

CHATS WITH YOUNG MEN

A HAND ON YOUR SHOULDER

When a man ain't got a cent, And he's feeling kind of blue, And the clouds hang dark and heavy...

"The Quaker carefully counted the money, then he leaned toward the farmer and said in a confidential tone..."

OUR BOYS AND GIRLS

A WORD OF CHEER

Drop a word of cheer and kindness, Just a flash, and it is gone; But there's half a hundred ripples...

TOM THE NEWSBOY

It had begun to snow heavily. All day long the sky had been a dull grey but now toward evening the feathery flakes were falling swiftly and silently...

"It's sure getting cold!" he scolded Tom Gibbons, as he buttoned his thin, patched coat, and turned the collar up around his neck.

The bundle of newspapers was very heavy, and the lad's arms ached from weariness and the cold, as well. No one seemed to heed his call for the passerby hurried on. Nobody wanted a paper tonight. At least, that was how things looked.

The cold was becoming more intense, and Tom stamped his poorly-shod feet on the sidewalk to warm them up a bit. He had been on the street with his papers all day, and so far had earned but a few pennies, despite his eager efforts to dispose of his supply.

"If I could just sell a few more, so I could bring home something nice to Lizzie," Tom soliloquized as a long line of pedestrians surged by. "Some of the good things over yonder," he added, as he eyed the tempting wares displayed in the window of a nearby delicatessen.

THE MULTI-MILLIONAIRE'S CONFESSION

After an absence of more than thirty years a New York multi-millionaire made a flying visit to his native town on the occasion of its old home week celebration. Since he had become a mighty merchant prince his townfolk had constantly quoted him as an example for imitation.

At the banquet given him by his schoolmates and boyhood associates he was congratulated and belauded to the skies. When he arose to speak they listened with closest attention, for they thought they might obtain a glimpse of the method which had enabled him to reach the high peaks of finance.

"You tell me," he began, "that I am the most successful man that ever left the town, that I ought to be the happiest man in the known world. Well, to be honest with you, I am neither the one nor the other. I am far less successful and happy than the poorest among you. When a man deliberately puts his whole life into a business, into anything, and gets nothing out of it but cash, cold cash, as they call it, it is not getting the full value of his investment."

"Ever heard the story of the Quaker's Horse? No! Well, I will tell it to you, for it explains my position exactly. "A certain Quaker brought a rather fine looking horse to the fair for sale. A farmer took a fancy to the animal, it being the kind he needed, but suspecting that something was amiss else the owner would not be so eager to dispose of him. Knowing that Quakers had the reputation for truthfulness he asked, 'Hasn't the horse some faults?'"

"Two," replied the Quaker. "What are they?" "I'll tell thee one of the faults before thee buy him; the other when I get the money."

"Very well," assented the farmer; "it is a bargain. What is his first fault?" "He is very, very hard to catch."

"Oh, that's nothing," laughed the farmer, "I can remedy that." "What is the second fault?" he asked, as he paid over the purchase money.

"Yes, I lost a purse containing a thousand dollars. You've got it, have you?" he asked curiously. "Describe it, please," said the practical minded newsboy. The man did so, and then Tom pulled the bulging object from his pocket and held it out.

"That's mine, all right," the man exclaimed in a tone of satisfaction as he examined the contents. Then without another word he moved away. "Don't you want a paper, sir?" Tom followed his retreating figure and shook a paper toward him.

"Got plenty of papers," he answered with an impatient gesture and hurried into his car. A man who had witnessed the scene tapped the boy on the shoulder. Tom was standing staring at the retreating auto and mentally deciding that the rich man was very stingy and unappreciative.

"Sonny, I'll have a paper," said the stranger, "that ungrateful stingy cad! Not to give you a greenback or two. I'm sorry he got hold of that wad again. Honest, I am."

Tom went to hand back the change to the man who had just bought a paper, and although it was a large amount he had given the newsboy, the good natured man urged the lad to keep it and then hurried away, leaving Tom stammering his thanks.

"That's a good spot!" Tom confided to himself as he pocketed the money. "If I'd picked up a bunch of dough for him instead of fer that other guy, I'd be a capitalist by now. I bet yeh!"

About an hour later Tom started home, cold, tired and hungry. But his bodily discomfort did not hinder him from stepping into the church which was lighted as he came up. Confessions were being heard as the next day was the first Friday of the month, so Tom went to confession. As he knelt before the altar afterwards he was full of gratitude for God's grace and help, which had enabled him to overcome that temptation to act dishonestly. He had so much to be thankful for he reasoned, even if the papers didn't always go as fast as he would have liked. But Tom possessed a strong, virile faith and he knew that he and Lizzie would not want.

