#### FIVE MINUTE SERMON

BY REV. WILLIAM DEMOUY, D. D. THIRD SUNDAY AFTER EPIPHANY

THE LOVE OF GOD

"Lord. I am not worthy that Thou shouldst enter under my roof g but only say the word, and my servant shall be healed." (Matt. viii. 8.)

The Gospel of this Sunday, among other things, tells of the entrance of Jesus into Capharnaum, and of a centurion coming to Him beseecking Him to cure his servant who was sick of the palsy. Jesus answered his request, saying that He would go to his home and heal the servant, but the centurion was overwhelmed at so extraordinary a favor from Jesus, and in all sincerity said: "Lord, I am not worthy that Thou shouldst enter under my roef." Jesus was struck with admiration at the great faith and humility of the suppliant, and in response bade him go, saying that his servant was

Considering the infinite gulf dividing us from God, we all must wonder at the goodness of our Maker. He is infinitely perfect, we lamentably imperfect, yet we can approach Him and be to Him friends. He yearns for our friendship, for He loved us first and He wishes to love us always. With Him there is infinite majesty, yet infinite love, and the latter is what makes Him so approachable to us. True love, love that is pure, considers only the object loved and the reason for its being loved. Pomp, great quali-ties, extraordinary gifts, do not render a being more worthy of the love of God than do ordinary gifts, unless to the former is attached the quality that makes a creature lovable. To God this quality is innocence and virtue. In the infant it is the former; in the adult it is both, or at least the latter, after innocence, once lost, has been re-stored as much as possible by penance. God loves us also as the work of His hands; this love He always has for us, as is natural, for whatever He does or whatever He creates is from the fact that it proceeds from Him, an object of love

But this love that God has for us does not necessarily make Him come the distance He does, to show it to us and for us. This is an out-

If people meditated more upon God and His attributes, they would learn more about Him and necessarily would be prompted to greater love for Him. To know the good is to love. What must be our love for the infinite goodness of God when it is well known! There is this, too, to God's love; while we are endeavoring to know Him and laye Him. He is loving us all the we may love people before they even realize that we are pouring out our hearts to them and yearning for them to love us in return! It may be, as it often is, that they love us, but we want an evident sign of it; we want it to become a love of mutual action. When we love Ged, we need not consider these things, for we can feel sure that our love is reciprocated more than we can know or experience. ways of showing it to us in this life are not always plain to the to the rightly directed heart. We Il know Christ's consoling words:
If any man love Me My Father
ill love him and We will come He lavishes His spiritual gifts—the a year ago, has been entirely paid fruits of His love especially—off. fruits of His love especially -

The principal way of obtaining God's love is by the path of humility. This means not only that we those in the Savings Department should recognize our faults, but now amount to \$311,759,127, as comalso that we should realize our pared with \$277,598.892, an increase littleness in the face of the great of no less than \$34,163,245 for the God Who created us, and that we should be fully conscious of how undeserving we are of further favors from God. We should feel in our hearts that, even when we perform works of merit, it is only through His generosity; without Him, we could do nothing. And even when God manifestly favors us, as He did the centurion, we should clearly protest to Him our unworthiness. Flesh and blood, as we are, of ourselves we are not fit to receive the generous gifts of fit to receive the generous gifts of our Maker. In a moral sense, were it not for Him. consilering ourselves bereft of His grace, we would be worse than the beasts. The air that we breathe is necessary for our interest of the sense of th existence, but we appreciate it but little. When it is in windy motion, we complain: when we imagine that it is laden with disease germs, we are fearful; when it is cold, we Leaving an amount to be carried The Pope does not tire in raising Jament; when it is hot, we are deforward of \$1,085,830, as against his voice on behalf of reconciliation,

pressed; but what would we be without it? It is a lifeless thing, yet we, living beings, can not exist without it. How we must admit our inability to live—even with our wonderful intellects, our strong wills, our remarkable memories, our big hearts—without the air to breathe! Is it humiliating to us to admit this truth? Certainly it is not; it is elevating. What the air, itself from God's hand, is to us in a physical sense, God is to us in should we feel as we consider what our fate must be without Him! We never would have existed, would not exist today, and would be a nothing tomorrow, were it not for Him. And you, are you not glad that you do exist? Do you not feel more grateful to God for your existence than you can express in words? It ever will remain true that it is better to be than not to be.

We all shall be greater if we into the strengths and into the content of the latter that it is an unreasonable intolerance. It is an unreasonable intolerance. It is an unreasonable in the strengths and to see the strengths and to see the strengths and to see that it is an unreasonable intolerance. It is an unreasonable intolerance.

to be.

We all shall be greater if we humbly acknowledge our present unworthiness in the sight of God. our total dependency upon Him, and our inability to do anything without Him. "In Him we live, move, and have our being." Fortunate for us that it is so, if we are fully conscious of it and are living accordingly. We are blameworthy, however, if we are living otherwise, and moreover reducing ourselves to and moreover reducing ourselves to a worse state. To grow to something as humans is to realize that we are yet nothing, and must begin to work in an unworthy condition, but with a full realization of the generosity, goodness, and love of God who offers the aid sufficient for us to walk towards perfection.
When we say that we merit a
reward, it is not so much the reward
that we merit; but it is only fitting ourselves for a reward that a kind Father will give us. Lord, we all should say that we are not worthy.

