

FIVE MINUTE SERMON

PENTECOST

HOW TO PURIFY OUR SOULS

There appeared to them parted tongues as it were of fire, and it sat upon every one of them. (Acts ii. 3)

Ten days ago, my dear brethren, we celebrated the feast of the glorious Ascension of our Lord into heaven; at that time He departed from us at the midst of the apostles, leaving behind to all appearances, in His place a sad and perplexed condition as to their future mission; but not so, for though He, their guide and chief Pastor and Teacher, had gone from amongst them, yet before doing so He had promised in His place another Comforter in the Holy Ghost, the third person of the Blessed Trinity: "The Paraclete, the Holy Ghost, Whom the Father will send in My name. He will teach you all things, and bring all things to your mind, whatsoever I shall have said to you."

This sending down of the Holy Ghost, His descent upon the Apostles and the other believers, we are celebrating to-day, the Feast of Pentecost. "And when the days of Pentecost were accomplished they were all together in one place: and suddenly there came a sound from heaven, as of a mighty wind coming, and it filled the whole house where they were sitting. And there appeared to them parted tongues, as it were of fire, and it sat upon every one of them; and they were all filled with the Holy Ghost, and they began to speak with divers tongues according as the Holy Ghost gave them to speak."

You have noticed, in these words of to-day's Epistle, that the Holy Ghost came in the form of tongues of fire; now, as one of the principal properties of fire is to purify, we may naturally conclude that the Apostles were from that time purified from their former imperfections and defects. Concerning these faults of the Apostles we read that they were easily excited and gave way to feelings of revenge; speaking of the Samaritans they say: "Lord, wilt Thou that we command fire to come down from heaven and consume them?" And turning Our Lord rebuked them saying: "You know not what spirit you are."

The Apostles were ambitious, they sought precedence and distinction, and Our Lord again rebukes them by placing a child in the midst of them, saying at the same time: "Amen I say to you, unless you be converted and become as little children, you shall not enter into the kingdom of heaven."

Lastly, we all know of the three-fold denial by Peter of his Divine Lord and Master. Such, my dear brethren, was the condition of the Apostles before the descent of the Holy Ghost; they were filled with the faults and imperfections of human nature, and remained so after the Ascension of Our Lord, and hence we see the reason of their fear and sad condition. But the time has now come for their purification, and the fire, the grace of the Holy Ghost, performed a wonderful change in the followers of our Lord, for just as in nature fire purifies the iron, consumes the rust, and renders all things bright, and by fire only can these results be obtained, so also the grace of the Holy Ghost, the fire of Divine love, penetrates the hearts of the Apostles, changes them from proud, ambitious men, to men full of humility, of meekness, and of love; so that henceforth all worldly desires were banished for ever from their souls, and their aspiration were directed with ceaseless zeal to things heavenly; such are the workings of Divine love in man's soul.

From all this we clearly see the condition of the Apostles before and after the Descent of the Holy Ghost, and what a marvellous effect the grace and fire of the Divine love of God had on their souls; now, if such was the case of the Apostles, may we not hope for and obtain the same favor from our Heavenly Father? Surely we can if we but pray for it, and pray earnestly and patiently with entire trust in the goodness of God, that the Paraclete may descend into our souls and abide with us for ever.

FEWER CATHOLIC GIRLS DEPART VIRTUOUS WAYS THAN OTHERS, SAYS JUDGE LINDSEY

Rev. J. L. Juily, pastor of St. Helena Church, Fort Morgan, Colorado, has been dealing with a mess of calumnies against the Catholic Church by one Ballard, a Baptist minister. Judge Ben B. Lindsey, the nationally famous jurist who presides over Denver's Juvenile Court, who is a non-Catholic was shown Ballard's wild statement, that 95 per cent of the social outcasts in six large American cities were Catholic girls and this is the reply that he immediately telegraphed to Father Juily:

"I have never heard any one make that statement and I do not believe it. My experience is that fewer Catholic girls go wrong than of any other denomination. Such a statement as you quote in my judgment is absolutely untrue."

All men are more or less deaf; the degree depending upon who is talking and what they want.

