### CHATS WITH YOUNG MEN.

In one of his easys Herbert Spencer says something to the effect that not until a man is prepared to say "I don't know "is he ready to learn anything. Some people are under great temptation to become pretenders to knowle edge they do not possess, for they dis-like to expose their ignorance and see no great harm in the pretense. This ten occurs also through a sort of imptious envy which foolishly arrays lolence or incompetence against ex rience. Every one should, however, refully avoid false pretensions of any kind not only because of the initial wrong, but because of possible consequences of any deception. Having acquired a false reputation one is, in a measure, forced to sustain it, and a

grow into a life of deception. It is better to frankly say "I don't know" than to pretend to know when in ignor-Yet the majority of people indulge in false pretenses respecting their ancestry, their connections, their reading and other matters and things from which they may be supposed to derive honor. They may not make any false assertions on the subject, but they allow it to be understood that they are connected with a family with whom they have no relation or that they have read certain standard rs whom they know only by repu-

little false pretention at the outset may

Few cultivated people acknowledge that they have never read Milton's "Paradise Lost," but there are fewer yet who have in fact read that great Everybody is supposed to have read Shakespeare, but even among literary men and women there are very few who are at all familiar with his plays and some know nothing of them except what they have gleaned from theatrical representations. Yet hardly any one can be brought to make this ad-

There are a great many pretenders in what is called "society," but the fact is so well understood that their pretenses do little harm. Neverthe less, it would be better for the young to determine at the outset to be under false pretenses—honors or attention no more than money.

ion no more than money.

It is quite certain that this frank ds to advancement. The way oid the disagreeable duty of say ing " I don't know is to learn some thing, and thus frankness in this par tlcular leads to study and effort to im-prove one's self. When one has had to confess that he has never read "Hamlet" he goes home and reads "Hamlet" that he may not be caught "Hamlet" that he may not be caught that way again. The easy way of pre tending to have knowledge one does not possess does not incite to study, but, on the contrary, encourages to pretentions. They should be avoided by all who desire to failly earn whatever reputations. sire to fairly earn whatever reputation or honor they are to acquire.

The Boy Who Works. Do you feel, young fellow, that you have a hard time? Your hours are long. Your task is hard and the wages small. The contents of your weekly pay envelope will scarcely carry you over the week. Sometimes you must wear patched trousers or a frayed coat. Your employer expects a great Other fellows dress well and always have money. They have cod-dling fathers and mothers, while you

toil six days a week 'o make a living. Never mind, young man. You are getting experience that he must get somehow later on. Because, sooner or later, he must fight the real battle of life himself. And you have the advantage. While life has been made easy for him, he lacks drill and discipline which every life-soldier must go through. You are preparing yourself. He may go in

without preparation and fall.

Work is a great blessing. You cannot see it now, but some day you will say that you were fortunate in your boyhood days because you can not get power to do things save by doing them. Look over the successful men you know. Get their history. Nearly every one was compelled to work in boyhood. was compelled to work in byshout.
They toughened their muscles by hard
work and sharpened their brains by
looking out for themselves.
Work makes men. Luck usually fails.

Pluck nearly always wins. To succeed in anything one must overcome obstacle, force and fire are built by hardship. Grit is as necessary in the making of a man as gumption Hardships are not always handicaps. Often they are helps. You will understand this better in twenty years. Meanwhile permit one who has lived that twenty years and were to awise you in this.—Since and more to advise you in this .- Suc-

### A Sublime Spectacle.

Is there a sublimer spectacle on this Is there a sublimer spectacle on this earth than that of a man who absolutely refuses to surrender, when everything, apparently, has been swept away from him, when he stands stripped of property, of family, of reputation, still holding on, with nothing left but clear grit and his faith in himself? There is no conquering such a man. He fights when every other soldier has dropped in the field. He still presses on when everybody else turns back, persists everybody else turns back, persists when everybody else gives up. Courage is always an absolutely in-

dispensable accompaniment of success. A man may succeed without being a genius—he may lack a great many good qualities—but he must have courage; for all the other faculties are dependent

or all the other faculties are dependent upon this, their leader, and refuse to work when it is absent.

I know of a young man who was graduated from Yale only a few years agn—a broad shouldered, vigorous young fellow—who says that he has not the price of a straw hat, and that if his father did not send him \$5 a week he would go hungry.

to another, and is a nobody, just be cause of his mental attitude, because he does not face the right way.—Suc-

"Keep pegging away," is what that exemplary man, Abraham Lincoln, said when asked by an anxious visitor what when asked by all analysis was not he would do provided the war was not over after three or four years effort.

Perhaps the fault of the marden boy,

true and steady purpose, or in other words a lack of perseverance Perhaps the reason the modern boy does not persevere in trying to reach a certain goal is that there is so much said about "the hustler," who is the

and with many of us, in fact, is a lack of

hero of the present age.
"Perseverance" is slow and steady but always moving; just the opposite of the freak, the hustler, who is quick and nervous, and goes by jerks.

