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CHATS WITH YOUNG MEN

INVESTING IN A HOME

There is one investment which is always worth whil, and that is a good home. This should always be put in the name of your wife, if you have one, but, if not, it is a good plan to put it in the name of some one who is not taking such great risks in business as you are.

Many a man who thought he was rich has been very glad to go back to the little home which he put in his wife's name in his early years of business—a home, perhaps, which was so humble that he despised it in later years, but which, after he lost everything, looked very grand to him.

No one knows what great changes and vicissitudes business life will bring him, and the level headed, far-seeing man provides against possible disaster.

A home thus put out of the reach of business misfortune has enabled many a man to get another start in life after he had lost everything else.

Investment in a home means a great deal to a well-rounded man. It compensates for the larger income which might come from some other investment. Married or single, every one should provide for a home of his own. It means independence, self-reliance, comfort, protection. It means culture, good influences, safeguard against temptation.

Thousands of people are homeless to-day, suffering the pangs of poverty and

Thousands of people are homeless to-day, suffering the pangs of poverty and deprivation, because in their prosper-ous days they did not make provision against possible disaster. When their business was swept away, all was lost.

WHEN FEAR IS IN THE MIND

When feat is the street with the pressure of fear! Discouragement colors the judgment. I have known men who own their own homes to sell their property and do the most ridiculous things in order to raise money, because they were afraid they would come to grief in their business if they did not to grief in their business if they did not have it, when as a matter of fact there was no real cause for anxiety whatever. When you are at your wits' end and do not know which way to turn, you are in danger, for you are in no condition to plan anything or to do the best thing. You should do your planning when you are cool and calm. are cool and calm. You are not capable of correct judg-

You are not capable of correct judgment, of using good sense, when there is fear or doubt or despondency in your mind. Sound judgment comes from a perfectly working brain, unclouded, untroubled faculties. Never act upon that which is suggested when you are in a state of fear or anxiety. Carry out your plans, the course laid down when your brain was clear, your head level. When fear is in the mind the mental forces are scattered and we are not capable of vigorous concentration. Calmness, poise, balance, mental screnity are absolutely exactly a fear of the concentration. ness, poise, balance, mental serenity are absolutely essential to effective think-

absolutely essential to effective thinking.

One reason why so many men do not get on in the world is because they decide important matters when the mind is in no condition to decide anything; when they are full of fear that they are going to have trouble, that they are going to sustain great loss, that there is going to be a financial panic. Things done under such pressure are never done wisely. Wisdom is what we want in an emergency, and wisdom comes only from a level head, a calm, clear brain.

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CULTIVATE CORDIALITY

We feel a certain nearness, a sense of relationship, to the large-hearted, magnanimous soul. We are irresistibly drawn toward him. It is the large-hearted qualities that attract. Narrowness and selfishness always repel.

We never like the person who is stingy with his cordiality. We instinctively shrink from the man who gives himself out grudgingly, who opens the door of his heart just a little way and peeps out to see if it is safe to let us in. He never knows us, for his narrow, rutty ideas repel us. We feel a sense of suflocation when near him. We want to go out into the open where we can breathe more freely. We feel cramped, contracted, suppressed in the presence of such a person; but we feel a sense of expansion, of satisfaction, in the atmosphere of a large, generous soul.

The "Kitchen Queen" will stay longer if her realm

is beautified with "Lacqueret."

The old chairs are worn and soiled. A coat of "Lacqueret" (any shade to suit your fancy) will make them look better than on the day you bought them.

Touch up the refrigerator with Oak "Lacqueret" and note the effect. The wainscoting wants a coat of Colored "Lacqueret" too—scars and scratches will vanish.

"Lacqueret" is a great rejuvenator and will help you to keep the "hired girl" by reducing her work and making her happier.

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Most prominent Hardware and Paint Dealers sell "Lacqueret."

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I have travelled with some of these "don't-touch-me" characters who would sit in the same car with one for days without venturing to speak, while another would make friends with everybody. He would never think of waiting for an introduction or an excuse for speaking, but would simply beam upon every one.

WHEN OLD AGE IS A CURSE

children can receive. Try to show you gratitude before that time.

But now you are ready to go forth and conquer. Well, put on your fighting gloves, your arm of integrity and honor, your constant effort to reach upward toward a high ideal of life. Then go out into the world. For now, of course, you are thinking of working for a salary, in order that an economic independence be yours; in order that you

WHEN OLD AGE IS A CURSE
When it has lost self-respect.
When the old have not won the respect, the confidence and the admiration of relatives and those nearest to them. When they do not stand for anything in their community.
When their neighbors would not consider their departure any loss.
When the imagination is foul and the thought impure.
When all the youthful fires have gone out and only embers remain.
When the individuality has been of the pendence be yours; in order that an economic independence be yours; in order that you shall contribute to the scheme of humanity your work.

