

FIVE MINUTE SERMON

THIRTEENTH SUNDAY AFTER
PENTECOST

GRATITUDE

"There is no one found to return, and give glory to God, but this stranger." (St. Luke xviii, 18)

On a certain occasion, as this day's Gospel tells, Our Divine Lord cured ten lepers. Of the ten who were cured, only one expressed his gratitude.

This incident in the life of our Saviour shows us how common is the sin of ingratitude.

Are we not frequently guilty of this mean sin? God gives us our health as he restored it to the lepers. Do we thank Him for it?

He gives us every day countless gifts and blessings. Everything we have and everything that we are, we receive from God. He gives us our good home, our plentiful food, our happy hearts and our glorious country. Do we thank Him for all His gifts, or like the nine lepers do we act as if there were no God?

Good Christians endeavor to be thankful to God at all times. They thank Him in the morning. They thank Him at night. They thank Him at their meals. They thank Him in time of trials and afflictions for the grace to bear them with patience. Above all do they thank Him in Holy Communion.

Although ingratitude is so common, there is no virtue more beautiful, more ennobling than the virtue of gratitude. It is closely allied to justice. If a person grants us a favor our first impulse is a desire to return the benefit or at least to be thankful for it. Why then do we not consider the multitude of Divine favors and deal with God in a similar manner?

It is a beautiful custom of the civil authorities of our country to set aside one day every year for the purpose of recalling all God's blessings and thanking Him for them.

To the Catholic every day is a day of thanksgiving. Hence the day of national thanksgiving is in perfect agreement with Catholic thought and Catholic feeling.

We Catholics who live in this free country have special reason for giving thanks. While the Church is persecuted in most of the countries of the world, here we live as free men. Yes, from the time of Herod in Judea and Nero in Rome to the wicked infidels of modern France, the hand of the cruel persecutor has ever been raised against the Church of God.

The Founder of the Catholic Church was persecuted. Persecution seems to be a characteristic mark of the true religion of Christ. "The world shall hate and persecute you."

In this country, however, with the exception of an occasional outburst from some seeker after notoriety, the Church is comparatively untrammelled. Hence she is making rapid strides in wealth, numbers and esteem.

Our gratitude to God for all these favors should be unbounded. Let us thank Him for all blessings. Let us pray for a continuation of the peace, prosperity and happiness of our country. Let us pray, too, for the greater blessings of faith and love, that all may with one will and one heart fulfill the law of God.

TEMPERANCE

DRINKING AND TURKEY-TROT.
TING

It is significant how closely liquor-selling is connected with evils of the worst kind. Writing of the vicious dance halls of New York, the Register of that city says:

"It is a familiar sight to see fresh and sweet-looking young girls, scarcely more than sixteen years of age in appearance, flocking to their escorts into the dance halls and cabarets during the evening, there to indulge in detestable gyrations which would make an Indian blush for shame. Between numbers the young women, many of whom undoubtedly come from good and respectable homes, sip liquors with their companions, to become a little more abandoned in their movements during the next 'trot' under the stimulus of the alcohol."

"The sale of spirituous refreshment in such a place is usually encouraged by raising the price of soft drinks beyond that of the intoxicating beverages. The outcome of such modes of pleasure can easily be foreseen."

No establishment where dancing is allowed should be permitted to sell liquor. The evil of such places has always been felt, though it is making itself particularly conspicuous since the advent of the animal dances. Dance halls should also be forbidden the privilege of issuing return checks to patrons who wish to refresh themselves outside, an expedient employed in the lower class resorts. With such restriction in force the profits of these places would be reduced to such an extent that many of the halls would be abandoned. Wholesale debauching of the young would cease to be a popular and thriving industry."

"THE POOR MAN'S CLUB"

Walt Mason, who writes in prose form some excellent verse, is no believer in the saloon as "a poor man's club," as some of its defenders have called it. Walt writes as follows in Collier's:

"The poor man's club is a genial place—if the poor man has the price; there's a balmy smile on the bar-

keep's face, and bottles of goods on ice; the poor man's club is a place designed to brighten our darkened lives, and send us home, when we're halfway blind, in humor to beat our wives. So hey for the wicker demijohn, and the free-lunch brand of grub! We'll wassail hold till the break of dawn, we friends of the poor man's club! It's here we barter our bits of news in our sweat-stained hand-me-downs; it's here we swallow the children's shoes, and the housewives' hats and gowns. It's here we mortgage the house and lot, the horse, and the muley cow; the poor man's club is a cheerful spot, so open a bottle now! From brimming glasses we'll blow the foam till the midnight hour arrives, when we'll gayly journey the long way home and merrily beat our wives. We earn our dimes like the horse or ox, we toil like the fabled steers, and then we journey a dozen blocks to blow in the dimes for beer. While the women work at the washing-tub to add to our scanty hoard, we happily meet at the poor man's club, where never a soul is bored. We recklessly squander our minted dimes, and the club-house owner thrives; and we'll homeward go at the break of dawn and joyously beat our wives."

