

CHATS WITH YOUNG MEN.

**When Saving Money Means Losing Health.**

Some people never get out of the world of pennies into the world of dollars. They work so hard to save the cents that they lose the dollars and the larger growth—the richer experience and the better opportunity.

If a man is going to do his best work, he must keep up his mental and physical standards. He must keep a clear brain and level head, and be able to think vigorously. He can not think effectively without pure blood, and that requires good food, refreshing sleep, and cheerful recreation.

The men who accomplish the most, who do a prodigious amount of work, and who are able to stand great strains, are very good to themselves. They give the best they can get. They give themselves all the comforts possible, especially in traveling, and as a result it is that they are always in much better condition to do business. It is a pretty poor economy that will lessen one's vitality and strength and lower the standard of his possible efficiency for the sake of saving a few pennies and putting a little money in his pocketbook.

Of course, we realize that those who haven't the money can not always do that which will contribute to their highest comfort and efficiency; but most people overestimate the value of a dollar in comparison with their physical well-being. Power is the goal of the highest ambition. Anything which will add to one's power, therefore, no matter how much it costs, if it is within possible reach, is worth its price.

Generous expenditure in the thing which helps us along the line of our ambition, which will make a good impression, secure us quick recognition, and help our promotion, is often an infinitely better investment than putting money in the savings bank.

Those who are trying to get a start in life must emphasize the right thing, keeping the larger possibility in view instead of handicapping their prospects, killing their opportunities by keeping their eyes fixed on petty economies.

Great emphasis is to day placed on appearances. Success is not wholly a question of merit. Appearances have a great deal to do with one's prospects and chances, especially in a large city, where it is so difficult to get acquainted. In a small town, where everybody will soon know you and can quickly judge of your ability and real worth, it is very different, although even there appearances count for a great deal.

There are thousands of young men in our large cities struggling along in mediocrity, many of them in poverty, who might be in good circumstances had they placed the right emphasis upon the value of good clothes and upon a decent living place, where they would be associated with a good class of people.

If you want to get on, get in with the people in your line of business, or in your profession. Try to make yourself popular with them. If a business man, associate with the best men in your business; if a lawyer, keep in with lawyers. Join the lawyer's clubs, or associations. The very reputation of standing well in your own craft or profession will be of great value to you.

Of course, it will not cost you quite as much to hold yourself aloof from those in the same specialty, but you cannot afford the greater loss that will result from your aloofness.

Do not take a little, narrow, pitched, cheese paring view of life. It is unworthy of you, and belittling to your possibilities. It is insulting to your Creator, who made you for something large and grand.

Everywhere we see people with little starved experiences, because they are too small to spend money to enlarge themselves by seeing the world and getting a broader education and larger outlook. They have a little money in the bank, but their mental capital is very weak, so that others who took a larger view of life have completely outgrown them in their fuller manhood and greater wealth too.

Nobody admires a narrow souled, dried up man who will not invest in books or travel, who will invest in the grosser material property but not in himself, and whose highest ambition is to save so many dollars.

You can always pick out the man who is so over-anxious about small savings that he loses the larger gain. He reads ates smallness means limitation. His thoughts are pinched, his ideas narrow. He is the small-calibered man who lacks that generosity and breadth which marks the liberal broad-gauged man.

Many men of this type remain at the head of a little two penny business all their lives because they have never learned the effectiveness of liberality in business. They do not know that a liberal saving means a liberal harvest. They know nothing of the secret of the larger success of modern business methods.

There is a vast difference between the economy which administers wisely and that niggardly economy which saves for the sake of saving and spends dimes worth of time to save a penny.

I have never known a man who over-estimated the importance of saving pennies, to do things which belong to large minds.

Cheese-paring methods belong to the past. Skimping economies, and penuriousness do not pay. The great things to-day are done on broad lines. It is the liberal-minded man, with a level head and a sound judgment, the man who can see things in their large relations, that succeeds. Large things to-day must be done in a large way. It is the liberal policy that wins.

Economy in its broadest sense, involves the highest kind of judgment and level-headedness and breadth of vision. The wisest economy often requires very lavish expenditure, because there may be thousands of dollars depending upon the spending of hundred dollars. It often means a very broad and generous administration, a liberal spending.