No soul was ever lost because its fresh beginnings, broke down, but thousands of souls have been lost because they would not make fresh beginnings.

TEMPERANCE

THE MOST EXPENSIVE TOMBSTONE IN THE WORLD

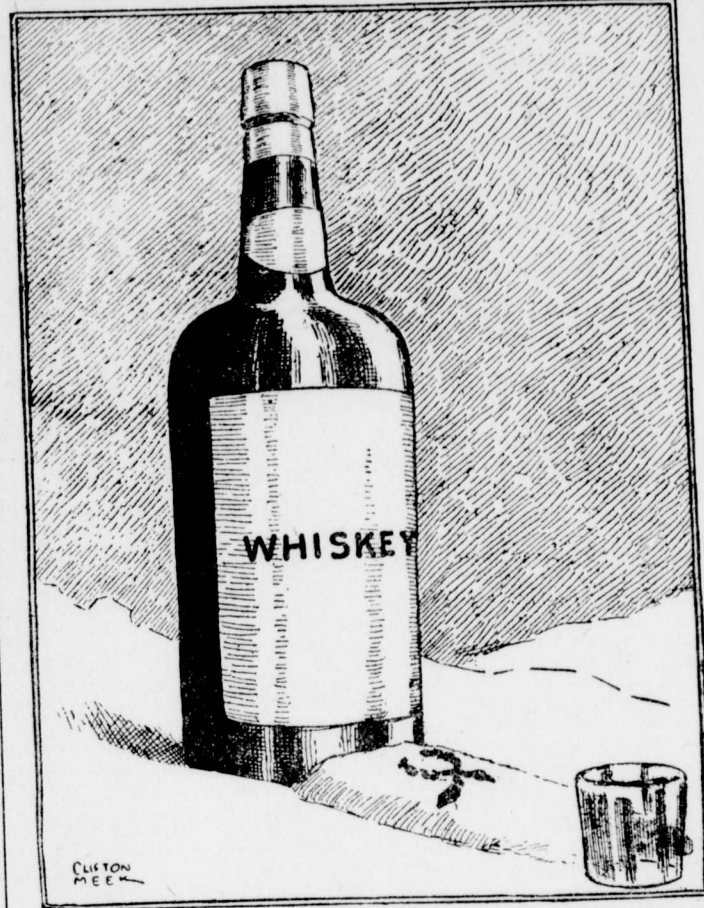
New York Evening Journal

Do you know any man who is investing money in a tombstone like this? If so, hand him this picture? Here is the tombstone that stands at the head of tens of thousands of graves. You cannot see it as you enter the graveyard, but the relations of the man in the grave know that the tombstone is there.

This is the tombstone that costs more money than all other kinds of tombstones put together. This is the tombstone that stands above ruined hopes, broken families, disappointments, bitterness and all misery.

If you want to do something useful, without too much trouble, cut out this picture, and paste it up where it will be seen by those that need it.

The huge bottle and the small glass, the weak will, the blasted career—and then the grave with the tombstone—that is the story.



THE HIGHEST FORM OF TEMPERANCE

Intemperance in drink was the topic of the fifteen minutes' discourse of Archbishop Glennon of St. Louis, lately at the noonday services in the old Cathedral.

"A community," he said, "which manufactures liquor may, it is true, profit by selling it to outside communities. But it gains its profit by debauching those communities."

"See the poor woman moving about with a tattered shawl over her head, the thin, shivering child, and you have not far to look for the saloon, that is absorbing what should go for the support of wives and children."

"Business conditions to-day are eliminating the drinking man. Here and there may be a man who got his start in a day of other conditions, and who can still drink and be successful. But the time has passed when the drinking man can succeed as employer or as employee."

"What is the effect on men's minds? Why, the drinking man is the truly insane man. When one man invites another to have a drink with him, he is really suggesting that they go insane together—how insane depends on the quantity they drink and their degree of susceptibility to its effect."

"Why, there is hardly a crime of violence committed but that drink has something to do with it. God made man a little lower than the angels, but the drinking man makes himself lower than the beasts."

