

## FRIENDLY CHATS WITH CATHOLIC YOUNG MEN.

(From the Catholic Columbian)

At the beginning of this year every young man, having first turned over a new leaf in his spiritual development by going to the sacraments and forming resolutions for his growth and holiness, should consider his temporal advancement and take measures to make as much progress as is providentially possible to him. He must study the money problem of his own—His income and his expenses; and he should determine to practice economy and thrift—to deny himself needless gratifications and to put a little by for the "rainy day" and for that start in a business of his own that he is sometime to make. To aid him in reaching this conclusion, the following article advances some cogent reasons:

The habit of spending money too freely in the gratification of a host of imaginary wants is one into which young men of generous minds are too apt to fall. Limited to a small income and compelled to deny themselves at nearly every point, they find it almost impossible to resist the impulse that prompts to self-gratification, and are thus led to spend, perhaps for years, the entire sum of their earnings, and more than probable, to run into debt. The folly of this every one can see and acknowledge, and yet too many have not the resolution to act up to their convictions.

This habit of spending money uselessly, has marred the fortunes of a legion of young men before they became their own masters. It is a weakness that should be firmly resisted. Money should be considered a means by which man has power to act usefully in the world and he ought to endeavor to obtain it with that end in view. The greater a man's wealth, the broader may be, if he but will it, the sphere of his usefulness. It is true that all men do not seek for wealth under the impulse of such high considerations, but the first thing a man has to do in the work of self-elevation, is to shun what is evil because it is evil. And if a young man, who is constantly tempted to spend his money foolishly, should refrain from doing so from the consideration that it was wrong to waste that by which he might ultimately be useful to his fellows, he will very apt in after life to feel under all circumstances of expenditure, that he must not be entirely unmindful of the effect of his acts upon others.

One means for the correction of this fault may be found in a regular account of receipts and expenditures. A young man whose income was seven hundred and fifty dollars a year, was asked by a friend how much money he had saved. He had been receiving this salary about four years and had no expenses whatever except those that were personal.

"Saved?" returned the young man in surprise. "I can't save anything out of seven hundred and fifty dollars a year."

"I saved money on a salary of five hundred dollars, was the friend's quick reply.

"I should be most happy to know your secret," said the other. "I have tried fifty times to lay up something, but it's no use."

"What does your boarding cost you?"

"Three dollars and a half a week."

"Or a little over a hundred and eighty dollars a year. Add your washing, and it will make two hundred. Next comes your tailor's bill. How much is that?"

"Generally about a hundred and twenty-five dollars."

"Seventy-five more, I suppose, will pay for your boots, and the various little et ceteras of clothing not included in your tailor's bill?"

"O, yes, fully, I should think."

"Very well. Where are the three hundred and fifty remaining?"

"Dear knows, for I don't," was the young man's reply.

"What does your account book say?"

"Account book! I don't keep an account book. I never dreamed of such a thing."

"That is strange. Why, I keep my own cash account as carefully as I do my employer's."

"I don't know any particular good it does," said the young man. "Keeping an account of your own money doesn't make it go any further."

"Oh, yes, it does. Keep an account of every item spent for a month, and read it over carefully at the first of the succeeding one, and

my word for it, if you have any disposition for prudence in you, it will cause you to be more careful of your money; for you will see there the haunting ghosts of too many dollars spent in foolish self-indulgence, the pleasures of which endured but for a brief season, and left you a less contented mind than you have previously enjoyed. In a little while, such account keeping, if you adopt it, will show you where your three hundred and fifty dollars a year have gone. My reason for asking you the question was this: one of the best opportunities for going into a safe and profitable business has just presented itself. To enter into it will require a capital of two thousand dollars. I have laid by a thousand, and fully believed you had accumulated as much, and that jointly we might improve so rare an opportunity. But this, I am sorry to say is not the case. I must seek for some one else who has the sum that is needed."

This lesson the young man laid to heart, and profited by it. From that day, he kept a regular account of his expenses, and soon found that, with the data it afforded, and a little resolution and self-denial, he could lay up money—a thing he had before deemed impossible.

