CHATS WITH YOUNG MEN

SOME GOOD MAXIMS

Stephen Allen, once Mayor of New York City, carried these maxims in his pocketbook

Keep good company or none. Never be idle. If your hands can not be usefully employed, attend to the cultiva-

tion of your mind.
4. Always speak the truth. Make few promises.

Live up to your engagements. Keep your own secrets, if you

When you speak to a person, look him in the face. 9 Good company and good conversation are the sinews of virtue.

things else. HOW TO WIN

10. Good character is above all

A young man from the country on going to a great city asked a noted editor how he could win fame and fortune and received the following

excellent reply.

First, get rid of all "excelsior" nonsense, stay down below and let the glaciers and mountain peaks take care of themselves.

Second, do your work well, no matter what it is. Study your bus-iness. Make yourself master of it by putting your head and heart into it. putting your nead and nearr into it.
If it is bookkeeping, then keep books
in such a fashion that the Angel
Gabriel will want to lend you his
crown as a token of approval. If you are a mechanic, artisan, or farmer, be proud of yourself and the rest of the world will soon be proud of you. Nothing is needed so much in this generation as a man with skilled fingers. You may have a long pull, but the clock will strike an unexpected hour and the opportunitywhich comes to everybody in turn, but which most people miss—will present itself. Study the bulldog and when you get your teeth in a big thing let them stay there.
Third, save money. The coward

runs in debt, the brave man has a \$5 surplus in his pocket. The world may laugh at you because you can't have a four-in-hand necktie. All right, let it laugh. You are your own world and the people who sneer are simply outside barbarians. When they see that \$5 bill growing bigger they will all want to shake hands with you and send you to congress. Keep within your income and you will save yourself from skulking around the corner like a kicked dog when the dun is on your track. The handiest thing on the planet is the poppy loid you for the same than the same are t planet is the penny laid up for a

Now, young sir, get rid of the nonsense that you are a genius, settle down to the conclusion that you are just an average boy and then start in. Keep yourself alert, look after your digestive apparatus, don't smoke cigarettes, get to bed early, be squaretoed in all your dealings, and we will wager a cookie that at sixty you will have to look backward for those who began the race you did. Are you ready? Then go! — Catholic Bulletin.

OUR BOYS AND GIRLS

FATHER JOHN'S GIFT

It was six months now since West Hadley had celebrated the fifth anniversary of the opening of the co-operative Mill. Those five years had been prosperous ones, and the townsbeen prosperous workers, but those from the other mills also were desirous of expressing their appreciation of his disintering their appreciation of his disinterested efforts in their behalf.

strated that it was possible to operate without loss a mill in which the new to her, in stating her errand. workers' health and general welfare were made a special object. To be you've come to tell me," he urged sure, the profits would never make gently. "What is it, child, another sure, the profits would never make him a magnate and there had been times when there were no profits at all. It was those slack times, those days that might so easily have been filled with hardship and were not, that had proved that Paul Carslake was disinterested, that had endeared

was disinterested, that had endeared him to West Hadley forever.

While the preparations for the celebration were in progress the question of his contribution to the question of his contribution to the distribution to the property of the John Cavan. He had special reasons for being grateful to Paul Carslake and it pained his generous heart that he had never been able to express his gratitude. Somehow or other he never had very much money and just then he seemed to have scarcely any at all. Everything he could think of that would be suitable would cost

quite a sum. Just as he was about to give up in despair, deciding with an amused smile that his presence at the various events that were being planned was all he would be able to contribute, small Jackie Langston from the little

brown house across the way solved, the problem for him most happily. Jackie ran over at least once a week to inquire if the "Angel Book" with the "pretty pic-tures" (the latter pro-nounced with painstaking distinct-ness) had come yet. Our Lady's Message was a monthly magazine, but months did seem interminably long to Jackie. When it finally arrived there was always quite a ceremony. If Jackie failed to be on the spot Father John would call to

priest took off the wrapper. Then the little fellow would climb into his favorite big?chair with the magazine under one arm, and, buried in a cushiony corner, proceed to exclaim his delight over the "pretty pic-tures." He would pore over the big letters in the titles, and coming to the end pages make a brave effort to spell out the children's stories, making a terrible mess of it much to

Father John's concealed amusement. It was while Jackie was thus engaged one day that a brilliant idea came to Father John. Our Lady's Message, with its beautiful illustrations, its fine articles and good stories, cost only \$1 a year. The sum total of his wealth just then was \$5. He had searched all his pockets and gone through every wallet and billbook that kind friends had bestowed upon him as Christmas and anniversary presents, and that was positively all he could find. He would give the Co-operative Mill five subscriptions to Our Lady's Message

subscriptions to Our Lady's Message.
That would be his gift. In his great relief and joy he began to sing. Jackie stopped droning out disconnected syllables to listen. Father John had no voice at all for singing, but Jackie liked the sound

To him everything this hero did was perfect.