"You say you believe in temperance, but that you think it better to drink a little, just to show that you can be temperate. I tell you that total abstinence is the highest form of temperance. You are not surrendering your liberty when, of your own free will, you promise yourself for the sake of yourself, your family and your God, to let alcohol wholly alone.—Catholic Bulletin.

THE CAPTAIN'S PROMISE

Dr. T. D. Crothers, editor of the Journal of Neurology, relates the following interesting incident, which he once observed on a vessel coming from Europe to America:

There were many professional men, including ministers, judges, doctors and teachers, on board, and all seemed to enjoy the festivities of the last day or two. Many times the passengers were hilarious, and the effects of wine were very prominent.

The captain, a ruddy-faced Scotchman, refused, though importuned, to partake in any way giving no reasons, but declining with the utmost courtesy. Some of the passengers were persistent to know why he could not join them in taking a little wine; among them was a judge, who on one occasion pressed with persistency the latter for reasons of his refusal. The captain answered in a very serious

tone: "When I was a boy in Scotland my ambition was to go to sea. This my mother refused to let me do. Finally after a long time she consented, if I would promise her never to touch wine or spirits during my lifetime. On my knees at her side, with my hand on the old family Bible, I made this promise, and I have never violated it, and never shall. It is too sacred. A few years later I was shipwrecked, and with two other comrades was lashed to the rigging and we were taken off. We were numbed, chilled, and exhausted, so that we could hardly move. The boat that rescued us carried with it a quantity of brandy, and we were offered all we could drink, but I refused, although told that it was at the risk of my life. I said: 'I will die before I will take any spirits.' Both of my comrades drank freely and became delirious, then unconscious, and finally died; but I recovered, and, this taught me that spirits were not good even in extreme cases of exhaustion, and many times I have been grateful for the promise I made my mother. My

father was a seaman and a drinking man, and he died in middle life. My mother knew the perils of a sailor, and knew I could not be different, unless I was pledged in advance, and that promise and her prayers have carried me so far, and will carry me as long as I live."

Tears came to the eyes of the judge and other listening passengers. Finally the judge said: "You have taught me a lesson. I, too, promised my father on his deathbed that I would not drink spirits. I have forgotten it, but my life shall change from this time, and I thank you, captain most sincerely for this lesson, and from this time forth it shall be the rule of my life to help others to keep away from drink."

Attempt the end, and never stand to doubt. The man who permits himself to be ruined by prosperity would probably have been ruined by something else if prosperity had not come along first.

Ups and downs in the spiritual life are sure to be felt, and come from various causes; and the chief lesson is to plod on courageously, whatever one feels and whatever happens.

A MESSAGE FROM A WOMAN TO WOMEN

"Every Woman Should Take 'Fruit-a-tives'"

LAUREL, ONT., MAY 12th, 1911 "Kindly publish this letter of mine if you think it will benefit other women who might be afflicted with the diseases I have had in the past, but am now, thanks to 'Fruit-a-tives', completely cured of. It is my firm belief that every woman should take 'Fruit-a-tives' if she wants to keep herself in good health."

Before taking 'Fruit-a-tives' I was constantly troubled with what is commonly known as 'Nerves' or severe Nervousness. This Nervousness brought on the most violent attacks of Sick Headache, for which I was constantly taking doctors' medicine without any permanent relief. Constipation was also a source of great trouble to me and for which the Doctors said 'I would have to take medicine all my life', but 'Fruit-a-tives' banished all these troubles and now I am a well woman."

Mrs. FRED. GADKE. 50c a box, 6 for \$2.50—trial size, 25c. At dealers or sent prepaid on receipt of price by Fruit-a-tives Limited, Ottawa.