Some of the best business men I know are generous almost to extravagance

THE TWO BOYS, BY GOD'S HELP, OVERCAME TWO RAVENOUS BEASTS, WITHOUT RECEIVING THEMSELVES ANY DANGEROUS WOUNDS.

They now gazed at each other with amazement; they then looked at the beasts, which with open jaws, lay dead upon their backs, and were astonished at their strong teeth and huge mouths. They knelt down and thanked God for their wonderful preservation, and then returned home rejoicing with the wood and the carcases of the wolves upon their barrow.—Our Young People.

Be honest, boys and girls, in all your dealings. Never let the least crookedness enter into your life. Be honest with yourself. Too many people try to deceive themselves. Let there be no dark corner in your heart into which you do not wish to let God's light. Let there be no secret chamber into which you are afraid to enter to note what it contains. Young people get the habit of being untrue to themselves, of shunning whoever is painful or unpleasant. They strive to satisfy themselves that everything is all right, yet their conscience troubles them, and they are afraid to look into the matter to see how they stand. A good examination of conscience in God's holy presence would be very helpful in clearing away the cloud that may harbor a great deal of dishonesty. Be honest with your neighbor. In all your dealings be open, clear, and above board. Let the truth shine out in your words, be seen on your countenance, and evidenced in your acts. Men will respect you; your reputation for integrity will be established; and the nobility of your honesty will meet, even in this life, with a great reward.

Be honest with God. The eye of God is ever resting on you. All things are known to Him. We may deceive man, but not God. Honesty is indeed the best policy, and all should be honest because it is right and just.—Providence Visitor.

THE GIRLS WE ALL LIKE.

- The girl who is sunny.
- The girl who has heart.
- The girl who has culture.
- The girl who loves music.
- The girl who has conscience.
- The girl who is tasteful and true.
- The girl whose voice is not loud.
- The girl who stands for the right.
- The girl who lives for her friends.
- The girl who sings from her heart.
- The girl who knows how to say "No."
- The girl who belongs to no clique.
- The girl who believes in her home.
- The girl whose eyes are wide open.
- The girl who talks to some purpose.
- The girl who believes in her friends.
- The girl who believes in her mother.
- The girl who dislikes to be flattered.
- The girl who is neither snarly nor sour.
- The girl who abhors people who gossip.
- The girl who avoids books that are silly.
- The girl who is frank with her teachers.
- The girl who never worships fine clothes.
- The girl whose good deeds shine in her life.
- The girl who is especially kind to the poor.—Montana Catholic.

OUR BOYS AND GIRLS.

Two Brave Boys.

In Hungary the country is mountainous, and the inhabitants are very poor. In a village there lived a poor widow. She was ill, and in want of firewood; so she sent her two children out into the forest with a barrow. One of these boys was twelve, the other eight years old. It was winter; and the ground was deeply covered with snow. As they were on the way with their barrow they came to a church.

"Janko," said the younger. "I feel very strange. It seems to me as if some misfortune would happen to us to-day. Let us go into this church before we proceed any further."

Hi, brother said: "I am quite willing."

So they left their barrow at the church door, went in, knelt down and prayed.

Then they went on farther, feeling cheerful and of good courage, although they often fell down in the snow. They found plenty of dry wood and while they were busy gathering it up and binding it fast upon the barrow, they saw two wolves in the distance running straight towards them. What could the poor children do now? To run away from the wolves was impossible. There was not a tree into which they could climb for round about them there was only low brushwood. Even if there had been a tree ever so high it would not have helped them for the wolves would have kept watch below, and the boys must have starved to death. What did they do, then, in their distress? The elder, a brave, determined boy, made the little one lie down on the ground, then he covered him with the barrow, threw as much wood as he could upon it, and called to him, "Do not move: I am not afraid."

"Ah, Janko," said the younger one, crying, "if we should perish our mother will die of grief."

