

The HOME CIRCLE

A LITTLE SERMON ON SAVING.

Most young men are ambitious enough and sensible enough to want to have some money laid by for emergencies, but a great many of them find the savings of small sums so tedious and discouraging that they either never begin to save, or having begun, do not keep it up for any length of time.

They would like to be rich, body wants to get rich quick. Nobody wants to transform our young men into money-grubbing misers whose thoughts never rise above scraping and saving.

"We do not advise the saving of money merely for the selfish gratification of spending it. That would not be worth while. We urge you to save now that you may be spared the humiliation of slavish dependence later on.

"When you get a little money together, put it in the bank. Don't be led into schemes. Don't buy anybody's watered stock. Let no trusty scheme or other large-hearted swindle lure you. If those things ever pay, they shake out the little men first."

"Get enough money to free you from worry, and don't let anybody get it away from you. Don't put it into any scheme. Let it simply enable you to change your employment, if you see a better chance. Let it make you secure against poverty in old age."

"Don't give up your little certainty. It comes very slowly, let it go out even more slowly. Begin now to save. Be one of those that are free, that have something."

"You will never know what real independence is until you are independent of any man's pocketbook save your own."

We are exhorted by Christ to lay up our treasures in heaven, and if we fail to do this, the most important duty of all—all our savings, all our scheming and planning, all our possessions of earthly riches, are of no avail. But our nature is twofold. Our life on earth has two sides, and the laying up of treasures in heaven does not preclude the wise forethought and thrift which bids us lay up some of this world's treasure for a rainy day.

Put it to the test, let your tea-put prove to you that for purity, flavor, quality and reliability "Salada" is supreme.

THE GIRL WHO HAS BEEN MY GUEST.

The girls I have entertained in my home have been many. They have been girls who have been unknown, and girls who have won fame, working girls and girls with no business more arduous than drawing upon a father's check-book. They have been pretty girls and plain girls; some of them talented, some of them dull; some were lovable; some were not.

To certain of them our home offers the most loving welcome, whenever they choose to come, to others—but I leave my girls to you. Some of them may have been entertained in your own home. Some of them, too, may be—yourself!

One girl with the most refreshing frankness, suggested various changes in the daily menu. She asked if I never used mushrooms with beef-steak. She wondered if strawberries were not in the market (they were at seventy-five cents a quart). She inquired in her ingenious way if I knew how to make angel cake. I did, but just then eggs were sixty cents a dozen—and eleven are required for an angel cake. After she had gone I found in her waste basket empty olive and pickle bottles, cans which had held fancy watter, a preserved ginger jar and various small jelly pots. But, sacred to her memory remains her farewell: "I have had such a nice

time," she assured me. "You wouldn't guess how much better I feel than when I came. I really believe low fare agrees with me. I haven't had one splitting headache since I left home. One eats altogether too much at a hotel, where everything may be had for the ordering."

She was one of the loveliest girls I had ever seen, and homage seemed to offer itself to her everywhere, but oh, the trial of her carelessness. In the morning she left her chamber—as an angry maid figured it—"looking as if the room would ride out." Many times a day I gathered up her belongings from everywhere about the house; her chamber and the hall rack were quite inadequate for their accommodation. She had just said her good-bys and gone when the maid appeared with an armful of forgotten clothes; a delicate silk waist, a pair of party slippers, a handkerchief, a collar, one stocking and an evening wrap. I carried the box to the express office, paying 50 cents for expressage. For our courtesies during her visit and that last little service, not a word of thanks has been received—else to-day it is three years belated.

At our summer boarding house last summer I met a girl to whom I took an instant liking. When we said good-by I added, "If you ever happen to be in our vicinity come and see us." One morning she appeared. There was something about her happy, take-me-as-I-am ways that installed her at once as one of the family. She accepted a pick-up luncheon as if it had been the most elaborate meal, she hung two simple gowns in her closet, then came with a bit of work to join me on the piazza where the children were at play, and our friendship began where it had ended a year ago. I told her regretfully of an engagement made for the morrow. "Never mind," she said brightly. "I'll have the nicest kind of a time right here. I've been gadding for two months, and a quiet, restful day will do me good."

During her "quiet, restful day" she emptied my darning basket, prepared the luncheon while the maid finished sweeping, she took the children off for a trolley ride and proved herself such a teller of stories that during the remainder of her visit "my mother's stories" began to rank second. Even the baby's good-by was a regretful one—and what a welcome awaits her when she comes this way again.

She was an ever Christmas guest, this girl whose home is a lonely little hall room in a big city. She arrived Christmas eve, with a bundle almost as big as herself. Christmas morning revealed how she had spent weeks in loving labor for us—not so very much money—she did not have it to spend—but she had gifts for every one in the household, not even excepting a maid she had never seen. And there was something individual about each gift; a fitness, usefulness or a whimsical joke that told of the thought spent upon it. Then tacked to each parcel was a merry homespun rhyme. The reading of these verses and the laugh which each one brought gave a last touch of jollity to "the very happiest Christmas"—Ladies' Home Journal.

THE SILENT. If the little sister or the little brother Came crying through the darkness to my door; "Beloved, thou can't help me and no other, Ah, pity, I implore."

Would we not draw them close in tender fashion, With never word of censure or surprise, And soothe and aid them there with all compassion, We, who are old and wise?

How is it, then, when we from one another Cry to those higher with despairing breath? Ourselves the little sister or the brother, To one most wise in death. Praying, "Ah, comfort me, ah, guide me truly, From Thy white wisdom counsel or consent," Ah, ever to these silent rises newly Our sound of discontent.