PARENT STUDY

The modern child from the age of ten is almost his own master," writes an observant essayist. The helplessness of parents is amusing. What generation but ours "could have conceived of 'mothers' clubs' conducted by the Public Schools, in order to teach mothers how to bring up their children? The modern parent has become a sort of parliament registering the decrees of a Grand Monarch, and occasionally protesting, though usually without effect, against a particularly drastic edict." In such a crisis the perplexed and rebellious mother gets little assistance even from the numerous books on "child study," now so common, and written, not infrequently, by leisured spinsters. For while parents are trying to master these authors' theories, little Mildred and Lionel have been making so thoroughly practical a study of mamma and papa, that by ten or twelve they are quite ready to relieve their loving parents, in a great measure, of the anxiety and responsibility that was once thought inseparable from the proper bringing up of children. For the budding mother's study of her old-fashioned parents has taught her that she is far more competent than they to decide what is most suitable in dress, in books, and in amusements for a modern maiden, and if Lionel should consult his father and mother as to his choice of a college, a "set," or a career, it is only out of politeness, and not that he feels misgivings about his ability to decide these questions himself.

It would be hasty, however, to conclude that the young people of to-day are really unkind to their elders. Though the antique virtue of obedience is "going out," Mildred and Lionel are still so patient on the whole with the limitations of their father and mother that there seems to be no immediate need of a Society for the Prevention of cruelty to Parents. Lionel does try to grasp his father's obsolete mental attitude toward the world of to-day, and Mildred sympathizes with her mother's pathetic efforts to solve with nineteenth century principles twentieth century problems. But oftentimes the results of the young people's well meant endeavors are not flattering to the parents. An English mother, for instance, who had been trying to entertain her daughter Mildred's schoolmate guest reports what a painful surprise it was to hear Mildred say to her one morning: "Dorothy has been telling me she can't make you out. She doesn't somehow get any further with you. And she doesn't know whether it is that she can't get at you or whether there's nothing to get at. I tell her there really isn't much to get at. What do you think?"

The mothers of girls like these would hardly venture of course to supervise in any way their daughters' recreation and reading, yet it is hard to see how parents who at all realize their responsibility for their children's eternal welfare can neglect to exercise due supervision of this kind. The old-fashioned Catholic mother used to know just what books her boys and girls were reading, what places of amusement they frequented and with what companions they passed their time. Such conduct some modern parents would doubtless call "an unwarranted invasion of the child's individual liberty," and others would consider it as unnecessary as it is impertinent. Others, however, there are—and all Catholic fathers and mothers, let us hope, are in this category—who never forget that God will exact from parents a strict account of their children's souls and always try to act in accordance with this conviction while bringing up the little ones entrusted to their care.—America.

A PRIEST WHO OBJECTS TO A LARGE CONGREGATION

There is one diocesan priest who, unlike all others, has strong objections to a large congregation. While other pastors are pleased to witness increases in their flocks, he takes an opposite view. He never welcomes a new member. On the contrary, he finds fault with him for being at his church at all.

Not that this peculiar priest seeks to shirk his work, on the contrary he does his duty in such a way that he has been repeatedly complimented for his devotion to duty. His hostility to any increase in his people is well known to his friends, and the attention of his Provincial has been drawn to his novel views on small congregations, but the latter has no censure for him.

The congregation is noted for its regular attendance at all services. Wet or dry, snow or sunshine, every one in health is punctually in his place before the commencement of Mass, a trait which may be incidentally commended to most of our Vancouver congregations.

The priest disapproves of all collections, therefore he declines to have any on Sundays. Even at Easter and Christmas his flock escape paying tribute.

He never panders to the foibles of his congregations, and frequently assures them he would be far more delighted with their absence than with their presence. Yet, on the following Sunday not a member of his flock is absent, despite the uncompromising remarks of their pastor.

No, I am not romancing. You ask the name of this peculiar priest and ideal congregation. The pastor's name is Father Miallurd, O. M. I., and his church is in

PRESIDENT SUSPENDER NONE SO EASY

New Westminster Penitentiary. But, if you wish to keep in his good graces, stay away from his church. He does not want you.—Western Catholic.



We recommend the Velox because we believe it has the simplest, strongest and best gearless water motor made. There is no lost power, no danger, no noise, no stained clothes, no attention required, no sticking, no rust; great power and high speed. It is perfectly simple and simply perfect. The tub has exclusive patented features that prevent warping and give great strength and durability to the tub. See the "Velox" at your dealer or send us for full information. 104 QUEEN-ST. W. WELLS, LTD. HAMILTON, ONT.

