, Charlottetown, Montreal, Toronto, Win-nipeg, Regina, Calgary or Victoria. Semi-annual interest (15th April and 15th Oc-tober) payable at any branch in Canada of any chartered

\$100, \$500, \$1,000

PRICE: At Market

A-E-AMES & CO MONTREAL TORONTO NEW YORK

and austere amidst the pomp of royalty. She was noted for her devotion to the Blessed Sacrament. He was the faithful companion of St. Paul to the end and died a martyr's death in retired to the Cistercian convent of Achaia. Trebnitz where she lived in obe-dience to one of her own daughters who was Abbess. Saturday, Oct. 18.—St. Luke, was physician at Antioch who was proverted by St. Paul. He is best

died a martyr's death

This sublime saying will separate the good from the bad: "By their fruits shall ye know them."—Feuchtersleben.

"An All Canadian Company"

# IVE STOCK INSURANCE

SPECIAL POLICY FOR FOX BREEDERS

Agents Wanted

## CANADIAN GENERAL

INSURANCE COMPANY

HEAD OFFICE: FEDERAL BLDG., TORONTO

# **SAVE MORE**

PARENTS, have you started your boy or girl on the right road with a savings account? ? ?

THRIFT is the foundation of success

Every one knows that it is not what is earned, but what is saved which measures the difference between success and failure.

If you wish independence for your boy or girl, why not open a savings account for them to-day in



## The Province of Ontario Savings Office

Interest paid on all deposits at the rate of 4% per annum

All or any part of your money can be withdrawn at any time without notice.

All monies deposited guaranteed by the Government

Head Office, 15 Queen's Park

TORONTO

BRANCHES AT—Aylmer; Brantford; Hamilton, Cor. York and McNab Streets; Newmarket; Ottawa, 207 Spark Street; Owen Sound; Pembroke; Seaforth; St. Mary's; St. Catharines; Toronto, University and Dundas Streets; Toronto, Corner Bay and Adelaide Streets; Toronto, 549 Danforth Avenue; Walkerton; Woodstock.

MAIL ORDER DEPARTMENTS AT EVERY BRANCH. 

# Ever-ready Sick Call Outfit

forming a Perfect Altar Ready for use, by merely Opening Cabinet

Beautiful Cabinet, made of a dark finished oak, and which should be in the home of every Catholic family. Every consideration should be shown, in case of sickness, when the Holy Host enters the home. Everything is complete in case, including candle. Those sets formerly sold at \$15.00, but we are offering them at \$8.00, and when remit tance accompanies order, will pay all transportation charges; and in cases of families clubbing six in one order, for \$45.00 prepaid.

Canadian Importers, P. O. Box 49, Amherst, N. S.



## The People of Japan

the latest country to adopt the Sherlock-Manning

Piano have been so impressed with its tone quality and durability that the demand is rapidly increasing in the Island Kingdom.

SHERLOCK-MANNING
20th Century Piano
The Piano worthy of your Home

Sherlock-Manning Piano Company

London, Canada