The little fellow remained under the barrow and the dry wood; the elder stood up before him holding his axe. When one wolf, which had outrun the other, came up, he dealt him such a blow on the neck that he fell to the ground dead. At this moment the other wolf seized the brave boy by the arm, and threw him to the ground. In terrible pain and fear he seized the monster with both hands by the throat and held his open jaws away from him, without screaming, however, for he did not wish his brother to come out and show himself to the wolf, and so risk his life. But a terrible fear came over the younger boy in his hiding place. He threw off the barrow and the wood, seized the axe which had fallen on the ground, and struck the wolf on his back several times with all his might. The beast now turned upon his new enemy, whom he would, undoubtedly, have torn to pieces, had not the other boy sprung up, quick as lightning, and struck the wolf in the head with his axe, so that he at once fell down dead.

PECULIAR MR. PARENT.

"Romanists (and priests especially)," writes the Rev. Mr. Parent in the Canadian Baptist, "are said to live and die in great terror of death. Evangelical Christians die triumphantly. Preparing souls to die in peace is a work that deserves to be continued." Mr. Parent's second-hand knowledge of "Romanists" may be contrasted with Oliver Wendell Holmes' firsthand experience, derived from his attendance as a physician at many deathbeds. "Whatever may be said of the Roman Catholic religion as a religion to live in," wrote Dr. Holmes, "it is certainly not a best religion to die in." We never heard of a man who lived in greater terror of death than Samuel Johnson, yet he was probably as religious minded a Protestant as ever breathed. We have seen a good many Catholics die, and we never yet saw one who died in terror. On the other hand doctors and nurses will testify that there is no more peaceful death than that of the man who has lived without God in the world; he dies as quietly as a dog and with as much thought of the hereafter. Before we praise a peaceful death we must know what was the cause of the peace, whether it was indifference, or presumption or a humble confidence in the mercy of God.—Antigonish Casinet.

**THE TRANSIT BOOKS** will be closed from the 15th to the 30th of November, both days inclusive. By order of the Board. JAMES MASON, General Manager. Toronto, Oct. 17th, 1906.

**FATHER KOENIG'S NERVE TONIC**

**A Wonder of the Universe.**

HAMILTON, Ont. July 22, 02. My nerves were very weak and at times I would be afflicted with melancholy spells, all the while being the victim of a miscarriage. I took two bottles of Pastor Koenig's Nerve Tonic and I feel every desired effect. The Tonic is one of the wonders of the universe.

MRS. JAMES EVANS.

**FREE** A Valuable Book on Nervous Diseases and a Sample Bottle to each patient who writes for it. Poor patients also get the medicine free. Prepared by the REV. FATHER KOENIG, Port Wayne, Ind., since 1876, and now by the KOENIG MED. CO., CHICAGO, ILL. Sold by Druggists at \$1.00 per bottle, 6 for \$5.00. Agents in Canada—THE LYMAN BROS. & CO., LTD., TORONTO; THE WINGATE CHEMICAL CO., LTD., MONTREAL.

**Prudent-- Practically wise.**

You will be wise if you order

**Truesdale Coal**

from  
**JOHN M. DALY KOALMAN**  
19 York St. PHOENIX 348

**The London Mutual Fire Insurance Company of Canada**

ESTABLISHED 1869 HEAD OFFICE TORONTO, ONTARIO.

FULL GOVERNMENT DEPOSIT

Losses Paid Since Organization: \$ 2,250,000.00  
Business in Force: 66,000,000.00  
Assets: \$28,000,000.00

HON. JOHN DRYDEN, GEO. GILLIES, President, Vice-President  
H. WADDINGTON, Sec. and Managing Director, L. LEITCH, D. WREMLER, Inspectors  
Supt. JOHN KILLER.

**WASHING Without RUBBING**

Here's a machine that washes clothes without rubbing—and all but works itself!

The New Century Washing Machine sends the water whirling through the clothes—washes the dirt out of the fabrics. It's easy work, and you can wash a tubful of clothes every five minutes.

Our booklet tells the "reasons why." Write for a free copy. The Devereux Mfg. Co., Limited Hamilton, Canada.