## ROYAL BANK OF CANADA

Thy humble servants.

but Thou canst make us so, and

Thou wilt do so if we but remain

FIFTY MILLION INCREASE IN

DEPOSITS REPORTED A gain of fifty millions in depos-50% and cash amounting to no less than 28% of liabilities to the public come of His wonderful generosity and goodness. His love, though infinite, is also infinitely perfect; and did His other attributes not come into play. He might expect a worthiness on our part as commensurate as possible with the perfection of His own lave. But for

STRENGTHENED The general business of the Bank continues to show an expanding tendency. Total assets are now \$538,358.554, as compared with \$479,362,366 for the previous year, or a gain of about \$59,000,000. Liquid assets are \$283,125,474, as the principal being a gain in short term government securities. Do-selfish aims is no longer viewed up from \$22,950,224, and Canadian, Municipal and British, Foreign and Colonial Government securities, other than Canadian, amount to \$15,900,863, against \$7,901,927 a year ago. Call loans total \$46,372,-574, compared with \$48,610,020 last year.

LARGER BUSINESS HANDLED In the many fields of industry and commerce served by the Bank there has evidently been a demand for increased accommodation. This is reflected in a gain in current loans will love him and We will come which now stand at \$164,722,967 to him and take up Our abode against \$242,987,776. During 1928 with him." And what does it mean the balance due to the Dominion for God to abide with us but that Government of \$17,461,750, reported

GROWTH IN DEPOSITS

In the large gain of \$50,000,000

EARNINGS WELL MAINTAINED The earnings for the year were well maintained, profits having amounted to \$3,909,316. This compares with \$3,958,469 in the previous year. The profits added to the bal-ance carried forward from the pre-

Dividends and bonuses to shareholders ... Transferred to Officers' Appropriation for Bank

Premises ...... Reserve for Dominion Government Taxes, cluding war tax on Bank

Note Circulation...... 475,000

history are longer than the hours in our ordinary day. Consequently, we must not expect too much from one year and learn to be grateful for what seem to our impatient way of thinking but insignificant

and trivial advances.

A backward glance at the old year will reveal some dark and ugly shadows. That fact we cannot blink and it would be quite useless to attempt to do so. But there is no need to gloss over them and to become fascinated by them. Pure and unpllyed progress is unpattain. and unalloyed progress is unattainable on this sublunary earth. The recrudescence of bigotry and the outbreak of racial hatreds are blots upon the record of the year. They sadly mar its beauty, but they do not warrant us in roundly condemning it. For if we can charge these heavy liabilities against the year's account, there are sufficient assets to make a favorable balance. For we must remember that if there were hate-ful manifestations of intolerance Again of fifty minions in depositis, liquid assets of approximately 50% and cash amounting to no less than 28% of liabilities to the public are among the outstanding features of a remarkably strong statement bigotry is past and that our country is remained confined to definite localities and did not succeed in infecting the whole people. Steadily, if slowly, we are moving forward towards an era of broadmindedness, sympathetic under-standing and mutual tolerance.

Charity is also gaining a firmer foothold on this little globe. A calamity of large proportions immediately arouses the sympathy of the whole world and produces instantaneous and effective help. Destitution that is brought to public attention finds quick and permanent relief. The hardness of heart that remains The hardness of heart that remains indifferent to the suffering of a fellow being has almost completely disappeared from this world. The sum total of good will is growing. The feeling of an embracing human brotherhood is more and more asserting itself. No doubt, there are frequent releases into the old term government securities. Dominion and Provincial Government securities now stand at \$28,788,050, with tolerance. Service has because the general watch word and is come the general watchword and is looked upon as a badge of honor.

The economic world has come a

little nearer to its goal of normal conditions. Though the past year has not lifted us to a high peak of prosperity, it has yet brought about a fair level of widespread well being. Unemployment has not assumed large dimensions and wages have not tumbled. The decline of wages in some trades has been offset by a corresponding fall in prices. It is true rents maintain an abnormal level and dwellings command fictitious prices; but there is some prospect of relief in this matter also. Labor, on the whole, is quite satisfied with the achievements of the year and looks with every level. with great complacency to even larger accomplishments in the coming year. A better understanding seems to exist between capital and labor and a spirit of co-operation has replaced the old-distrust and contentiousness. This augurs well for the future and paves the way for social peace. The religious and moral situation shows a measure of improvement. having There are those who think to discern the signs of a religious awakening. The Holy Father in his allocution to the Cardinals, in spite of the miser able plight of the world, found cause for consolation. The frivolance carried forward from the proceeding year brought the total amount available for distribution athount available for distribution athount available for distribution ity of the younger generation gives evidence of abatement and the much discussed wave of immorality has reached its crest. There appears to exist an earnest desire to clean the stage and to denounce the unsavory novel that makes its appeal to the lower instincts.