Not a very pleasing picture that. But there are many poor men, thank God for it, who have no use for the "club" and its dangerous allurements.

TEMPERANCE NOTES

Speaking of Colonel Roosevelt's vindication of his character from the charge of drunkenness alleged against him, a Philadelphia clergyman says: "Never was there a day in our national history when our public men were so free from the contaminating effects of strong drink as to-day. The vice of intemperance has given away, in an even wonderful way, before the logic of sober thought and educated reason. We no longer identify drinking habits with brilliancy, as in the days of Poe and Webster, nor expect orator or author to excel when in a state of semi-intoxication. On the contrary, sobriety is demanded now of every one who ministers to the higher necessities of man."

THE RULE OF
CONSCIENCE

Discussing, in a Catholic Truth publication, the question of conscience, the Bishop of Clifton, Dr. Brownlow, says that modern philosophers have tried to persuade us that it is a kind of twist in the mind of untutored man—a kind of pernicious interference with the natural freedom of his actions, and a hindrance to his happiness and progress. Others, says the Bishop, identify it with a man's self-will, and when they wish to assert the right of every man to do just as he likes, they pretend that they are vindicating the rights of conscience.

Despite what is called "the public conscience," conscience properly comprehended is a personal, individual thing, and cannot be held in common with others, as in, for instance (in its proper meaning) the moral sense. Thomas Aquinas points out that it has nothing in common with such qualities (as memory, understanding, will; neither is it a virtue, or habit, though its dictates are founded on an habitual sense of right and wrong. Conscience (says St. Thomas) is an act—a practical dictate, judging that this particular act is right or wrong; not only does it judge of the present and of the future, but it also judges of the past; it belongs to me, and to no one else; and yet there is something about it that is not me, for it often goes against my inclinations, passions and even my will.

Conscience, says the Bishop, is not confined to Catholics, or Christians, or Jews. The heathen is not without this witness to God; and no matter who he is, the conscience of man refers to a judgment to come. Despite its overwhelming voice, it is, however, not infallible. It may become perverted by habits of sin, by the adoption of false principles, by wilful rejection of Truth. Even St. Paul was tricked in the fire, and confessed: "I myself was, indeed, persuaded that I ought to do many things in opposition to the name of Jesus of Nazareth." (Acts xxvi, 9.)

As a consequence of its liability to err we owe certain duties to our conscience. As it is the most direct and immediate guide to our conduct, we must always obey our conscience since to go against it is to go against always a sin, always providing that what we take to be conscience is really conscience and not the dictate of one's passions or one's own interest. Properly understood (i. e., in its moral sense) it is in the words of St. Bonaventure, "the herald of God and His messenger."

Catholics, for instance, know that there is only one true religion in the world, namely, that of the Catholic Church. As long as one who is not a Catholic holds our Church to be "detestable and abominable," he is justified accordingly as he is sincere, in avoiding the Church. Yet if his speculation in religious matters should lead him to doubt of his own religion, he is bound by his conscience's dictate to investigate the claim of the Catholic Church to be the true one, and when he finally comes to know the truth, he is equally bound in conscience to acknowledge it and submit to it.

The effort of modern philosophy has been to dissociate God from conscience, and this is the result of the

WILSON'S
FLY PAD.
POISON

Will kill every fly in your house or store. All you have to do is to get the flies to the Pads.

Directions in each packet show how to do this.

endeavor to expunge God from our lives. Yet even Goldwin Smith could say in the year 1900, in the Contemporary Review, that Philosophy could barely explain the nature and certainly could explain never the origin of conscience. At least Christianity and the Churches have reason on their side when they admit Revelation to be at least the surest light to the conscience, for, as the Bishop says, it is no benefit to mankind to make them know their duty, unless it is also given to them to have power to fulfill it, and this is precisely what the Christian Revelation does, and it is also certain that man's conscience responds intuitively to it.