And now, when six months had elapsed, Father John's gift was the most tangible evidence of the great celebration. The entertainments, the banquet, the flowers, the speeches, the concert, were memories. The five copies of Our Lady's Message came regularly every month to be welcomed by the mill. Father John often wished workers. as he watched those who had to wait, wistfully eyeing a copy in other hands, that he had made it ten sub-scriptions. To be sure he could not have afforded the ten, but he decided to order the increase at Christmas Since Jackie was so very fond of the magazine, Father John had made that his gift on the little fellow's sixth birthday, so that he might have a copy of his very own. It was the wise priest's intent to interest Mrs. Langston also, for there were many things in Our Lady's Message he would like to have her read.

Having a copy of his very own was a wonder and a joy to Jackie. As soon as it came and he had looked at all the pictures, he would run across to compare his "Angels' Book" with Father John's. It never ceased to amaze him that they were always just the same, that the very same pictures and all the big letters were on the very same pages in each.

He completed his task of comparison one lovely June day and went home to lunch, leaving Father John in his garden smiling at the recollect tion. The kindly rays of the sun and the gentle rains had wrought anew the miracle of beauty in Father John's garden. The roses that Jackie had just caressed so gently in fare-well were delicately pink and very fragrant. The peonies that the little boy called "the bright soldiers" glowed in luxurious beauty in their great beds. Every shrub and bush and tree was so disposed and tended as to lend its quota of beauty to that

peaceful, lovely spot.
Father John cast a loving glance around and was about to resume his reading of his office when his attention was attracted by the sound of rapidly approaching footsteps on the walk leading in from the street. He saw that it was Jane Hempstead, one of the office force at the Co-operative

man who had been directly instru-mental in bringing about the new state of affairs. Not only his own And

ested efforts in their behalf.

It was true that his experiment had been a success. He had demonstrated that it was possible to operate.

She was oddly constrained in manner, and hesitated, with a diffidence

> I can see that it's good news raise in salary?

"No, Father," with a radiant smile, "something better than that—if it—if it really comes true." A hint of a shadow gathered in her steady young

Father John looked puzzled.

'Yes, Jennie?" he encouraged. "We want to go to Kingsford, Father, all of us—to stay," she fin-

ished with a rush. Father John was more puzzled than

"Kingsford, Jennie? What do you, seven of you, want to go to Kingsford for ?'

To stay, to live there, to be nuns, It's where — Our Lady's Message comes from, and we love it and we want to go there—to stay." Father John was too amazed to

speak. There had been a very few vocations to the religious life in the town, and now here all at once were seven, it seemed. It was marvelous and Our Lady's Message

"Will you write to the Superioress for us, Father?" Jennie was saying. "The girls wanted me to ask you. We don't know what to say."

There was a garden bench behind Father John and rather suddenly he sat down upon it, motioning Jennie to another close by. He did not look him or send him word, and he would arrive out of breath, dancing about his eyes and he could not have seen impatiently the while the smiling her very clearly any way.

there was consternation on his face.
"What will Mr. Carslake say to us,

Jennie laughed.
"I don't know, Father," she said, but evidently she was not much afraid of the proprietor of the mill.

"Even though he slay me, Jennie, I will write to the Mother Superior and tell her about my brave, good girls who want to join her little band.

away radiantly happy.

"Seven of you," he murmured, seven of my girls, my good little of the seven young girls of his flock who had become enamored of poving seven at Jane was written and sent on its way.

The seven of you," he murmured, told the proud pastor's simple story of the seven young girls of his flock who had become enamored of poving seven as soon as they could, writing individual letters to each also, letters full in the seven young girls of his flock who had become enamored of poving seven as soon as they could, writing individual letters to each also, letters full in the seven young girls of his flock who had become enamored of poving seven as soon as they could, writing individual letters to each also, letters full in the seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of his flock who had become enamored of poving seven young girls of h erty, chastity and obedience for the Master's sake. All their short humble lives he had known them, he wrote, and known naught but good. It was not the habit that allured them, he assured the Reverend Mother, nor yet the hope of escaping hard work. They were prepared to labor, and to labor arduously in the vineyard, whatever its duties might

girls who want to join her little band.
Do not be anxious, my child. Trust in the good God, and if it is for the in the good God, and if it is for the inglowing terms Our Lady's Message, which had been the instrument in which had been the instrument in the hands of God in this good work.

of encouragement and helpful advice.