RAILROAD MAN HAD TO LAY OFF

Until He Took GIN PILLS Buffalo, N.Y. "I have been a Pullman conductor on the C. P. R. and Michigan Central for the last three years. About four years ago, I was laid up with intense pain in the groin, a very sore back, and suffered most severely when I tried to urinate. I treated with my family physician for two months for Gravel in the Bladder but did not receive any benefit. About that time, I met another railroad man who had been similarly affected and who had been cured by GIN PILLS, after having been given up by a prominent physician who treated him for Diabetes. He is now running on the road and is perfectly cured. He strongly advised me to try GIN PILLS which I did—with the result that the pains left me entirely." FRANK S. IDE. 50c. a box, 6 for \$2.50. Sample free if you write National Drug and Chemical Co. of Canada Limited, Toronto. 137



PROMPT AID

Times without number, a cheque from the North American Life has been the first and the only sunbeam to pierce the Death-pall enshrouding the home bereft of its breadwinner.

During 1912, two hundred and twenty-six such messages of hope were handed to Beneficiaries of North American Life Policy-holders.

Since organization the Company has paid over \$4,600,000 in death claims on 3,087 Policies.

The North American Life specializes in the prompt payment of Death Claims; it renders immediate assistance at the moment when need is most urgent.

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Common Sense Exterminator KILLS RATS AND MICE. The tub has exclusive patented features that prevent warping and give great strength and durability to the tub. See the "Velox" at your dealer or send us for full information. 104 QUEEN-ST. W. WELLS, LTD. HAMILTON, ONT.

O'KEEFE'S Liquid Extract OF Malt with Iron is an ideal preparation for building up the BLOOD and BODY. It is more readily assimilated and absorbed into the circulatory fluid than any other preparation of iron. It is of great value in all forms of Anemia and General Debility. For Sale at Drug Stores W. LLOYD WOOD General Agent Toronto :: Canada

CURE THAT BUNION. Method to suffer bunions before another day. Dr. Schell's BUNION RIGHT removes the cause of your bunion or enlarged ball of the foot permanently. It is the only cure for bunions. Write for free booklet. The K. Schell Mfg. Co., 214 King St. E., Toronto



To sit with Wife by the fireside on a winters night With a good pipe and matches is my very great delight Because I know the matches EDDY'S Silents are alright They're Safe—Sure Silent—each time I strike I get a light

Save one ton in seven. LET us send you this Book. It tells how to heat your home comfortably—and save one-seventh of your Coal Bill. The Hecla steel-ribbed fire-pot makes this saving. With three times the radiating surface of any other furnace, it sends more heat to the living rooms and less to the chimney. Everyone who is building a home, everyone who has a worn-out furnace or one that is wasting coal, will value the suggestions and information contained in "Comfort & Health." Hecla Furnace FOR COAL AND WOOD. Healthful heating is not possible with a leaky furnace. Coal Gas is not only unpleasant—it is a menace to health. The Hecla will supply your whole house with pure warm air because it cannot leak gas or dust. Every point where a leak might otherwise occur is fused by our patent process absolutely tight. Time and use cannot loosen the Hecla Fused Joint. Is 1/7 of your Coal bill worth saving? Do you want more healthful heat? Write for "Comfort & Health," a book on the sane heating of homes. CLARE BROS. & CO., LIMITED, Dept. R, Preston, Ont.

IDEALISM OF THE SUPERNATURAL

ARCHBISHOP IRELAND SETS FORTH THE GUIDING PRINCIPLES OF RELIGIOUS LIFE

Archbishop Ireland preached the Sermon at the profession of 20 Sisters and the reception of 28 novices at the new St. Joseph's Novitiate in St. Paul on March 19. "The idealism of the Supernatural" was his subject.

"Idealism is the vision of realities beyond all above the lowly world bordered by the reach of sense; it is the longing of the soul for those highborn realities, its flight, generous and unselfish, towards union with them.