Elizabeth's eyes grew very big as Tom threw quite a pile of money down on the table that evening, and then told the interesting story. He always managed to have something of interest to tell each night after business hours. She agreed with Tom that the millionaire was very ungrateful and that the other stranger was extremely kind and generous.

"Isn't it nice to know that even if there are some mean people in the world, still there are lots of nice kind folks," said philosophical Lizzie, "and I'm gladdest of all that you didn't keep the money, Tom, 'cause you could have kept still about it if you had wanted to be dishonest."

Tom nodded toward the well laden table. "Well, anyhow, we've got an extra good feed just because of the big adventure or sensation as the papers say. I wish I'd asked Mr. Generous Man to come home and have supper with us. Now, why didn't I?"

The following day found our hero as usual at his place of business. "Wonder if I'll figure in a big event of some kind today," Tom said to himself. Business was far from brisk all morning and Tom was beginning to conjecture about how much cash he would have to take home that night.

A startled cry caused him to turn, and then he saw something that made his heart jump. In the path of an oncoming trolley stood a little girl of about two years. In a flash Tom let fall his papers, and dashed from the sidewalk. Rushing to the spot where the child stood as though riveted, he seized the little one in his arms. But the car was almost upon them, and then in a dazed way, he knew he was throwing her to one side. Then it seemed as though something heavy pressed down upon him. Everything became dark and he knew no more.

When Tom opened his eyes he was bewildered for a few minutes. The strange room and the strange faces at the bedside made him wonder what had happened. A man with a strangely familiar face bent over and patted his head which somehow felt tightly bound. Tom attempted to lift his right hand, but found he was powerless to move it. Then in a flash came the recollection of what had happened. He made an attempt to sit, but the man gently forced him back.

"Must be quiet for awhile, sonny." "The little kid—is it all right?" he asked weakly. "Good as new," smiled the man, "and you're a real brick—a hero, and don't you forget it!"

Tom began to wonder in a dazed way where he had seen that man before. Something about his face and manner seemed to impart a sense of security and comfort. Just then to his astonishment who should suddenly appear at the foot of the bed but Lizzie. Her face bore traces of tears but a joyous smile parted her lips as she hurried forward on her crutch. A kind-faced woman had come in with her, and she and the smiling man looked on with moist eyes as brother and sister greeted each other affectionately.

After the effusive greetings were over and Tom had been assured that the doctor said he wasn't badly hurt and would soon be well, Lizzie whispered: "Tom don't you know who the man is?" And the man overheard, said, kindly, "I don't believe Tom knows an old friend. Take another look."

Into a Crockery Teapot Put a teaspoonful of the genuine

"SALADA"

for every TWO cups. Pour on freshly BOILING water and let it stand for five minutes. THE RESULT will be the most perfect flavoured tea you ever tasted.

"Why, Lizzie, if it isn't the nice fellow that giv' me all that money—was that your little kid I yanked off the track?"

Mrs. Lane had quietly left the room, and now she came in carrying a sweet, blue-eyed little girl in her arms. "Baby wants to kiss Tom and thank him for saving her life," she said. She bent over and Margaret gave her rescuer a resounding kiss on the cheek.

"Tom—nice boy—I like Tom mama," she announced. Then Mrs. Lane tenderly embraced the boy and said many kind, beautiful things to Tom and Lizzie, too. And that night Lizzie slept in a pretty little room in the Lane home, and it all seemed like fairyland, or, it would have seemed that way had it not been that Tom was injured. Still, she knew that Mrs. Lane was sitting up with him that night and taking the best care possible of the good, brave boy. And several times she stole in softly to see if Lizzie was comfortable, and tucked the blankets around her, and Lizzie, as she went off to sleep, almost imagined that her own dear, kind mother was back again.

Well, Tom and Lizzie kept on staying at the Lane's and finally it was all arranged that they would make their home with these new friends. Mr. and Mrs. Lane were happy to befriend them and brighten their existence especially since they learned that they were Catholics like themselves.

So now Tom goes to college instead of being a clerk, and Elizabeth is rapidly regaining health and strength under the care of a skillful surgeon. And the Lane household is one of the happiest on earth.—The Tidings.

THIN MODEL WATCH GENUINE SWISS LEVER MOVEMENT GIVEN



This is the famous "Niagara"—one of the finest watches you ever saw. Genuine Swiss lever movement in a handsome, brightly polished nickel case, with a beautiful silver-plated dial. A real man's watch, boys—youb be proud to put on in any company. Given for selling only \$6.00 worth of our sure-growing, fast-selling flower and vegetable seeds. 14 kinds, in big, beautifully colored packets at only 10c each, lovely colored and embossed St. Patrick, Easter and other Picture Post Cards at 4 for only 10c, and magnificently colored fine art Pictures at only 10c and 15c each. IT'S THREE TIMES AS EASY TO SELL THREE KINDS OF GOODS. Send no money—we trust you. ORDER TO-DAY. The Gold Medal Co., Established 1888, Dept. C. R. 33 S. - 311 Jarvis St., Toronto.