**Makes Child's Play of Wash Day**

Read the Directions on the Wrapper

**WITH COLD OR HOT WATER** or any way you please you can use "SURPRISE" Soap, but there is an "easiest way."

A little hot water, a tea-kettle full is enough, then make a good lather and let "SURPRISE" do the work. It loosens the grip of the dirt that clings to the fibres of the cloth,—just a very slight rubbing will separate it. White or colored clothes are cleansed perfectly with "SURPRISE" Soap, and the finest fabrics are never hurt. Same price as common kinds.

**The Home Bank of Canada**

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 declared for the half-year ending Nov. 30th, 1906, and that the same will be paid at the Head Office and Branches of the Bank on and after the first day of December next.

The Transit Books will be closed from the 15th to the 30th of November, both days inclusive. By order of the Board. JAMES MASON, General Manager. Toronto, Oct. 17th, 1906.

**PROFESSIONAL**

HILLMUTH & IVEY, IVEY & DEON-GOLD  
—Barbers, Over Bank of Commerce, London, Ont.

DR. STEVENSON, 391 DUNDAS STREET, E., London, Specialty—Surgery and X-Ray Work. Phone 910.

WINNIE'S LEGAL CARDS.  
DONOVAN & MURRAY, BARRISTERS,  
Solicitors, etc. 6th Floor, Albert Building, 221 Mc Dermott Ave., Windsor, Man. Ont. J. Donovan, Thomas J. Murray. 144-15

**JOHN FERGUSON & SONS**  
180 King Street  
The Leading Undertakers and Embalmers, Open Night and Day.  
Telephone—House, 373; Factory, 543.

**W. J. SMITH & SON**  
**UNDERTAKERS AND EMBALMERS**  
113 Dundas Street  
OPEN DAY AND NIGHT. PHONE 286

**D. A. STEWARD'S**  
Successor to John T. Stephenson  
**Funeral Director and Embalmer**  
Charges moderate. Open day and night. Residence on premises.  
104 Dundas St. Phone 459  
GEO. E. LOGAN, ASST. MGR.

**TELEGRAPHY TAUGHT QUICKLY**

Demand for Railway Operators exceeds supply. Railway business—both telegraphing and accounting—efficiently taught. Write for catalogue.  
**J. CLANCY, Bradford Telegraph School,**  
Cor. Colborne and Queen Sts.

**MONUMENTS GRANITE & MARBLE**

Artistic Design. Prices Reasonable.  
**The D. WILKIE GRANITE CO.**  
493 RICHMOND STREET, LONDON

**MEMORIAL WINDOWS ART GLASS**

H. E. ST. GEORGE  
London, Canada

**O'KEEFE'S Liquid Extract of Malt**

Is the best made

During the last few months great many so called Liquid Extracts of Malt have been placed on the market and sold at prices for which it would be impossible to make a genuine Liquid Extract of Malt. If you want the best ask for "O'Keefe's," and insist upon getting "O'Keefe's."

Price 25c. per bottle; \$20. per dozen allowed for empty bottles when returned.

W. LLOYD WOOD, Wholesale Druggist, General Agent, TORONTO.

**FARM LABORERS**

Farmers desiring help for the coming season, should apply at once to the

GOVERNMENT FREE FARM LABOR BUREAU.

Write for Application Form to  
**THOS. SOUTHWORTH,**  
Director of Colonization, TORONTO, Ont.

**BREVILIARIES**

The Pocket Edition

No. 22—48 mo.; very clear and bold type, few references; 4 vol. 4x2 1/2 inches; thickness 1/2-inch; real India paper; red border; flexible, black morocco, round corners, red under gold edges. Post-paid \$5.40.

**DIURNALS**

Horae Diurnae—No. 39—4x2 1/2 ins.; printed on real India paper; weight, bound, only 5 ounces. In black, flexible morocco, round corners, red under gold edges. Post-paid \$1.60.

**THE CATHOLIC RECORD**  
London, Canada

**PURITY FLOUR**

Essentials of good bread are just three—common sense, a good oven and Purity Flour. Produced entirely from the choicest Western Canada Hard Wheat. That's why Purity Flour makes most delicious bread with least trouble.

Sold everywhere in The Great Dominion  
**WESTERN CANADA FLOUR MILLS CO., Limited**  
Mills at Winnipeg, Goderich and Brandon