# CHATS WITH YOUNG

THE BUSY MAN

If you want to get a favor done some obliging friend, And want a promise, safe and sure On which you may depend, Don't go to him who always has Much leisure time to plan, But if you want your favor done. Just ask the busy man.

The man with leisure never has A moment he can spare, He's always "putting off" until His friends are in despair. But he whose every waking hour Is crowded full of work
Forgets the art of wasting time-He cannot stop to shirk.

So when you want a favor done And want it right away, Go to the man who constantly Works twenty-four hours a day, He'll find a moment, sure, some

where,
That has no other use,
And fix you while the idle man
Is framing an excuse.

#### -N. Y. Ledger ALWAYS BE PUNCTUAL

Young men, be punctual; be always on time and never keep others waiting. Time and season wait for no man. The regularity which we cannot fail to observe in all nature around us, should be a lesson to us, that being on time always and everywhere is very necessary to our present and future

To be on time means that you make an effort to do things according to order and method; for the young man who observes no order in his life shows that he is careless and lives not according to reason and common sense. Throughout the entire universe order is to be observed. To be punctual means many little acts of self-denial, resisting temptations to delay and loiter, putting away the present It link'd all perplexed meanings into one perfect peace, habit of 'scrapping' without meaning into one perfect peace, good.—The Tablet.

ONE OF THESE MAY FIT YOU Don't think your neighbor is

getting hit by the sermon. Be to your own imagined virtues very

Which came from the soul of the organ, and enter'd into mine. your own imagined virtues very blind, to your neighbor's faults very, very kind.

Which came from the soul of the organ, and enter'd into mine.

It may be that Death's bright Angel

Don't nap. Don't brace your back in your pew for a test of endurance, deter-mined not to understand a word

said, or if you do understand, not to remember it. not to practice it. always just hate to come home." and ing. A sermon should last as long as the hearer's life.—The Advance.

STAND FOR SOMETHING! . "A man may smile and bid you

Yet wish you with the devil, But when a good dog wags his

You know he's on the level."

When folks think of you, what do they see in their mental picture? Do you embody a principle, or have you never been guilty of being foursquare on any proposition in all your life? Do you have an inner guide "true as a dial in its response to the truth about you," or sponse to the truth about you, or did you apologise to it so often that love to go there."

"Is it the house itself? Is it the house itself? Is it did you apologise to it so often that did you apologise to it so often that finally it ceased to command any respect whatsoever? Is your character so true that others know without asking what will be your without asking with a will be your without asking without asking with the your will be your without asking without asking with a will be your will be your

A compass that goes wrong can wreck a ship. A conscience that goes wrong can ruin a life. There is only one way to have a strong dependable conscience, respected by you and those who know you; at every opportunity to make a moral decision, do it honestly and as carefully as the circumstances will permit. The man who is unwilling to

He stands four square to every wind that blows. Cheap popularity has no attraction for him. n other words, he is "on the level."—T. J.

### BUILDERS OF MEN

A man who has accumulated more than a million dollars in various enterprises was in my office not leaves the sales of the

long ago.
'I understand that Jones is going to leave you to go into business for himself," I said, referring to one of "Now his younger associates "I have to a wor

his younger associates. "I hope the venture will be successful."

"It will be," my friend replied positively. "I wouldn't have let him undertake it mless I was sure he could make it mess I was sure the could make it mess I was sure to a word what you are thinking of. So you might as well out with it."

Aunt Marian laughed. "I was just thinking what a pity it is to have a whole house upset." he could make it go. It's a point of pride with me to have my boys suc-

The biggest satisfaction I get

and Emerson, who has made a fortune in Chicago; and Needham, with a snug little business that with a snug little business that gives him fifteen thousand dollars a year; and a dozen others. I held on to them in the face of all sorts of offers until just the right thing came along. Then I said: "Go to it, and I'll help you all I can."

"I am prouder of them than I am of my factories," he concluded.
"Their success is the hest thing in great ways."

"Their success is the best thing in my business life."

greatly.

Helen

my business life."

As he spoke, I thought of another millionaire who died not long ago. Of him it was said that he hired brilliant young men, paid them well, sapped their ideas and energies, and tossed them out like squeezed oranges. He left great wealth when he died, but that is all he did leave. There is no single man anywhere who can say: "I owe my good fortune to the interest which that man took in me. His training and encouragement made me what I am."