A good resolution, perhaps the best a young man can form on this subject, is always to live below his income, let it be what it will. It may require, in some cases, a good deal of self-denial to do this; but such self-denial will be well repaid. We know a young man, who, at the age of 22 married, while his income was but ten dollars a week. Instead of renting a whole house and going into debt for furniture, he rented a single room in the house of a friend, with the privilege of the kitchen, for about fifty dollars a year. His resolution had long before been taken that he would always manage to spend less than he received, and he chose this modest style of living as a means to attain his end. None of his friends or acquaintances thought the less of him for his prudence, but rather commended him. By living thus economically, he was able to lay by a hundred dollars during the first year, and the same for two or three years longer. Then a good opportunity offered for going into business, which was embraced. Some ten years since that period have elapsed, and he has just retired with a snug little fortune of forty or fifty thousand dollars.

This habit of living up to the income seems to be the bane of all success. The cause of it is not in a small income, but in unsatisfied desires. The young man who spends his salary of four or five hundred dollars, is almost sure to run through everything he receives when that salary is doubled. The gratification of one desire only makes way for another still more exacting it is, therefore, of the first importance for a young man to guard himself here; if he does not, he is in danger of forming a habit that will go with him through life, and mar his fairest prospects. The prospects of thousands have been thus marred.

A still worse error than spending the entire income, and one of the effects of which are far more blighting to a young man's worldly prospects, is that of living beyond the income, either under doubtful hope that it will be increased next year equal to the deficit of the present, or from the neglect of keeping a careful eye upon the relation existing between receipts and expenditures. The most common way in which this going beyond the income occurs, is in making purchases on credit, instead of buying everything for cash. If a want is felt, and the means of satisfying it are not in hand, the true way is to wait until such means are received, rather than anticipate their receipt by running in debt. At the beginning of a quarter too many make purchases to be paid at its expiration, instead of waiting until its close, and then, with cash in hand, buying just what they want and no more. Their salaries are received and paid all away for clothes worn, and board due, and they left to anticipate another quarter's income long before it comes into their hand.

Going in debt for clothing is a very common, but a very foolish practice. No one does it who is not compelled to pay at least from ten to twenty per cent. more than he would if he always paid the cash down; and he is, besides, tempted to buy more than he otherwise would, and to choose more expensive materials for his garments. Then, while his six or twelve months' account is running on toward maturity, he is spending, little by little, foolishly, the money, that

ought to be hoarded for its payment; and when due day comes, he too often finds it impossible to satisfy the large demand against him, unless by borrowing from a friend, or getting an advance on his salary. Does all this make him feel any happier? Is the consciousness of being in debt so very pleasant to a sensitive mind? One would think that a young man's natural pride of independence would cause him to shrink from such a position, and use every means in his power to avoid it, instead of going into it with his eyes open, as so many do.

It is wiser and more honorable for a man to wear his coat three or six months longer, until he has the money with which to buy a new one, than it is to go into debt for the garment, and thus lay a tax on his future income, or run the risk of not being able to pay for what he has worn, at the time agreed upon. A common subject of remark between young men is their tailor's bills, and the difficulty of paying them. For a young man with a fixed salary, and only himself to support, to have any tailor's bill at all, is no good sign, and speaks badly of his habits and future prospects.

Debt—debt! A young man is mad, we had almost said, to go in debt under any pretext whatever. We remember a bookbinder who, from intemperance, got into debt; on referring, he lived on broken crackers, at a cent or two a pound, with tea made in his glue kettle—he sleeping at night in the shaving tub; and this economical mode of living was continued until he got out of debt. How much better would it have been to have lived thus abstemiously, in order to have kept out of debt, had the necessity for so doing existed? Almost any sacrifice of pride, feeling and comfort, should be made by a young man rather than go into debt; for, once getting behind-hand, and it seems next to impossible ever to recover yourself. You may toil early and late, and yet it will seem all in vain; and if you do, at length, get your feet on firm ground, it will be by the severest struggles, or what seem a happy accident.

The facility with which young men of fair character can get credit, is a great temptation to many, who feel that it is a very pleasant thing to get all they want, even without a dollar in their pockets, and have four, five, or six months given to pay the bill in. How utterly unconscious do they feel of the shortness of the period of six months! They look at it ahead, and it seems afar off, and approaching with but a slow pace. Ere they are aware however, it is upon them, and they too often find, upon them much too soon.