Scientific men (like Haeckel and others) are accustomed to "explain" conscience on a purely physiological ground, the same being to the effect that a natural law of "nine and thine," or property. The scientific man when an infraction of this law takes place, thus a man steals what is the result of another man's labor, and which owing to that man's labor is invested with some of the personality of the real owner. According to the fantastic doctrine of these scientists, the personality of the original owner remains forever to upbraid the personality of the guilty possessor, and far from there being any spiritual idea of conscience in man, it is the result of a sense of the possible punishment (to come, that moves him to restitution, or atonement, or else to an affectation of grief for having wronged a fellow-creature.

The same expounders of theories as to conscience go so far as to declare that there is in nature a natural law of compensation by which each man who wrongs a fellow-creature limits his own power for action in the ratio of the wrong done. This is what has been termed the "mathematical conscience," and has been treated of in the sort of scientific works which declare so authoritatively that man is the result of the fortuitous coming together of what is termed "colloidal slime" by some and by others a "plasmidium," or protoplasm. Conscience, according to such theorists, has grown up very much in the same way as electrical effects result from the growth of an organism, and is hardly to be differentiated from the natural physical phenomenon based on some recondite theory of self-preservation.

CATHOLICISM AND
CULTURE

A writer in the London Tablet—one who knows whereof he speaks, and who has rare power of expression—sets himself the task of developing as a text a statement of Hilary of Poitiers to the effect that "all modern culture is practically, in itself or in its origin, Catholic." The Tablet writer is Bernard Wheelan. He goes on to say:

"If with fully awakened eyes, we view the cultivated world in the past or in the present, we shall discover the humanizing influences of Catholicism everywhere at work. Among these influences not the least in the cultivation of the liberal arts; indeed, in the ordinary worldly sense, they are, I suppose, considered the main producers of what is called culture. If we take this point of view to-day, we shall see Catholicism instigating encouraging and protecting them always and everywhere. She took up the torch dropped from the hands of exhausted civilizations, and she has borne it since, to light the arduous ways of those who practice the greater arts."

Those who study literature or painting or sculpture or music, or the inclusive art of architecture, have to learn their lessons in the Catholic school. Let them, in their perversities, alter certain externals; the inward spirit, which is Catholic, must remain, or the work is dead to us, with our inevitably Christianized perceptions. By no subterfuge can Catholicity be escaped in our civilization: she is a kind of Hound of Heaven. The Decline and Fall of the Roman Empire would be a pamphlet to the book that should describe the rise, the struggles, and the triumphs of Catholic Arts throughout the variety and vigor of their manifestations. In the days of Constantine and of the peaceful triumph of

Catholicity, the epic begins: it would need more authors than are fabled of the works of Homer to give us all its history and romance."

Mr. Wheelan takes up the arts one by one, and triumphantly vindicates his thesis in regard to them. "The more one thinks," is one of his judgments, "the more does Catholicism prove to hold a monopoly of the means of culture." And again: "Although there is civilization outside the pale of Catholicism, it is an overflow from the riches of her treasure-house"—words upon which our people and others may well reflect and reflect again.

DISINTEGRATION OF
THE SECTS

We have frequently called attention to the disintegrations of Protestant sects as dead branches of Christianity, which is not only impending but being rapidly accomplished at the present time.

In this connection it is well to note the fact that the rule among these denominations is an empty church on Sundays. Thus the Presbyterian Church in the United States is falling off rapidly in membership, as is shown beyond question by the thousands of its empty pulpits and empty churches.

This defection is not confined to America, but extends to Great Britain.

Thus the London Universe calls attention to the equally menacing condition of the dissenting bodies in Great Britain, where, if the present rate of decline continues, Nonconformity will be only a memory in 1950. In 1907 the aggregate membership of the Baptist, Congregational, Primitive Methodist and Wesleyan Methodist denominations in England and Wales (as given by a Nonconformist in a recent issue of the Morning Post) was 1,713,674. In 1912 this total had declined by 51,205, an average yearly loss of more than 10,000. In the same period the decline in Sunday school attendance was 98,788.

In this connection it is interesting to note the records of the Primitive Methodists in England. In 1900 they had 606,477 "hearers" in 4,250 chapels, the increase in their number of hearers was only 213. The explanation of this anomaly is simple enough. While there is plenty of money for the building of churches and chapels there is a decided lack of the timber needed to construct and strengthen spiritual edifices without which the material edifice is but a hollow mockery. No less than 2,500 new churches were built by Nonconformists during the first decade of the century, providing 1,000,000; additional sittings at a total expenditure of about 50,000,000; yet side by side with this remarkable material expansion, the record of church membership shows a rapid and persistent spiritual decline.

The day does not seem far distant when indifferentism shall rob the Protestant churches of their membership and all who profess definite Christianity will be within the fold of the Catholic Church.—Intermountain Catholic.