Boys, do not grow envious of the bustling abilities of your comrade. It you have the ability to persevere under adverse circumstances, you may be as well equipped for ultimate success.—
Providence Visitor.

### Righteousness is Life.

For laborers, as all men, righteous ness is life, and the wages of sin is death. Money is a curse for those who spend it in drun enness, debauchery and riotous living. Millions cannot make life a blessing for fools and crim Millions cannot inals. There is no nobler vocation than to work for the welfare and iminals. provement of the toilers, of those of the unscrupulous and the playthings

They who would make men atheists, materialists, and free lovers, who would destroy the Church, the State and the home, would reduce them to the condition of savages and brutes The civilized people are not going to descend this broad way to hell. they will not rest content with things as they are and they who would save religion, art, free government, the family—all that gives to life a spiritual content, must strive to make them selves wise and good, that they may be able to labor effectually for the reform ation and purification of the social

### OUR BOYS AND GIRLS.

Strength of Mind to Meet Death. Let us not, my young friend, be daunted by the weight of the obligations which are insupportable alone to the slothful. Let us be of good will, and we shall discern in each duty a mysterious beauty inviting us to love it, we shall feel an admirable power augment ing our force in proportion as we asceed in the arduous way of virtue; we shall find that man is vastly more than that which he seems to be, provided that he will, firmly will, to compass the noble end of his destiny, which is to purify himself from all base tendencies, to cultivate in the highest degree those of a superior order, to elevate himself by means to the immortal possession

Love your life, but not for vulgar pleasures and for miserable pursuits of ambition. Love it for that which it has of important, of grand, of Divine! Love it because it is the arena of merit, and is dear to the Omnipotent, glorious to Him, glorious and necessary to us! Love it despite of its pairs, and even for its very pains; since it is these which ennoble it : it is these which are the cause of the germination, the growth the development of all generous inclinations within the mind of man !

Bear in mind that this life, to which von owe such a great degree of esteem, was given you but for a short space. Dissipate it not in superfluous diversions. Concede to recreation that which is requisite for your health and the comfort of others; or rather, let your enjoyment consist chiefly in meryour enjoyment consist chiefly in mer-itorious works; that is to say, in serv-ing your feliow-men in a spirit of mag-nanimous fraternity, in serving God with filial love and obedience.

rith filial love and obedience.

To conclude. While thus esteeming life, think of the tomb which awaits you. To dissemble to ourselves the necessity of dying is a weakness that lessens our zeal for good. Hasten not by your own fault that solemn moment, yet desire not to retard it through cow-ardice. Expose your life, if necessary, for that of your country. Whatever species of death may be reserved for you, be ready to accept it with digni fled fortitude, and to sanctify it with all the sincerity and the energy of

faith. In observing all these things you will be a man and a citizen in the most sublime signification of these words; you will be useful to society, and will render yourself happy.—Our Young

People. "Make up" in Time. How many friendships have been broken off by trifling things—a fancied or real slight, brought about by one's feeling out of sorts or cross—something never intended to mean much, says a never intended to mean much, says a contemporary writer, and never intended to be lasting, and never intended to count above all the kindly acts and helpful friendship of the past. We quarrel with cur best friend over some little thing; we are both of us cross in the first place; bitter words cross in the first place; bitter words are spoken between us, we part in anger, and for days pass each other by without a glance. Is it because we have not fogiven the unkind things said? Is it because we have not repented of the unkind words we have repented of the unkind words we have spoken? Is it because our friendship has ceased? Not so; it is only because foolish pride keeps each of us from "begging—pardon" from being the first to "make up." If the other would only say one tiny word first, toward making up, how gladly, how were gladly, would say one tiny word area, toward meaning up, how gladly, how very gladly, would we claim our own fair share of the blame. Ah, how gladly would we be friends again!

a straw hat, and that if his father did not send him \$5 a week he would go hungry.

This young man is the victim of disnouragement. He says that he does not believe there is any success for him. He has tried many things, and has failed in them all. He says he has no confidence in his ability, that his education has been a failure, that he never believed he could succeed when he took a job. So he has drifted from one thing

differences some time or other, who have had the courage, perhaps, "make up," or the cowardice to silent and regret, in the years to follow, the loss of friendships tried and true, just for a word, a trifling act, a mere nothing when looked at in a calm,

The Boys We All Like. The boy who never makes fun of old

age, no matter how decrepit or unfor-tunate or evil it may be. God's hand rests lovingly on the aged head.

The boy who never cheats or is unfair in his play. Cheating is contemptible anywhere and at any age. his play should strengthen, not weak en his character. The boy who never cheats or uses

bad names, no matter what anybody calls him He cannot throw mud and keep his own hands clean. by who is never cruel. He has

no right to hurt even a fly needlessly. Cruelty is the trait of a bully; kinuliness is the mark of a gentleman.

The boy who never lies. Even white black spots on the character. The boy who never makes fun of

companion because of a misfortune he ould not help.

The boy who never hesitates to say The boy who never hesitates.

The boy who never hesitates, when a sked to do a wrong thing. The boy who never quarrels. Wyour tongue gets unruly lock it in.