International peace has not yet been restored; but the fires of hatred are dying down and strenuous efforts for a solution of the terrible tangle are being made.

and such courageous persistence is bound to bring happy results.

We have emphasized the lights in this picture of the past year; but withal the picture is substantially correct and true to the facts.—Catholic Standard and Times.

JESUS, MY FRIEND

Jesus is the most loving of lov-able friends—there never was a friend like Him before, there never can be one to equal Him, because there is only one Jesus in the whole wide world and the vast expanse of Heaven, and that sweet and loving friend, that true lover of the holiest and purest love is My Jesus, mine alone and all mine. Every fibre of His divine nature is thrilling with love for me, every beat of His gentle Heart, is a throb of intense affection for me, His sacred arms are around me, He draws me to His breast, He bends down with infinite tenderness over me His child, for He knows I am all His, and He is all the myriads of other souls have all vanished. He has forgotten them all—for that brief moment they do not exist—for even the infinite love of God Himself is not enough to pour out on the soul who is clinging so lovingly to Him.

O Jesus, Jesus! who would not love You, who could not give their heart's blood for You, if only once they realized the depth and the breadth and the realness of Your burning love. Why not then make every human heart a burning furness of love for You so that he furnace of love for You, so that sin become an impossibility, sacrifice a pleasure and a joy, virtue the longing of every soul, so that we should live for love, dream of love, pierced through and through with the shaft of love, the sweetest gift of God to man.—From the papers of Rev. W. Doyle, S. J., C. F., killed in action in Flanders,

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no desire, or prayer in it, but to love God with his whole soul and spirit, and his neighbor as himself, and then you have shown me the

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# Make Money In The Long Winter Evenings - At Home!

long winter evenings—when the day's work is done and with supper over, you have four or five hours of freedom before going to bed? What do you intend doing with those hours - precous hours of recreation and advancement? Will they be wasted? Or will they be turned into profit by study, reading and pleasant occupation? Time is money, and the long hours ahead during the winter nights can easily be turned into extra dollars through pleasant work at home. Why not earn your share of the spare-time money now available? The free book will tell you how.

In every town, city and hamlet hundreds of women are already turning their spare hours at home into extra dollars. Instead of wasting precious time in the long winter evenings, they are doing a pleasant, interesting kind of work that brings them a steady income in the form are endeavoring to know Him and love Him, He is loving us all the while, and we are unconsciously receiving the fruits of this love. It is not so with man. How often we may love people before they even we may love people before they even the principal being a gain in short. of weekly pay cheques. They thoroughly

#### Work When You Like and as Much as You Like

These ambitious people are highly independent and enthusiastic, for they work only when they like and as much as they like; there is no "boss"—no one to whom they must account. It is merely an opportunity to turn into extra money the hours and half hours that might otherwise be wasted. And the amount of their pay cheques is only limited by the time they are able and willing to give to the work.

Why don't you join this fast growing army of homeworkers and turn your spare hours into extra dollars? Thousands of people who were facing the disagreeable problem of "not quite enough money" are

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"One year we kept a strict account of the number of pairs we made and found that we had made 3,000 pairs at the least, and I carned over \$750. -Miss Ruth Elley.

"I am seventy-one years of age and can heartily recommend Auto Knitting to anyone requiring a sure money-maker and yet a comfortable work to do. Like many elderly people I wanted do. Like many energy people to be self-supporting. I am my own boss now—can work when I like and as boss now—can wo...
long as I want to."
—Mr. D. S. Treadwell.



two years and besides paying back the money I had to borrow, we have real-ized our far-off dream of buying a little home of our owe."

—Mrs. W. A. Lemkey.

"I began Auto Knitting in my spare time. During the five months I made \$275.80. We are all a happier family since we know that we can depend upon Auto Knitting for any extra ney we need."

-Mrs. Hewson.



mail. Don't miss it! Just read the letters in the opposite panel-only a few of many received from enthusiastic men and women everywhere who have solved their "extra money" problems in this wonderful field of spare time work. What they have done, you can do, to, through a remarkable plan that turns spare hours into extra dollars. This plan is explained in a timely, interesting book which is yours for the asking. There is no obligation. All we ask is the privilege of placing the facts in your hands so you can

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judge for yourself.

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Learn All About This Home Money-Making Plan

Making Plan

Do you need more money? Could you use an extra \$10 or more each week? Would you like to earn enough in your spare hours for new clothes, pretty furnishings for your home and the many labor-saving devices that make household duties easy and enjoyable? Or would you like to start a personal savings account—a special fund for a rainy day—with which to meet the unexpected expense that comes with illness, misfortune and loss of work?

You can earn the extra money for these things

that comes with illness, misfortune and loss of work? You can earn the extra money for these things by devoting a part of your time as an authorized home worker for the Auto Knitter Hosiery Company. You in do the work right in the privacy of your own home and you can work where and when you like and as much as you like. But while you are working you will be earning a guaranteed wage and your pay cheques can be made to represent a steady weekly income of extra money—money with which to buy the things you need and want. Don't miss the opportunity of at least learning all about this plan. Mail the coupon today—now—and get

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