

FIVE MINUTE SERMON

BY REV. WILLIAM DEMOUY, D. D.

SECOND SUNDAY IN LENT

THE LESSON OF THE TRANSFIGURATION
 "At that time Jesus taketh unto Him Peter and James, and John his brother, and bringeth them up into a high mountain apart; and He was transfigured before them. (Matt. xvii, 1, 2.)"

The present with man is for the future. God has so arranged it that our deeds bring as a rule, not full recompense at the time they are performed, but gain for us a right to a future reward. It is well that this is so, for the payment we could get in this life would be only temporal. This existence is a short one, but our future will be eternal, hence we would wish full recompense for our good works where it will last. Naturally, we get what we need to live physically, and here allow ourselves certain pleasures; but what belongs to us spiritually, because of our merit, and our eternal enjoyment, must come in the world beyond the grave. He who lives but for the present will be rewarded only in this life, for he lives the life of the saints that intended for him by God. The world abounds in seekers of the joys of the present moment; but the life of the hereafter, where joy will be eternal, can not be given them unless a change is effected in them before death. True wisdom is that which makes us serve the present only for the future, as far as real happiness is concerned.

As the reward for our good works, if we persevere, is not to come until the day of the present life closes, God has hidden from us, until that time arrives, a knowledge of the enjoyments upon which we are to enter. "Eye hath not seen, nor ear heard; neither hath entered into the heart of man, what things God hath prepared for them that love Him." However, a few occasions chronicled in the lives of the saints afford us reason for a conjecture, at least, that all will be, as theology teaches, in the vision of God. When we see Him face to face as He is, then will we be totally consumed, as it were, in our attention and love, and fully satiated in every legitimate desire for happiness. The Gospel of this Sunday should tend to strengthen our faith in the doctrine of the Church regarding heaven. The disciples saw Christ transfigured; they were satisfied to remain in the presence of their transfigured Lord; their joy was full.

But rather than speculate on the beauty of heaven itself, or the exact nature of the sensations to be experienced there—since it is certain that our joy will be replete—we should endeavor to have a greater love for the things that will help to bring us to that happy home, and for those who dwell in that sacred mansion. The disciples loved Christ; for this reason, He allowed them the vision recorded in today's Gospel. They were happy when with Christ; they sought happiness nowhere else. So should it be with us; if we are not disciples, let us be at least followers of Christ. We should love Christ, delight to remain in His presence in the tabernacle, have a special veneration for all things devoted to His honor and to His worship. In other words, we should try to familiarize ourselves more and more with our Divine Lord and His works. The better we know Him and His Church and all contained in it, the more will we love Him. And to love Him means to fit ourselves for the home He has prepared for us—may, to make ourselves exactly what He intended us to become when He created us.

People are too apt to forget that they should have frequent intercourse with God in prayer. The world abounds in Christians whose thoughts are centered elsewhere than upon God. How can they expect to dwell in the house of the Lord hereafter, in the face of such lack of interest in God and heavenly things? Heaven exists—the very goodness of God would assure us of this even though we had no revelation concerning it—but no one can enter it without having on the "wedding garment." This garment we weave during our lives, by service to God, by love of Him, and by never ceasing interest in Him and things relating to Him. Not even the slightest forgetfulness of heaven will come on earth to him who neglects his duty to his Maker.

These truths should stimulate us to a greater generosity toward God; they should incite us to walk ever in His sacred presence. We should count that day absolutely lost in which we have forgotten God, not to the extent of sinning but to a lessening of our enthusiasm over Him and what belongs to Him. The less generous we are toward God and the more lax we are about serving Him, the more shall we be deprived of a true desire after heavenly things. It is not necessary that we have the Church at our doors, to think of God; we necessarily need not exercise ourselves in daily readings of the Bible or of other works which would draw us to sanctity; though this is helpful, but we must have our hearts set on Him, think of Him often if only for a moment, do all our work for His honor and glory. The heart must be directed toward Him, which means that it must be detached as much as possible from earthly things. Temporal things should occupy us only in so far as they are necessary for our existence here below, but we should exist really

for things above. In other words, the blessings with which God has surrounded us should serve for the ultimate purpose of union with Him here and eternal happiness with Him hereafter.