The boy who never forgets God made im to be a joyous, loving, lovable, helpful being. His Golden Opportunity. A Baltimore man tells of an address nade to some school children in that

city by a member of the board of trus

tees:
"My young friends," said the speaker, 'let me urge upon you the necessity of not only reading good books, but also of owning them, so that you may have access to them at all times. Why, when I was a young man, times. Why, when I was a young man, I used frequently to work all night to earn money to buy books, and then get up before daylight to read them!"—

### A LITTLE GIRL APOSTLE.

Lillian -- was the daughter of a Unitarian minister. When only seven years od she become acquainted with a little Catholic girl of her own age who had just begun to go to Mass. Delighted with all she saw and heard at church, the latter would speak of it to her little Protestant friend, who, being of an affectionate nature and ardent temperament, soon conceived the desire of being a Catholic. The care and vigilance of her parents prevented her from accompanying her young friend to church, but she was permitted frequently to visit her home hermitted frequently to visit her nome.

After many entreaties she induced
the mother of the little girl to
take her to see a priest. To the surprise of the good father, who knew who were, she told him that her parents she wanted to be a Catholic, and begged him to baptize her. When he told her that he could not do so with-out her parents' consent she began to weep and pleaded most earnestly, say ing she was nearly eight years old that she would always say she was a Catholic, and be one, too. She said she felt that her parents, who idolized her, would let her have her way in this

as in all things.

Her father, who about this time had some misunderstanding with his church authorities, gave up the exercise of the ministry and began to engage in liter ary pursuits. He soon afterward re moved with his family to N—, and was there prevailed upon by some Protest-ant acquaintances to send his two lit'le daughters to a Catholic school, because of its well-known educational advant-

Here the dear child had every facility for the pious practice of her own relig ion, but it was only after many fervent prayers and earnest pleading that she could induce her younger sister to embrace the faith. As she grew older her her parents the true fold, and in this she was joined the true fold, and in this she was joined by her sister. Prayers and sacrifices were multiplied. Their mother, who was a most gifted person and a writer of note, after much reading and study, became a fervent convert. Only their father remained out of the Church. father remained out of the Church. He was now quite elderly, was con sidered a remarkably learned man, and was the editor of a well known literary magazine. His eldest daughter constantly begged him to read and study the truths of the Church, as her mother had done. To please her he finally con sented to recite the Hail Mary daily, and soon after that began to show an inclination on his own part to examine and soon after that began to show an inclination on his own part to examine seriously into the truths of faith. She was all anxiety to assist him to do so. Every mission or lecture that was given she would prevail upon him to go with her, and afterward to speak privately to the missionary father or lecturer. In this way he had argued with many, but, to her great argued with many, but, to her great disappointment, always came away un convinced. "Now, father," she said to him one day, "you just have to come with me to St. S.— (the academy from which she had lately graduated) and speak to Mother C.—." He smiled at the idea, but went to please her. She insisted upon his telling all his doubt to the reverend mether and our argued with many, but, to her great doubt to the reverend mother, and our Divine Lord permitted that she should answer him in such a way, and so clear answer him in such a way, and so clear ly and simply, that the venerable old white-haired gentleman, to her great confusion, went down on his knees and took her hand, which he reverently kissed, saying, with tears in his eyes: "Reverend Mother, you have convinced me; I now believe all the truths of your religion." He then went without delay to one of the Jesuit Fathers, with whom he had before conversed on religious subjects, and asked to be ad mitted into the Church. He requested mitted into the Church. He requested

learned his faith from his servant girl. It has ever been thus. The great gifts of God—the greatest of all, faith—are given to minds that are empty of self for they have room for God's grace, just as Bethlehem's untenanted cave was made Christ's birthplace. On the contrary, the mind that is filled with the vanities of homan learning crowds out Christ. Humility ever attracts the gracious gitts of God. We know His greatness in the same ratio in which we know approximate the same ratio. in which we know our own nothing-ness. The Breton peasant in his simple, yet sublime truth, was Pasteur's ideal and not the proud scientist who delved into the mysteries of Nature only to be confronted with his own in capacity. Lacordaire said, "A little philosophy draws us from religion: much philosophy brings us back to it,' and this can be equally made to apply to science. Great learning always tells us what we ourselves are and knowing ourselves we know how poor we are in word and work, and poverty is the parent of humility. As a consequence the truly great are the truly humble they place themselves rightly and look up to the great God Who rules us all, d, pitying the meagerness of human toil, enriches it with His grace, as He naturalizes it with high purpose



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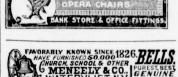
Dividend No. 2. Notice is hereby given that a DIVIDEND AT THE RATE OF SIX PER CENT. per

annum upon the paid up Capital Stock of The Home Bank of Canada has been re-clared for the half-year ending Nov. 30th, clared for the half-year ending Nov. 30th, 1906, and that the same will be payable at the Head Office and Branches of the Bank on and after the first day of December

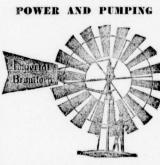
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