

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; 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 Capernaum, and of a centurion coming to Him beseeching Him to cure his servant who was sick of the palsy.

Considering the infinite gulf dividing us from God, we all must wonder at the goodness of our Maker. He is infinitely perfect, yet we are infinitely imperfect.

pressed; but what would we be without it? It is a lifeless thing, yet we, living beings, can not exist without it.

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.

ROYAL BANK OF CANADA

FIFTY MILLION INCREASE IN DEPOSITS REPORTED

A gain of fifty millions in deposits, 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 which The Royal Bank of Canada is forwarding to its shareholders for the fiscal year ending November 30th.

GENERAL POSITION FURTHER STRENGTHENED

The general business of the Bank continues to show an expanding tendency. Total assets are now \$588,868,554, as compared with \$479,862,866 for the previous year, or a gain of about \$109,000,000.

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 which now stand at \$64,722,967, as compared with \$242,987,776.

GROWTH IN DEPOSITS

In the large gain of \$50,000,000 in deposits it is to be noted that those in the Savings Department now amount to \$31,759,127, as compared with \$277,331,882, an increase of no less than \$34,168,245 for the year.

EARNINGS WELL MAINTAINED

The earnings for the year were well maintained, profits having amounted to \$8,909,816. This compares with \$8,958,469 in the previous year.

LIABILITIES AND BONUSES TO SHAREHOLDERS

Liabilities and bonuses to shareholders, \$2,858,000; Pension Fund, 100,000; Appropriation for Bank Premises, 400,000; Reserve for Dominion Government Taxes, including war tax on Bank Note Circulation, 475,000.

\$1,007,514 at the end of the previous year.

THE BALANCE SHEET OF THE OLD YEAR

The progress of the human race along spiritual and moral lines being exceedingly slow and halting, it is not always readily perceptible whether such a comparatively brief stretch of time as a single year has advanced and bettered the world or not.

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.

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.

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.

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.

JESUS, MY FRIEND

Jesus is the most loving of lovable 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.

O Jesus, 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.

Classroom Infection



Is your child's temperature normal?

Your children are bound to take risks when they go to school. But you can decrease this risk by giving them Virol, a food which has been proved to increase the power of the blood-cells which resist infection.

Virol is used by Doctors' orders in more than 3,000 Hospitals, Infant Welfare, Sanatoria, etc.

VIROL

Strengthens the body's power of resistance.

Sole Importers: DOVRIL, LTD., 2725, Park Avenue, Montreal.

Show me a man whose heart has 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

man who knows Christ, as is known of Him;—the best and wisest man in the world, in whom the first paradisaical wisdom and goodness are come to life.

Make Money In The Long Winter Evenings — At Home!

WHAT are you planning to do in the 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?

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 of weekly pay cheques.

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.

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



now devoting their spare time to this pleasant, interesting work—and are getting well paid for it, too. You can do the same and you can start to-day.

Learn All About This Home Money-Making Plan

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.

Read What This Plan Has Meant to These Workers

"One year we kept a strict account of a number of pairs we made and found that we had made 3,000 pairs at the least, and I earned over \$700."

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

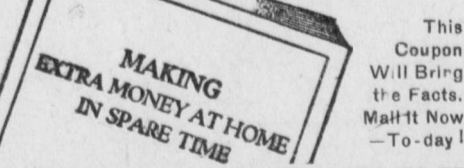
"We have had our Knitter now over two years and besides paying back the money I had to borrow, we have realized our far-off dream of buying a little home of our own."

"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 money we need."

This Book is Yours—Free Send for It To-day

If you are facing the problem of "not quite enough money," it will pay you to send for this free book and learn the facts about this splendid opportunity for spare time work. It will tell you how people everywhere are making money through the Auto Knitter Company's plan, and will show you how to quickly become an authorized homemaker in this money-making industry.

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?



The Auto Knitter Hosiery (Canada) Co. Ltd., Dept. 41A, 1870 Davenport Road, West Toronto, Ont.

Name..... Street..... City..... Province.....