Where a man's treasure is, there his heart will be. He who lays up treasure anywhere but in heaven will turn his heart away from God; and he who does not lay up treasure in heaven never need expect to arrive there. He who now fails to have an interest in meriting heaven never can build for himself a mansion among the blessed. This is an old truth, but it is perhaps the most vital truth in life. It is repeated over and over again, but apparently it never is heard sufficiently, for it does not succeed in convincing man.

The delight of the apostles at the Transfiguration is granted to some extent to those who are ardent followers of Christ. No one experiences it but he who is truly in God's service—possessing, as much as mortal can, God's elevating grace. But this should be true of all, and an effort will convince one of the delights of the sweets of God. Taste and see how sweet the Lord is. The laggard in God's love is running a risk. It is doubtful if he will ever experience enough of the sweetness of the Lord to urge him to closer intercourse, to more steady service to God. Well may many Christians ponder this truth—namely, that if one find enough delights here to satisfy him, he cannot expect God to force the eternal delights of the blessed upon him hereafter.

CANADIAN PACIFIC

SPLENDID CONNECTIONS MADE FOR SASKATOON AND EDMONTON BY THE VANCOUVER EXPRESS

A greatly improved transcontinental service is provided by the Canadian Pacific Railway in the Vancouver Express leaving Toronto every night at 9.00 p. m. (effective January 11) for Vancouver.

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SHEEP PLAGUE IN IRELAND

The fluke plague in sheep is Ireland's chief anxiety at present. Produced by the abnormally wet year, it had made considerable headway before coming under official notice. Then the experimental process of discovering an effective remedy had to be undertaken, and meanwhile the ravages of the malady went on.

The result is that the important sheep breeding regions of the West of Ireland have been severely stricken. Flocks have wasted away. The flesh has been rendered worthless and the animals have been sold for the price of their fleeces. It is not surprising, therefore, that among the Western farmers a condition of panic prevails.

Parochial clergy were the first to point out that a national emergency had arisen and that the loss to the country would exceed \$10,000,000 if administrative action was not speedily taken. When a County Louth priest anonymously gave the press a clue to what seems to be an effective remedy, it was suitably compounded, and is now being made available by the authorities.

Grave fear exists that the scourge has extended in such a manner through the pastures as to linger and re-appear next winter in an equally virulent form, unless heavy frosts and extremely dry weather facilitate its eradication.

BILL TO FORM STATE BOARD OF EUGENICS

Minneapolis, Minn., Jan. 23.—Requirement of medical certificates of fitness for marriage, sterilization of the feeble-minded or insane in State institutions, and creation of a State Board of Eugenics, are among the subjects now before the Minnesota Legislature in various pending bills.

State Senator William C. Zamboni is the author of a bill which would require every person applying for a marriage license to present the clerk with a physician's certificate declaring the applicant to be in good health and mentally fit.

The proposed State Board of Eugenics, under the terms of a bill drawn by Dr. C. F. Dight of Minneapolis, would function as a research agency and would be authorized to order the sterilization of any lawfully committed inmate of a public or private institution, in the opinion of a majority of the board, the inmate had a defect which might be transmitted.

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Fiftieth Annual Statement for year ending 31st January, 1925