Can they forget so wholly, nor discover The weak hands groping at their garment's hem— The little sister or the little brother, Would we not stoop to them? —Theodosia Garrison in May Appleton's.

THE EXCLUSIVE SEX. "Women," observes the Rev. W. A. Bartlett of Chicago, "are more exclusive than men. They form clans and gaze askance at the newcomer who does not belong to their set."

All of which is true. And the Chicago divine might have added the additional truth that women are also narrower than men, less generous towards human faults and failings and prone to view strangers with suspicion.

It is the exceptional woman who will take a stranger on trust and think no evil. The brotherhood of man may some day be realized, but the sisterhood of woman will lag behind the millennium.

Women are not wholly to blame for their petty child's play of belonging to a special circle and looking down on the rest of creation. Centuries of ignorance and false standards of life are welded into this bauble called "exclusiveness."

It is fostered by silly pride and bolstered up by empty heads, and finally it becomes a fetich to the woman and a matter of great envy to her neighbors.

To be "exclusive" is to miss the best of life, to bar out knowledge, to live in a hencoop. Your true democratic eye takes in the full sweep of the horizon. It is not fixed on a knob in the wall, so I pity the "exclusive" women profoundly. How very, very tired she must get of the same old bores in the same circumscribed social set, even though that set holds nothing but De Peysters and diamonds!

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When you visit the social dictator at Smith's Crossroads you quickly learn to place the residence by the warmth of your hostess' smile or the stony coldness of her stare.

It is the same old pretense that the city keeps up transplanted to the cruder environment of the village. There may be many more interesting people outside the society woman's doors than in, but she will lose caste if she admits them, so she ignores their presence.

It would require courage to invite to our homes such people as we really like or who need our friendship and thrust out the inane, the vapid and no account, wouldn't it? If I find Mrs. O'Brien, the washwoman, more interesting, as she certainly is wittier, than Mrs. de Gasoline, why shouldn't I have her at my party or reception?

The Catholic in Business

Bishop Muldoon of Chicago, in reply to the question recently put to him by the publication the American Business Man, "What influence Has the Catholic Church on the Business Man?" said: The influence of the Catholic Church on the business man is to keep him in the path marked out for all mankind by Jesus Christ.

Let the business world beware of the Catholic who ceases to approach the Sacrament of Penance, who speaks slightly of the sacraments and who arrogates to his own untrammelled conscience the judgment of his acts which is the express duty of the successors of Christ's chosen disciples on earth. For such a man has taken to the dark byways and needs to be watched.

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Catholics and Their Press. The late James Ryder Randall, author of the famous war lyric of the South, "My Maryland," in one of his letters said: "Our own people, in the mass, neglect their papers and will, unless the improbable occurs, continue to do so."

"What is the ideal business man?" He must be honest in dealing with his fellow man; he must be truthful; he must be fair; he must refuse to take advantage of the weakness of others because he finds might in his hands; he finds it profitable to set an example for his employees which will conduce to his own material advantage when they indulge in the emulation which is natural. His heart must be free of venal feeling, the gratification of which too often brings disaster, even when its moral wrong is not considered.

The Catholic Church makes itself felt in the business world by forming such a type of business man, greatly through the corrective and instructive power of the Sacrament of Penance. The Catholic business man is constantly under two forcible deterrents when he is tempted to depart from our description above of the ideal business man. The first, common to all, whether religious or not, is the fear of being caught. So, believing that God is his final Judge, that there will be none of the blessings of Heaven for him if he commits the sin of lying to God's minister, he does not lie in the confessional.

When tempted to cheat, to steal goods or character, to traduce, to deal unjustly with his fellow-man, he knows that before him there is a day of reckoning, not only in the confessional but also before God's final judgment seat. If, having conducted himself in his business otherwise than as a follower of Jesus Christ, he confesses his transgression, in the confessional, where his identity is concealed, and perhaps he knows not even the name of the hidden commissioner of God, he is told that he must make amends. Has he cheated? He must give back what he has dishonestly gained. Has he lied? He must undo the damage his lie has cost another.

Has he injured the reputation of a fellow man or woman? He must find a way to make complete restitution for his injurious act. If he does not, there is the penalty which a Catholic dreads more than any other short of excommunication—the denial of absolution. By the powers to "loose and bind"

distinctly endowed by Jesus Christ Himself, the Church leaves the man who fails to make amends for his sins without absolution. The Catholic business man knows all this. The realization of certain punishment to come on earth or beyond, and the penance that must be done for sins even of thought are constantly with him.

Does he pay his employees less than a living wage or subject them to evil surroundings, moral or physical? Then he flies in the face of the holy reminder: "For inasmuch as ye have done it unto the least of these my children, ye have done it unto me."

For every offense, however slight, the Catholic business man knows he must sooner or later be judged. Let him conceal from the priest these sins of his business life and he knows that should he die the eternal fires of hell await him. The business man, no more than any other, knows when he is to be called from this earth to face the court from which there is no appeal. He knows not what moment the opportunity afforded him by the grace of a merciful God of making restitution for his bad acts is to be denied him.

He will not take the chance of dying with another's money in his pocket, and as a business proposition, he can't see what good that other person's money is going to do him if he is compelled to give it back and acknowledge that he acquired it wrongfully.

The road is plain for the Catholic business man. Let the business world beware of the Catholic who ceases to approach the Sacrament of Penance, who speaks slightly of the sacraments and who arrogates to his own untrammelled conscience the judgment of his acts which is the express duty of the successors of Christ's chosen disciples on earth. For such a man has taken to the dark byways and needs to be watched.

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