"There are those who despise idealism—who crave ought for the world of men but the fleeting fact of the day, the shallow and short-lived enjoyment to be wrested from it.

"The world to-day is losing in idealism, because it is losing in religion. God put out of sight the ethereal regions, enfold only dream shadows; earth becomes the sole value.

"Idealism of the supernatural uplifts the soul to the throne of God, there to inebriate itself with divine life and love, and God like to descend upon humanity in copious streams of devotion and service.

"Do you seek the destruction of altruism? Then destroy idealism, especially the idealism of the supernatural. Do you seek the destruction of altruism? Then reduce the soul to an atom of earth, in warfare with other atoms for the survival of the fittest; confine it to the fatalism of facts; narrow it to the circle of things that come to-day and go to-morrow, forbidding it a vision of the beyond and the above.

"The mystery of God in His love for man. The Incarnation was the manifestation of the divine being; it was the manifestation of the divine love. Love was the cause, God so loved the world, as to give His only begotten Son.

"The question whether the great general Napoleon Bonaparte, ever became reconciled to the Church after he had so misused his power as to divorce his wife, Josephine, and carry two of the Popes off to France as his prisoners, has often been raised, and has now been settled in the affirmative authoritatively.

"Put together in one potent appeal all motives of altruism, devised by thinkers and actors in the field of beneficence, philanthropy, philantropists, socialogians—in persuasiveness it is the slender thread which one rude touch breaks in twain, the gossamer web which a ripple of the passing breeze dissipates, side by side with the simple challenges of the incarnate God: 'Amen, I say to you, as long as you did it to one of these My least brethren, you did it to Me.'

MITCHELL SLIDE-EASY NECKWEAR PATENT FOR QUALITY STYLE VARIETY

for the salvation of souls and the uplift of human society. "What our Sisterhoods do for fellow-creature? Our Sisterhoods pray and make expiation. Those of us who have the knowledge of the mysteries of divine grace know the value before God of prayer for others, of expiation of sin for others.

"What our Sisterhoods do for fellow-creatures? The land is strewn with their schools, hospitals, orphan-asylums, refuges and protectorates. No ill is there that their hand does not soften, no sorrow that they do not appease, no sore that they would not heal, no uplift of mind and heart to which their help is not promptly rushed.

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self in prayer. Count Marchand has told me that he often joined his hands, and that one could see by the movement of his lips that he was praying. Abbe Vignali said nothing in comment upon the Emperor's dispositions; the whole affair passed between them in the secrecy of the confessional, and he has never alluded to the matter. The Emperor confessed and received Extreme Unction of his own initiative with the simplicity of a child that was most touching. He was bent upon making a Christian end, and he openly said and declared as much. — Catholic Standard and Times.

IF THE BIBLE WERE NOW LOST

Were the Bible lost (says the Rev. Dr. Barry, in his Treatise of Scripture), it has been declared with not more energy than truth, we might recover its text from the writings of our Catholic Fathers and mediaeval schoolmen. Their works, which fill great libraries, are made up to a large extent of commentaries on Scripture, and are everywhere steeped in its language and ideas.

For the Middle Ages St. Gregory the Great, St. Bernard, St. Thomas Aquinas, and St. Bonaventure are representative men, says Dr. Barry. But the undying merit of those thousand years consists in the fact that by devout monks and nuns the very words of Scripture were preserved to us in beautiful manuscripts, such as towards their close and on the eve of the Renaissance, Thomas a Kempis left for our use and admiration. Catholic doctrine stayed itself on the Bible; preaching went back to it; Missal and Breviary, Pontifical Rites, Papal documents and Canon Law were efforts on a grand scale to digest its teachings and apply them.

"I speak particularly of our own times and of our own country. What were the Churches in America without Catholic schools and Catholic charities? Without Catholic schools our little ones were the prey of unbelief and secularism. Without Catholic charities the world of unbelief would ask: To what serves in humanity the Catholic Church? Is it not a voice without interest to us, without touch with the world in which alone we are concerned?

BONAPARTE'S PENITENT END The question whether the great general Napoleon Bonaparte, ever became reconciled to the Church after he had so misused his power as to divorce his wife, Josephine, and carry two of the Popes off to France as his prisoners, has often been raised, and has now been settled in the affirmative authoritatively.