PROFIT AND LOSS ACCOUNT	
Cr.	
Balance forward, January 31st, 1924	\$215,661.66
Profits for the year ending January 31st, 1925, after deducting expenses, interest accrued on deposits, rebate for interest on unmatured bills, Provincial taxes, and making provision for bad and doubtful debts	688,682.84
	\$904,344.50
Dr.	
Dividend No. 134, paid May 1st, 1924, at the rate of 12% per annum	\$120,000.00
Dividend No. 135, paid Aug. 1st, 1924, at the rate of 12% per annum	120,000.00
Dividend No. 136, paid Nov. 1st, 1924, at the rate of 12% per annum	120,000.00
Dividend No. 137, payable Feb. 1st, 1925, at the rate of 12% per annum	128,234.00
War Tax on Note Circulation	40,000.00
Reserved for Dominion Income Tax	50,000.00
Contributed to Officers' Pension Fund	25,000.00
Transferred to Reserve Fund	150,000.00
Balance carried forward	151,110.50
	\$904,344.50
RESERVE FUND	
Brought forward, January 31st, 1924	\$2,750,000.00
Transferred from Profit and Loss Account	150,000.00
Balance at credit, January 31st, 1925	\$2,900,000.00
GENERAL STATEMENT	
LIABILITIES	
Notes of the Bank in circulation	\$5,787,228.75
Deposits bearing interest (including interest to date)	\$62,048,439.33
Deposits not bearing interest	11,383,938.13
Deposits made by other Banks in Canada	63,432,377.46
Deposits made by other Banks in Canada	1,000,983.22
Deposits due to Banks and Banking Correspondents elsewhere than in Canada	67,219.26
Advances under The Finance Act	2,274,919.72
Bills Payable	2,300,000.00
Letters of Credit outstanding	2,788.51
Liabilities not included in the foregoing	311,200.90
Dividends declared and unpaid	323,762.02
Capital stock paid in	145,825.50
Reserve Fund	4,823,400.00
Balance of Profit and Loss Account carried forward	2,900,000.00
	151,110.50
	\$83,520,820.84
ASSETS	
Current coin held by the Bank	\$1,041,735.01
Dominion Notes held	\$5,527,541.50
Deposits in the Central Gold Reserves	1,100,000.00
Deposit with the Minister for the purposes of the Circulation Fund	\$10,669,276.51
Notes of other Banks	273,000.00
United States and other foreign currencies	523,927.00
Cheques on other Banks	41,826.49
Deposits due by other Banks in Canada	2,559,217.73
Deposits due by Banks and Banking Correspondents elsewhere than in Canada	100,000.00
Dominion and Provincial Government Securities not exceeding market value	1,101,038.50
Canadian Municipal Securities and British, foreign and colonial public securities other than Canadian, not exceeding market value	\$14,382,298.16
Railway and other bonds, debentures and stocks not exceeding market value	3,148,197.73
Call and Short (not exceeding thirty days) Loans in Canada on bonds, debentures and stocks or other securities of a sufficient marketable value to cover	450,475.21
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on bonds and other security of a marketable value to cover	6,469,330.39
	300,000.00
	24,750,296.49
Loans to Cities, Towns, Municipalities and School Districts	\$ 40,318,582.72
Other Current Loans and discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts	1,798,201.18
Non-current Loans, estimated loss provided for	36,077,030.68
Mortgages on Real Estate sold by the Bank	741,589.48
Real Estate other than Bank Premises	166,355.70
Liabilities of Customers under Letters of Credit as per contra	275,323.27
Bank Premises, at not more than cost, less amounts written off	311,200.90
Other Assets not included in the foregoing	3,752,051.28
	80,375.63
	\$83,520,820.84

A. F. WHITE, President
 Toronto, 31st January, 1925

N. L. McLEOD, A. H. WALKER, Joint General Managers.

AUDITORS' REPORT TO THE SHAREHOLDERS

We have examined the books and accounts of The Standard Bank of Canada at its head office for the year ending January 31, 1925, and have been furnished with certified returns from the branches. We have obtained all the information and explanations we have required, and in our opinion all transactions of the Bank which have come under our notice have been within the powers of the Bank.

The Bank's investments and cash on hand at its chief office and certain of its principal branches, were verified by us at January 31, 1925.

We certify that, in our opinion, the above general statement of Liabilities and Assets at January 31, 1925, discloses the true condition of the Bank, and is in accordance with the books of the Bank.

D. McK. McCLELLAND, F.C.A.,
 of Price Waterhouse & Co.
 R. JAMES BENNETT, F.C.A.,
 of George A. Touche & Co.