Helen colored as she understood. "Well, of course, Auntie, I did not mean to say that Ken is—is—well, really such a disagreeable, quarrelsone boy as all that. But he is such a teaze that he irritates me beyond belief. I am so—so—nervous, you know," she added in apology.

"Which, sometimes, dear, is an excuse for an irritable temper."

Anut Marian was very sober now. If the girl's face was flushed before, it was scarlet now. She was hurt, angry, yet conscious that

I sometimes think that successful businesses should add a line to their letterheads after this fashion: "John Jones and Company, Builders of Automobiles—and of Men."

### OUR BOYS AND GIRLS

THE "GRAND AMEN" Seated one day at the organ, I was weary and ill at ease,

was weary and ill at ease,
And my fingers wender'd idly, over
the noisy keys,
I know not what I was playing, or
what I was dreaming then,
But I struck one chord of music,
like the sound of a great

It flooded the crimson twilight, like the close of an Angel's psalm, And it lay on my fever'd spirit, with a touch of infinite calm,

It quieted pain and sorrow, like love overcoming strife, It seem'd the harmonious echo, from our ciscordant life.

And trembled away into silence, as if it were loth to cease, I have sought, but I seek it vainly, that one lost chord divine,

Don't clear your throat for the It may be that only in Heav'n I shall hear that grand Amen.

A CHEERFUL HOME

"Oh, dear, I do have such good times over at Madelaine's that I Don't imagine the sermon is over when the speaker is through speaking. A sermon should last as long hat on a chair, then dropped down the beavers of the formula of the speaker is through speaker in the girl who had just entered like a young whirlwind tossed her hat on a chair, then dropped down as peaceful and cherrful as Madewith a sigh into a big sofa near the window. "Oh, I know it sounds

window. "Oh, I know it sounds horrid," with a whimsical smile, "but it is true, just the same." Aunt Marian glanced up inquiringly.

"So you do not believe there is no place like home? What is

there about that particular home that so charms you, my dear?"
Aunt Marian had just arrived on
her first visit and knowing nothing of the girl's friends or the she visited, she was naturally interested.

Helen sighed as she answered.

'Oh, I don't know—it's just different, somehow, that's all. But I do

Large? Oh, dear, no," and the girl sat up straight.
"Why, it is small—smaller than ours," with an expressive gesture.
"Perhaps it is beautifully furnished then. That would be an attraction to you, I know," again smiled Aunt Marian as she recalled the girls of the surrows with the straight of the straight. the girl's oft expressed wish that they could have new furniture and new rugs as had some of their

make a moral judgment soon arrives at the place where he is unable to do so.

A colorless character is never respected and never remembered. It is unattached and without prospect to the reason, Auntie, for their rugs are worn and faded, even worse than ours, and the furniture is dreadfully old-fashioned. Still, someway, you never think about pect of arriving anywhere, for it has no guide. There is another man. His conscience is not elastic. He stands four square to every the sq there—no fussing and days. Why," quarrelling, you know. Why," turning to face Aunt Marian, who listoning interestedly. "I do duaries to face Aunt Marian, who was listening interestedly. "I do believe that is just the reason Of course it is," decidedly. "Here, someway it seems as if it is quarrel and fuss most of the time. Oh, of In an editorial in the Red Fook Magazine that strikes the mark splendidly, Mr. Bruce Barton of the great advertising agency of Barton, Durstine and Osborne pays high honor to the employer who, while looking after his own interests her large always fussing a book in a feet with the specific production. There, someway it seems as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother," as her aunt looked up quickly. "But—well, it does seem as if it is quarrel and fuss most of the time. Oh, of course it is, decidedly. Here, someway it seems as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother," as her aunt looked up quickly. "But—well, it does seem as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother," as her aunt looked up quickly. "But—well, it does seem as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother," as her aunt looked up quickly. "But—well, it does seem as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother," as her aunt looked up quickly. "But—well, it does seem as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother," as her aunt looked up quickly. "But—well, it does seem as if it is quarrel and fuss most of the time. Oh, of course, I don't mean father and mother." looking after his own interests, has about something or other. But an eye to the success of those who labor for him. He says:

about something or other. But Clare Robbins is different from Ken—he isn't a bit quarrelsome,

Looking up as she finished, she caught the expression on her listen-

' Now, Auntie, dear, I know just

Aunt Marian laughed.
"I was just thinking what a pity it is to have a whole house upset by one quarrelsome member. It is not often the case that one person alone can do so much mischief."

out of business is in picking likely youngsters and helping them up the hill,' he continued. "Look at the men who started with me. There's Mason, vice-president of the best concern of its kind in the country; Helen turned quickly to face her aunt. She did not exactly understand that lady at all times, and now she rather thought there must be something back of her seemingly innocent words.