THE INFIDELS

Why do infidel movements obtain such influence in countries where the Church has had all to herself? This is a question frequently put, both by Catholics and Protestants. The truth is, that the Catholic Church never yet had any country all to herself. Not even in the days when there was no Christian body separate from the Catholic Church.

In every age, and in every country the Church has had to contend with heresies and with unbelievers. This question which is put as a poser to-day might have been addressed to Saint Augustine in his day and to other great Fathers of the Church in their day. They might have been asked, why is not the Church obeyed here where she has full centuries? Why did Arius succeed in the first century, two, three, four centuries? Why did Arianism and Nestorianism, and Eutychism and Pelagianism? And a score of others? Why did false religions arise when men still lived and preached who had met and talked with St. John and St. Paul? The answer that must have been given then is the answer that must be given now. Man's will is free; man's spirit is proud; man's flesh is weak; and in every century since the apostles went forth, and even in their day, the will and the pride and the flesh of men have risen up in rebellion. In countries in which no heretical form of Christianity has furnished an outlet for the disposition to resist religious authority, this restlessness has broken out in the shape of infidelity and unbelief. The secret societies of the Catholic countries receive the energies of the men who, in another land would per-

NEW YORK JUDGE ON
PUBLIC SCHOOL

Some very severe things were recently said by Magistrate House, of New York, about the Public School system. The magistrate had before him two school boys, one by the name of Schwartz and the other by the name of Benjamin. Benjamin accused the Schwartz boy of having stolen some hats from him while he was delivering same for his employer. On questioning Benjamin about the nature of the oath he was about to take, the magistrate discovered that the eleven year old boy had not learned that it was wrong to tell a lie. Thereupon the magistrate said to the defendant:

"Schwartz, you ought to be very thankful for the inefficient Public School system of this city for your discharge. Certainly it is a sad commentary on the system when a boy nearly twelve years old is unable to answer the question I've asked."

"Nowadays the teacher takes a cigar box, plugs a hole in one end of it, fills it with sand, then puts a marble in the sand and asks the pupils to guess when the marble will drop out of the hole. The time doing that might well be taken up in a little ethical instruction. We spend \$400,000,000 a year in public instruction, and here's a specimen."

Assistant District Attorney Dickinson suggested that Benjamin might

PRESIDENT
SUSPENDER

NONE SO EASY

haps form a new sect or join themselves to the adherents of some sect from which neither varieties of belief, nor even unbelief, need keep them out, provided they would utter some sort of empty formula. The unbelievers of the United States are to be found amongst the 50,000,000 who belong to no church. The infidelity of France and Spain and Italy and Portugal manifests itself strongly because it has, in the predominant religion of its country an uncompromising force to deal with. If the Catholic Church in those countries were subdivided into hundreds of sects, and if the rebels against religious authority had such a choice of sects, such a possibility of religious vagaries and such a fertility for the growing of new theories at their disposal, they would expand their powers of intellectual variation less viciously and less harmfully, and go through life as nominal adherents of some Church, whilst they had no faith in any. Opposed to a Church which is the same yesterday, to-day and forever, they become infidels, instead of heretics.—Casket.

DECAY OF WORSHIP

No Christian has anything to gain from the decay of worship in any of the churches, however attenuated be its creed. A loss of religion affects all who believe; for it weakens the power and prestige of the churches in the world. And so it is not pleasant to read the following confession of Sir W. R. Nicoll, published by him in the British Weekly: "It seems as if at the present moment all the churches, established and non-conformist were losing rather than winning. This year for the first time, the Presbyterian Church of England reports a decrease. For the first time since the disruption of the great church of Scotland has made the same acknowledgment. The attendance at public worship have in many cases become very small. A well-known Wesleyan Methodist minister who preaches in many chapels reports that the forenoon attendance averages one-sixth of the sitting accommodation, and I have not seen his reckoning challenged. There is one exception, and only one. The worshippers in the Catholic Church are undoubtedly increasing—more rapidly, it seems, than the membership." We do not quite know what he means by the word membership, but we accept his statement of the increase of worshippers in our churches and have no doubt that, with few exceptions, they are members of the Catholic Church. We are not likely to have large numbers of strangers in attendance, except perhaps on the occasion of some special celebration or sermon.—Liverpool Times.