This taxing the efforts of the future to pay for the expenditure of the present, is a folly so apparent that one would think even a child must see and avoid it as a great evil. No one knows what is in the future, nor what will be his future ability to meet even his current expenditures, much less to take up the burden of former times. If in the present we find it hard to provide for all our present wants, surely there should arise a dictate in regard to the future, and a carefulness how we lay upon next year not only its burdens, but a portion of those that belong to this. How does a young man know, when he contracts a debt to be paid in six months, that long before that time sickness, or the reduction of his income, may not make it very hard for him to meet even his bare expenses then, much less pay a bill, contracted for previous necessities, or, more probably, self-indulgence in something that a wise forethought would have prompted him to do without?

Not the least annoying and mortifying of the inseparable accompaniments of debt is the liability to have demands made for money at times when it is utterly impossible to satisfy them. How often is the honest intention hurt, the pride fired, or a

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hopeful confidence in life chilled, by such sudden and imperative demands?

Therefore open a bank account next Monday, if you have not already started. Five dollars will do, yes, one dollar as a beginning. Make your first deposit and resolve to add to it a certain sum every week without fail. Put that money aside as something that may not be considered, when you are thinking of what amount with which to make purchases. You will be surprised to see how much you will have saved in a few months. Then will come a desire to increase your hoard. Then will the craze to spend leave you in peace. Then no longer will your wages burn a hole in your pocket to get away from you. Then you will begin a new chapter of self-conquest, of respectability, and of usefulness in this world!

### STORIES OF JUDGES IN O'CONNELL'S TIME.

In Daniel O'Connell's time the judges appeared to have figured sometimes in a fashion which hardly commends itself to a more decorous age. Lord Norbury, the Chief Justice, was the greatest sinner in this respect, and exercised his wit at the most inappropriate moments and in the least pardonable manner. What could be more brutal than his gibe when sentencing a youth to death for stealing a watch? "You snatched at time, and Egad, you have caught Eternity." Charging the jury once, he began thus: "The name of the defendant in this case is Henry William Godfrey Baker Sterne, and there, gentlemen, you have him from stem to stern. I am free to observe gentlemen, that if Mr. Henry William Godfrey Baker Sterne had as many Christian virtues as he has Christian names we should never have seen him figuring here." But wit, even of the baser sort, was not the most notable feature in some occupants of the bench. There were two stories of a remarkable judge named Day which O'Connell was very fond of telling. At Cork Assizes, near the end of a case, Day said to me, "Mr. O'Connell I must not allow you to make a speech; the fact is, I always am of opinion with the last speaker, and therefore I will not let you say one word." "My Lord," said I, "that is precisely why I'll let nobody have the last word, and Day charged in favor of my client." It is not this amiable weakness for the last speaker, but the frank avowal of it, which makes one think Day must have been a very remarkable judge indeed. Knowledge of law was not however one of his strong points. O'Connell, defending a man before him for having stolen some goats, found the theft conclusively proved in spite of his cross-examination of persecutor's witnesses, so he produced an old act of parliament empowering the owners of corn-fields, gardens, and plantations "kill and destroy all hares, rabbits, and goats, trespassing thereon." O'Connell argued that the legal power of destruction thus given clearly proved that goats were not property. Day charged the jury to that effect, and the prisoner was acquitted!

A strange exploit of one Mr. Justice Foster reminds one of more recent legends regarding judicial ignorance of popular expressions. This judge was trying five men for a brutal assault and murder. The culprit who had actually dealt the fatal blow was one Denis Halligan. "I saw," said the principal witness for the prosecution, "Denis Halligan, he that is in the dock there, take a vacancy at the poor soul that is kilt and give him a wipe with a cleb-alpeen, and lay him down as quiet as a child." All the five prisoners were convicted; the first four received seven years each for abetting; then, proceeding to the fifth, the real culprit, he went on: "Denis Halligan, I have purposely reserved the consideration of your case for the last. Your crime as being a particular in the affray is doubtless of a grievous nature. Yet I cannot avoid taking into consideration the mitigating circumstances which attend it. By the evidence of the witness it clearly appears that you were the only one of the party who showed any mercy to the unfortunate deceased. You took him to a vacant seat, and you wiped him with a clean napkin, and (to use the affecting and poetic language of the principal witness) you laid him down with the gentleness shown to a little child. In consideration of these circumstances which considerably mitigate your offence, the only punishment I shall inflict upon you is an imprisonment of three weeks' duration." So Denis Halligan got off by Foster's mistake, a "vacancy" for a "vacant seat," and a "cleb-alpeen" for a "clean napkin."