"Just what do you mean by that, Aunt Marian?" she demanded, her cheeks taking on an added flush as

"Why, dearie, I was just think-ing that I had heard somewhere that it takes two to make a quarrel. I wonder if this can be an excep-tion to the rule? I had never thought Ken such a quarrelsome He must have changed

was hurt, angry, yet conscious that she had heard the truth. How blunt Aunt Marian was! That lady noted how her words

had hurt, and she spoke gently and with her usual smile.

"Forgive me, dear, but I just had to say it. You know so many of us are apt to blame our quick temper, our irritability, on 'nerves,' and 'sensitiveness,' making no effort

and 'sensitiveness,' making no effort to overcome our weakness. It is human nature, I suppose," with a soft sigh. "I know I have found it one of my hardest trials."

The girl jumped up and flung her arms about her aunt's shoulder.
"You? Why, auntie dear, I know you were never as horrid as I. I am so-sen-so 'touchy,'" with a mischievous smile, "and it just delights Ken to see me 'fly to nieces.' as he expresses it. He has

pieces, as he expresses it. He has told me so many a time. But I rather guess the whole blame does not lie at his door, for Ken is a dear boy, auntie, and will do anything for me as I will for him. I guess we have just fallen into the

She sighed as she made her confession, while Auntie slipped her arm about the young shoulder so "Funny I never thought of it be-

fore that it takes two to make a quarrel, isn't it? But all the same, do wish Ken would stop his teasing. I He carries it beyond all

Aunt Marian dropped a soft kiss on the brown hair, as she answered. "I think perhaps I may find a chance for a little private conversation with Master Ken, soon, and demand a truce, if not an entire ces-sation of hostilities," laughing. "Well, I am willing. I am sure,

as peaceful and cheerful as Made-laine's. Poor dad and mother! I know we must have made them very uncomfortable by our fussing and—yes, fighting." Flushing at the memory of so many quarrels. "But from now on there will be a change. It takes two to make a quarrel, so just wait until Ken tries it again." her red lips set in a firm line.— Pittsburgh Observer.

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Issued in 1917 and Maturing 1st December, 1922.

## CONVERSION PROPOSALS

THE MINISTER OF FINANCE offers to holders of these bonds who desire to continue their investment in Dominion of Canada securities the privilege of exchanging the maturing bonds for new bonds bearing 51 per cent interest, payable half yearly, of either of the following classes:-

(a) Five year bonds, dated 1st November,

1922, to mature 1st November, 1927. (b) Ten year bonds, dated 1st November, 1922, to mature 1st November, 1932.

While the maturing bonds will carry interest to 1st December, 1922, the new bonds will commence to earn interest from 1st November, 1922, GIVING A BONUS OF A FULL MONTH'S INTEREST TO THOSE AVAILING THEMSELVES OF THE CONVERSION

This offer is made to holders of the maturing bonds and is not open to other investors. The bonds to be issued under this proposal will be substantially of the same character as those which are maturing, except that the exemption from taxation does not apply to the

Holders of the maturing bonds who wish to avail themselves of this conversion privilege should take their bonds AS EARLY AS POSSIBLE, BUT NOT LATER THAN SEPTEMBER 30th, to a Branch of any Chartered Bank in Canada and receive in exchange an official receipt for the bonds surrendered, containing an undertaking to deliver the corresponding bonds of the new issue.

Holders of maturing fully registered bonds, interest payable by cheque from Ottawa, will receive their December 1 interest cheque as usual. Holders of coupon bonds will detach and retain the last unmatured coupon before surrendering the bond itself for conversion

The surrendered bonds will be forwarded by banks to the Minister of Finance at Ottawa, where they will be exchanged for bonds of the new issue, in fully registered, or coupon registered or coupon bearer form carrying interest payable 1st May and 1st November of each year of the duration of the loan, the first interest payment accruing and payable 1st May, 1923. Bonds the new issue will be sent to the banks for delivery immediately after the receipt of the surrendered

The bonds of the maturing issue which are not converted under this proposal will be paid off in cash on the 1st December, 1922.

W. S. FIELDING.

Dated at Ottawa, 8th August, 1922.

Minister of Finance.