ONE LAW FOR ALL

Among the causes of dissatisfaction and dissension in the relations between man and man may be numbered the unfairness, the inequality with which existing laws are applied. Much of the injustice in the world arises from this source, much of the crime and lesser evils may be traced directly to the man who thus tampers with the law of impartial justice.

Starting in the family, one often sees a parent hold one child strictly to account for every slight infraction of the domestic law; another child is excused, is laughed at, petted along when he breaks a rule or violates a practical command. The result? One child comes to look upon all law as irksome and hateful, later transferring his hatred to those in authority; while the pampered one forever seeks a loophole—and usually finds one—from every legal observance. In after life these two will likely develop into the tyrant and the chronic, shifty evader of all law.

The same is true in the wider sphere of business or social relations. One man is made to walk the plank—while the other is permitted to datur. One man is immediately hauled off to court as a dangerous criminal; the other breaks serious laws, and he is gently admonished to be careful next time. Is this fairness between men? Is it equality? Is it using plain common sense? Is it not rather fomenting a spirit of unrest that sooner or later will break out and endanger the business, the society, institution or other social unit? Sometimes a man on the edge of a precipice is pushed over and then blamed for falling.

In the large field of national life the same injustice is found to exist. If a poor man makes a little "hooch," steals a coat, robs a store of a few dollars, he is branded as a double dyed criminal and given the limit or close to it: let a man of position or wealth commit a real crime, one that calls for the full measure of inexorable justice, and the chances are that in some way or other he will either escape entirely or be let off with a nominal punishment—a small fine, or a suspended sentence.

Now, it is conditions such as these that produce the Socialist, the defier of law, the disgruntled citizen, the hypocrite and, inevitably, a lower standard of morality and living in general. Apply this to a family, an institution, a community large or small, and you have the cause of half the trouble and unrest and inefficiency and disturbed condition, where peace and strength and efficiency and harmony should reign.

Let those representing authority play no favorites: let them administer the law equally and impartially, without fear or favor, holding before their eyes the standard of justice and fairness to all, and human relations would be elevated and purified to an unbelievable extent. But just so long as a authority

Why Not Make Your Will?

It is a business arrangement which we should not neglect, and it is a simple matter. If you should accidentally be killed without making your will, your estate might be distributed contrary to your wishes. Endless sorrow and litigation is often caused by the failure to make a will.

Your wishes will be faithfully carried out and your heirs properly protected if you appoint this Company your Executor. See your Solicitor or arrange for an interview with us. Correspondence invited.

CAPITAL TRUST CORPORATION 10 Metcalfe Street OTTAWA Temple Building TORONTO

TEA = COFFEE

Finest Importations always in stock at lowest market prices. Samples and quotations sent promptly upon application. Special attention given to requirements of institutions.

Kearney Brothers, Limited TEA - COFFEE. IMPORTERS and SPECIALISTS 33 St. Peter Street Established 1874 Montreal, Que.

Advertisement for Macklitz Co. featuring 'The ALAMAC in the Mountains on Lake Hopatcong N.J.' and 'Nearest Mountain Resort to New York'. Includes an illustration of a large resort building.

SUN LIFE ASSURANCE COMPANY OF CANADA 1871 HEAD OFFICE MONTREAL 1921 JUBILEE YEAR. Includes a large illustration of a classical column and a table of financial data.

SUN LIFE ASSURANCE COMPANY OF CANADA

1871 HEAD OFFICE MONTREAL 1921 JUBILEE YEAR

HALF a century has elapsed since the Sun Life Assurance Company of Canada issued its first policy in 1871. The figures submitted herewith indicate the size, strength and outstanding position to which the company has attained among the life assurance institutions of the world, as a result of its operations during those first fifty years.

SYNOPSIS OF RESULTS FOR 1920

Table with columns for ASSETS, INCOME, PROFITS PAID OR ALLOTTED, SURPLUS, and DEATH CLAIMS. Includes sub-sections for ASSURANCES ISSUED DURING 1920 and BUSINESS IN FORCE.

THE COMPANY'S GROWTH

Table showing growth metrics for 1872, 1880, 1890, 1900, 1910, and 1920, with columns for INCOME, ASSETS, and LIFE ASSURANCES IN FORCE.