TRIBUTE TO OUR BLESSED
MOTHER

Anglican tributes to the Blessed Virgin have of late years become so common as no longer to attract especial notice; but adherents of the other sects are much less given to eulogies of the most blessed among women. Occasionally, however, the sheer justice of Catholic devotion to the Mother of Christ impels them to utter some such sentiment as the following from Bishop Moore of the Methodist Episcopal Church: "If I were a Romanist instead of a Protestant, I would have a picture of Mary, the Virgin Mother of the Saviour, who sanctified motherhood, in every room of my house. And even now, although I am a Protestant, I have her image indelibly written on the walls of my heart, giving me a greater love for the mother who directed my early steps."

We forgive Brother Moore his use of "Romanist" because of the sanity of the context.—Ave Maria.

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 of Ontario.
Sir Geo. W. Ross, ex-Premier of Ontario.
Rev. N. Burwash, D.D., Pres. Victoria College.
Rev. J. G. Shearer, R.A., D.D., Secretary Board of Christian Education, Toronto.
Right Rev. J. P. Sweeney, D.D., Bishop of Toronto.
Hon. Thomas Coffey, Senator, Canadian Republic.
Dr. McTaggart's vegetable remedies for the liquor and tobacco habits are healthful, safe, inexpensive home treatments. No hypodermic injections, no publicity loss of time from business, and a certain cure.

NEW YORK JUDGE ON
PUBLIC SCHOOL

Some very severe things were recently said by Magistrate House, of New York, about the Public School system. The magistrate had before him two school boys, one by the name of Schwartz and the other by the name of Benjamin. Benjamin accused the Schwartz boy of having stolen some hats from him while he was delivering same for his employer. On questioning Benjamin about the nature of the oath he was about to take, the magistrate discovered that the eleven year old boy had not learned that it was wrong to tell a lie. Thereupon the magistrate said to the defendant:

"Schwartz, you ought to be very thankful for the inefficient Public School system of this city for your discharge. Certainly it is a sad commentary on the system when a boy nearly twelve years old is unable to answer the question I've asked."

"Nowadays the teacher takes a cigar box, plugs a hole in one end of it, fills it with sand, then puts a marble in the sand and asks the pupils to guess when the marble will drop out of the hole. The time doing that might well be taken up in a little ethical instruction. We spend \$400,000,000 a year in public instruction, and here's a specimen."

Assistant District Attorney Dickinson suggested that Benjamin might

The Money Stringency



North American Life Assurance Company

"SOLID AS THE CONTINENT"
HEAD OFFICE, TORONTO, CANADA

can only serve to bring more forcibly to mind the need for protection. Your personal credit can only be replaced by ready money. There is no way in which you can so quickly and surely provide that ready money in the event of your decease than by an insurance policy. It is immediately convertible.

not have understood the question. The magistrate replied: "Understand the question! Just go out and ask the business men of

the city what they think of the Public school graduate. Why, they're hanging out signs now which read: 'Public school boys and girls need not apply for this position.'

BUSINESS AND
SHORTHANDSubjects taught by expert instructors
at the

Western School

Y. M. C. A. BLDG.,
LONDON, ONT.

Students assisted to positions. College in session from Sept. 2nd. Catalogue free. Enter any time.

J. W. Westervelt, Jr.,
PrincipalJ. W. Westervelt, Jr.,
Vice-Principal

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

Common Sense Roach and Bed Bug Exterminator sold under the same guarantee. 25c, 50c, and \$1.00, all dealers. Write for your dealer's name and we will see that you are supplied.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto.

Common Sense
Exterminator
KILLS RATS
AND MICE

It drives up the carcasses and absolutely prevents the unpleasant results attending the use of inferior preparations.

29 COMMON SENSE MFG. CO.
381 Queen St. W., Toronto."What's in a
Name?"

—asks Shakespeare

There is one name at least—"The Mutual Life Assurance Company of Canada"—that is significant, for among all the Canadian legal reserve companies, it is the only one organized on the Mutual principle.

In a Mutual Company there is no stock, there are no special dividends; the policyholders are credited with the whole surplus. It is co-operative and economical life insurance—"Straight from Manufacturer to Consumer!"

THE

Mutual Life

Assurance Co. of Canada

Waterloo, Ontario

Once Upon a Time

ONCE there was really no way out of it for the farmer. Plodding home from the field with his team at close of day, he saw before him the waiting small jobs about the house, barn, and yard, jobs that took time and labor, and never seemed to end. There was water to be pumped, wood to be sawed, various machines to be run by hand. But that was once upon a time. Today he lets the engine do the work.

Every I H C engine is economical, simple, sturdy and reliable. Whether you want it for sawing, pumping, spraying, electric light plant, for running separator, or repair shop, or for all sorts of tiresome energy-wasting small farm jobs, you have need of an