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SANOL'S ANTI-DIABETES

SANOL is the "RELIABLE CURE" for Gall Stones, Kidney Trouble, Kidney Stones, Gravel, Lumbago and all Diseases arising from Uric Acid. Price \$1.50.

SANOL'S ANTI-DIABETES is the only remedy which has a record of complete cures of Diabetes. Price \$2.00.

For sale at all Leading Druggists. Send for Free Literature. The Sanol Manufacturing Co., Ltd. WINNIPEG, MAN.

NON-CATHOLICS AND CONFESSION

Evidences of the value of the confessional as an aid to right living, apart from the grace imparted through the sacrament of penance, have been noted in every age since the beginnings of the Church; and in modern times even Protestants have acknowledged the usefulness to society of that tribunal.

CATHOLICS AND CLASS CONSCIOUSNESS

WE BELONG TO THE CLASS THAT HAS ACCEPTED CHRIST, BUT HAVE NO ENTHUSIASM FOR BUILDING HIS KINGDOM Bishop Tihen of Lincoln, Neb., in an address to a body of men in Sioux City, not long ago, strongly insisted upon the need of unity among Catholics.

"We Catholics, in the words of the enemy, lack class consciousness." That was a mighty apposite remark: We do lack class consciousness and we should not.

Class consciousness, as defined by Socialists, means a vivid realization by each member of a certain class or body of men, of the place occupied by his class in the world and of the functions to be performed by that class in the development of the human race in its progress towards perfection.

Now, while we Catholics repudiate the false system of philosophy, on which Socialists base their distinction of classes, we must admit at least two very distinct classes of men in the world, the followers of Christ and His opponents. This distinction is recognized by the Divine Founder of our faith. "Ye are in the world, He said to His disciples, but ye are not of the world."

THE IDEAL OF WOMANHOOD CARDINAL GIBBONS DOES NOT APPROVE OF MODERN AMAZONS Apropos the present "suffragette" agitation the following words of Cardinal Gibbons are worth pondering over.

HIGH PRAISE FROM ARCHBISHOP "We all take pride in owning such a body of men as the Knights of Columbus," said the Archbishop of San Francisco, in a recent address. "There is an organization which makes for good citizenship and the welfare of the city and State. And yet their aims are neither political nor commercial. Politics has nothing to do with the Knights of Columbus. It takes no sides, knows no partisanship. Like the Church, of which it is a dutiful and worthy child, it refuses to interfere with anyone's thinking on political questions. Fraternity is its object. It stands for the teachings of Mother Church, for honesty, sobriety and pure Christian manhood."

DIED QUINN.—At Sault Ste. Marie, Ont., on Sunday, April 27, 1913, Beryl Ann Elizabeth, infant daughter of Mr. and Mrs. F. J. Quinn, Kohler street, aged two months, twenty-nine days.

THE HOME BANK OF CANADA

NOTICE OF QUARTERLY DIVIDEND

Notice is hereby given that a Dividend at the rate of Seven per cent. (7%) per annum upon the paid up Capital Stock of this Bank has been declared for the three months ending the 31st May, 1913, and the same will be payable at its Head Office and Branches on and after Monday, June 2nd, 1913.

ANNUAL MEETING The Annual Meeting of the Shareholders of the Home Bank of Canada will be held at the Head Office, 8 King St. West, Toronto, on Tuesday, the 24th day of June, 1913, at 12 o'clock noon.

BY-LAW TO INCREASE CAPITAL It is the intention at the above Meeting to submit for the consideration and approval of the Shareholders a By-law to authorize the increase of the Capital Stock of the Bank to \$5,000,000.

THE HOME BANK OF CANADA ORIGINAL CHARTER 1854

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LUMINOUS CRUCIFIX THIS CRUCIFIX HAS A SECRET COATING which absorbs light during the day and shines in the dark. Retail price \$3 postpaid. Send for particulars how to earn one free of charge. Vernon Sales Co., Chatham, Ont.

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