Can you do anything well? Is there a special talent that has blessed you and yours? Cultivate it. Special talent that will give unusual good results. Don't allow your working energy to dribble along to many channels. Nothing will be the answer if you do.

GIRLS AND THEIR FRIENDS

Most of us start out in girlhood with Most of us start out in girlhood with rather definite opinions as to friendship. A friend should be this or that. We have the matter all settled in our minds. And then, alorg comes some experience entirely outside our expectations. The friend to whom we have vowed undying devotion fails us in some essential and disappoints us deeply. The structure we thought secure for all time falls suddenly. Some of us may perhaps sit among the ruins, bewailing and embittered, but the healthy-minded girl faces the fact squarely and looks.

essential and disappoints us deeply. The structure we thought secure for all time falls suddenly. Some of us may perhaps sit among the ruins, bevailing and embittered, but the healthy-minded girl faces the fact rquarely and looks about for reasons.

One reason our friendships fall is that we think of them as complete and established things. Friendship is a thing never complete—it is always in the making. A vow of friendship, no matter how carnest, is at best only a promise to pay; whereas many of us mistake it for a payment in itself. Take any of those big qualities and requirements of every worth-while friendship, loyalty, truth, honor, unselfashness, deleity—does it occur to you that any one of these can be established once and for all? Indeed, it cannot. Loyalty yesterday is not loyalty to-day, nor will an unselfash act of the day that is past serve to meet the obligation of unselfashness of the day that is here. It is not a luxury, this that can be bought and paid for and a receipt given. This love you have set yourself to share with some particular person is an obligation, a duty, a task and a difficult one that shall last your life long.—True Voice.

Heaven sends opportunity to all, but the trouble is too many are unprepared to receive the visitor and so it passes their door. Once ignored its seldom pays a return visit. He who would receive its gifts must be prepared and watching for its arrival. On such it showers favors with unstinted hand. Opportunity never scatters seeds on barren ground: it chooses a prolific soil, where they will fructify and produce a goodly harvest. History is replete with the stories of men who were ready, waiting, watching every moment for opportunity to cene and who had made themselves fit for its visit.—Madison C. Peters.

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GOD AND HIS PERFECTIONS

There is but one God, the Creator of heaven and earth, the supreme, incorporal, uncreated Being, who exists of Himself, and is infinite in all His attributes and perfections, such as Holiness, Goodness, Power, Windom, Justice, the Article of the Creator of Himself, and is infinite in all His attributes and perfections, such as Holiness, Goodness, Power, Windom, Justice, the Creator of Himself, and is infinite in all His attributes and perfections, such as Holiness, Goodness, Power, Windom, Justice, the Creator of Himself, and is infinite in all His attributes and perfections, such as Holiness, Goodness, Power, Windom, Justice, the Creator of the Article Proposed Science outcomes, in different individuals, but may be taken pretty accurately at about three ounces of alcohol per day. This quantity must be distributed over distributed over

ness stand in answer to a question that I considered alcohol to be a food because a certain quantity of it is burned in the body and results in the production of heat and energy. In the light of the investigations which have been made from the very large of the constant made from theoretical conditions, I am made from theoretical conditions, I am inclined to the opinion that the effort to rid the body of alcohol even in the limited quantities I have mentioned, perhaps consumes a great deal more energy than is furnished by the combustion, and that upon the whole, alcohol can not be regarded as a food even in the limited sense above described. It is without question, a substance which does not nourish the body, build tissue, or repair waste, and it is guite likely or repair waste, and it is quite likely that its value either as a food or medi-cine has been greatly over-estimated." —The Scientific Temperance Federa-

These are days when all true Christ ians should ponder on the Saviour's dolorous but glorious passion, not so much in sorrow as in sympathy and love; rendering thanksgiving and glory to God, Who therein commendeth His charity toward us that "when we were sinners according to the time Christ died for us because He loved us and delivered Himself for us."—C. F. Thomas,

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ents as good timothy.

In the other hand, if you leave these stalks standing in the field in the time of ripening they soon become little more than woody—the frost and wind and rain leach away all the valuable food

An I H C Corn Binder

ch of these machines is constructed on principles cars of careful experimenting and is made of materials that most strength and durability. They are simple, substant set efficient, doing good work whether the ground is hilly ough or smooth, and whether the corn is tall or short. To stime in handling the corn, and to make every pound of most profitable so the stock will consume every shred to st advantage, put the crop through—

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Take your choice of Deering or McCormick. Whichever you elect, you may know that money cannot buy higher quality or greater discharge.

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