O'Connell always asserted that he had himself heard the crier at Cork Assizes call out three times, when ordered to clear the court during the hearing of a certain case, "All ye blyards, that aren't lawyers, leave the court;" and of all witnesses we should be inclined to select, as the most delightfully unconscious perpetrator of a bull, the physician who demanded three days' personal expenses on the ground that having been detained so long as a witness, several patients he was attending would probably have got well in the interval!—Cornhill Magazine.

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La grippe, now sweeping over this country in one of its periodic epidemics, is one of the most treacherous and difficult diseases with which medical science has to cope. It is in its after effects that it is particularly disastrous, and these assume many forms, prominent among which may be mentioned heart weakness, bronchial and lung troubles, nervous prostration, alternate chills and fever, a feeling of constant lassitude and an indisposition to either mental or physical exertion. Often the sufferer does not recover from the after effects of la grippe for months, and in cases of previously enfeebled constitutions and among those of advanced age, the number of cases terminating fatally is appalling.

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Mr. Harry Dagg, a well-known farmer living near Ninga, bears testi-

mony to the great value of Dr. Williams' Pink Pills in removing the after effects of la grippe. The disease left him a victim to cold chills, violent headaches, dizziness and severe palpitation of the heart. Mr. Dagg says—"I finally went to Boissevain, and consulted a doctor, who stated that the trouble was likely to develop into consumption. I was under his care for about three months, but was gradually growing weaker and unable to do any work. At this stage one of my neighbors advised me to give Dr. Williams' Pink Pills a trial, and as my case was critical I determined to give them a fair trial, and purchased a dozen boxes. Before the third was used there was good evidence that they were helping me, and before the dozen boxes were used I was as strong and vigorous as I ever had been, and I can heartily recommend Dr. Williams' Pink Pills for the manifold troubles that follow an attack of la grippe."

If you have suffered from an attack of la grippe procure a supply of Dr. Williams' Pink Pills at once, and they will put you right. Insist upon getting the genuine, as imitations never cured any one. If your dealer does not keep them, send direct to the Dr. Williams' Medicine Co., Brockville, Ont., and they will be mailed post paid, at 50c a box or six boxes for \$2.50.

### VACCINATION IN ENGLAND.

The public health authorities are alarmed at the extent of the advantage taken of the new act recognizing "a conscientious objection to vaccination," says the London correspondent of the New York Sun. It is believed that 500,000 certificates of exemption have been already issued by different magistrates, they have no option in the matter but must issue certificates of exemption if parents swear they are actuated by conscience. In many cases these parents are fanatics. It is so long since the fearful small-pox scourge ravaged the country that its horrors have been forgotten, but the public spirited people are already moving to abate the mischief of the act of Parliament which its farmers contended, would be utilized by only an infinitesimal percentage of parents.

School boards are enforcing an article in the education code requiring that all candidates for pupils or teachers shall have been vaccinated; a vast majority of householders are insisting that domestic servants shall be vaccinated. Of course the new act only affects infants as yet, but the determination not to relax vaccination because of the careers which children of objecting classes will largely adopt is likely to make those afflicted with the statutory conscience pause.

A more immediate practical effect is the action of the Peabody trustees, who own a great number of workingmen's model tenement dwellings in London. They house over 5,000 families and insist that children of tenants shall be vaccinated. Many owners of artisans' cottage estates enforce the same rule. Several insurance societies, benefit societies and similar bodies are now following suit. There never has been such a mass of evidence within so short a time after the passage of an act in parliament which has gone to show that the legislature was mistaken.

The pain that sometime strikes a man at the most inopportune moment is due to indigestion. It may come in the midst of a dinner and make the feast a mockery. It is a reminder that he may not eat what he chooses nor when he chooses. He is a slave to the weakness of his stomach. A man's health and strength depend upon what he gets out of his food. This depends on his digestion. Remove the obstruction by taking Dr. Pierce's Pleasant Pellets. They are a positive cure for constipation and its attendant ills—headaches, sour stomach, flatulence, dizziness, biliousness and "heartburn." The "Pellets" are very gentle in their action. They simply assist nature. They give no violent wrench to the system. They cause no pain or griping.

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