It was Nora Carslake, Father John's niece, who broke to her husband the news of the seven girls leaving the office. They had been fearful somehow, of his reception of it. He was a convert, and they thought he might not understand or sympathize with their choice. To Nora's surprise Paul was delighted. She told Father John afterwards that he seemed relieved and pleased when he found that it was for a convent life they were to leave him. He seemed to consider it a forehadowing of blessings. He was much touched when the girls went to tell him good by, During the next few days, Father

John had a talk with the six other
girls and then the momentous letter

A cordial, motherly letter came back in reply. The Mother Superior expressed a holy joy that her little

Consider it a forehadowing of blessings. He was much touched when the girls went to tell him good-by, and to thank him for his kindness knee and slid an inquisitive forefinger

and consideration toward them while

in his employ. Father John and Nora Carslake went down with them to Kingsford, and their entrance to the novitiate was arranged most happily.
When Father John returned he

found Jackie waiting for him in the garden. There was no doubt of the little fellow's welcome. The priest sat down on the bench beneath their favorite tree and took the two little hands in his own.

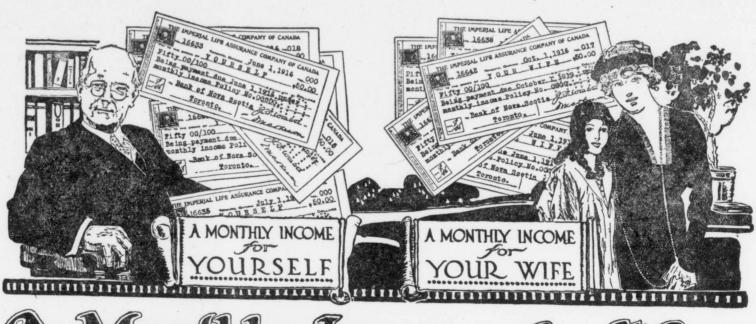
"Jackie," he said solemnly, "you are a little missioner. You brought me the thought to do something that has been productive of great good, that has affected many lives. I believe that when you grow up you are going to be a good, great man.'

up and down the many tiny, fascinating buttons of the equally fascinating cassock

When I get big," he declared, when I get to be a great big man, m going to be Father, like you, and I'm going to send the 'Angels' Book' to everybody—everybody—all over

RELIGION NOT AN ACCIDENT

Religion is no accident in man's career; it is no veneering in his manners; it is no secondary business in his journeying from the cradle to the grave. It is all-essential as his motive power of action and as the determination of his whole existence, and consequently it must be considered the vital factor in his education.—Archbishop Ire-



A Monthly Income for like

UPPOSE you knew for certain that when your earning days are over your present income would be replaced by another—one which would be adequate for the support of yourself and of your family! And suppose you were sure that income would continue as long as the need for support exists! Can you imagine anything more comforting?

For Yourself in Old Age

TINETY-FIVE out of every hundred men who live to be sixty years of age are then dependent upon their daily earnings or upon charity for their support. It was this condition that caused Lord Rothschild, the eminent banker, to say that "while it required a great deal of boldness and of caution to amass a fortune, it required ten times greater wit to keep it."

But you can easily escape the misfortune of being dependent in your old age. Simply invest a portion of your earnings for a few years in an Imperial Monthly Income Endowment. Then, beginning when you are 55 or 60, or at whatever age you choose, we will send to you—regularly—each month—for the rest of your life—a cheque to provide for your comfort and independence.

If you should die before the policy matures the Monthly Income will be paid to whomever you have named as your beneficiary. And these Monthly Income payments will be made to you or to your beneficiary for not less than 20 years, no matter when your death may occur.

For Your Wife in Widowhood

YOUR salary will stop with your pulse. But your widow and children will still require shelter, food, clothing, education.

You can provide now for these needs by means of an Imperial Monthly Income Policy. Then after you're gone we will send to your widowregularly—each month—a cheque for \$25, \$50, \$100, or whatever sum you may choose. These Monthly Income payments will commence immediately after your death. They will continue as long as your widow lives. Should she not live to receive at least 240 Monthly Income cheques, the balance of that number will be paid to her estate.

There is no other provision you can make for her that is so sure and, at the same time, so convenient. Just think! She will have no worry or bother or expense in looking after the investment of her legacy. She can't lose it. Neither can she be swindled out of it. And it will earn a rate of interest far beyond what could be secured by an inexperienced investor, without danger-great danger—of losing the principal sum.

OW—while you are insurable and can spare the money—ask us to tell you how small a yearly saving will put an Imperial Monthly Income Policy between you and a penniless old age -

between your family and a life of hardship. Just fill in the information called for on the coupon at the side and mail it to us and we will send you full particulars without delay.

It will cost you nothing to learn all about this most* modern form of life assurance. Sign the coupon and mail to us to-day-to-morrow may be too late!

The Imperial Life Assurance Co. of Canada Please send me full particulars and quote premium rate for an Imperial Monthly Income Policy to pay \$..... I was born on... decide to purchase a policy would want the Monthly Income made payable to my..... ----who is ---Name. Address-

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