

CHATS WITH YOUNG MEN

HOLD FAST TO WHAT YOU HAVE

If there is anything more pathetic than the man who never had a home or friends, or money, it is the man who had a home and did not appreciate it; friends and could not keep them; money and lost it.

The world is full of derelicts, and every town has its "has been" who once "was"—had and could not keep. It is a sad commentary on human life that men must work and sacrifice and save; practice thrift for years; accumulate a competence, and for one reason or another lose it all, and begin over again worse by far, except for the experience.

Men who were once citizens of affluence will be found in the bread line, sleeping in the parks at night, living on relatives, in the poorhouse, selling shoestrings on Broadway, when by better management they might have been in comfortable circumstances.

There are two principal reasons why men lose what they have acquired.

First, by being an "easy mark," lending to friends and relatives and unable to say "no" to a request for help or an alluring proposition. Second, the desire to make money fast—not by gambling, but by trying to get a large income from a small principal.

The stories of men who have acquired considerable money, and in the desire to make it grow fast have lost it all would fill a book, and no caution is more opportune than this: Hold fast to what you have.

A few basic and common-sense rules will, if persistently followed, save those who heed them many a pang of regret.

First: Do not lend to your friends. Friendship loans are bad; it is a delicate matter to ask for your money.

Second: Never endorse a note for anybody. More losses and business disasters have come about through lending one's name to promissory notes than perhaps any single cause.

If you want to help a friend and have the money to spare better make a gift outright and forget it than try to deceive yourself that it is a loan. If you can't keep your friends without lending them money better lose them; friends are easier made than money.

Third: Put your money in a good bank and leave it there. Experience has proven that the average man can do no better than bank his money, for in making private investments risk attends and loss often follows.

There are thousands of good banks, and one is no doubt in your town, and bankbooks are mighty good investments.

Fourth: If you accumulate enough to warrant private investment be satisfied with 5% and never aim to get more than six. Danger lies beyond 6%.

Fifth: Experience has again proven the country over that first mortgages on improved property at not more than 50% of a fair market value is the most satisfactory form of investment and yields the highest returns compatible with safety.

Sixth: Before making any investment ask your banker if it is legal for him and would he make it; and if not legal question it carefully, and if he turns it down refuse it.

Seventh: Never buy land you have not seen. Millions have been lost in buying lots in the instalment plan, particularly in large cities. The promoter will make the profit, not you.

THE MAKINGS OF A MAN

He was a lad of perhaps twelve years, with a very boyish look and wholly capable, we discovered, of boyish grins. What we noticed was that he lifted a much smaller lad, plainly his baby brother to the street car platform and then stood aside to let his mother get on first.

And five minutes later, when the car had filled up beyond its seating capacity, he rose, made an awkward boyish gesture with his cap and gave his seat to a lady. He was no little Lord Fauntleroy in velvet and curls; he was only a boyish boy, so boyish he hadn't found out it was "sissy" to be polite to his mother.

It was no concern of his that it had been pronounced "all right" for a man to keep his seat. And he never dreamed that at ten or twelve he was furnishing inspiration to older men whom he may never know.

He was simply a gentleman as unconscious as he was unafraid. And when he grows up and learns that it is all right to keep your seat and that there are many weighty reasons urged against giving it up, he is quite likely to be the kind of man who learns also that there is nothing wrong in doing a courteous thing and that he will not be less esteemed therefore by anyone whose opinion is worth having.

"I have a little story to tell you, boys," the old doctor said to the young people one evening. "One day—a long, hot day it had been, too—to meet my father on the road into the town."

"I wish you could take this package to the village for me, Jim," he said hesitatingly.

"Now, I was a boy of twelve, not fond of work, and just out of the hayfield, where I had been at work since daybreak. I was tired, dusty and hungry. It was two miles to town. I wanted to get my supper, and to wash and dress for singing school."

"My first impulse was to refuse, and to do it harshly; for I was vexed that he should ask me after my long day's work. If I did refuse he would go himself. (He was a gentle, patient old man.) But something stopped me—one of God's good angels I think."

"Of course, father," I said, heartily giving my scythe to one of the men.

"Thank you, Jim," was the answer. "I was going myself, but somehow I don't feel very strong today."

"He walked with me down to the road that turned off to the town, and as he left he put his hand on my arm, saying again: 'Thank you, my son. You've always been a good boy to me, Jim.'"

"I hurried into town and back again. When I came back near the house I saw a figure at the farm hands at the door. One of them came to me, tears rolling down his face."

"Your father," he said, 'fell dead just as he reached the house. The last words he spoke were to you.'"

"I'm an old man now, youngsters, but I have thanked God over and over again, in all the years that have passed since that hour, for these last words: 'You've always been a good boy to me.'"

"No human being ever yet was sorry for love and kindness shown to others; but there is no pang of remorse so keen as the bitterness with which we remember neglect or coldness which we have shown loved ones who are dead."

"Do not begrudge loving deeds and kind words, especially to those who gather with you about the same hearth. In many families the habit of nagging, crossness, or ill-natured feeling, gradually covers the real feeling of love that lies deep beneath. And, after all, its such a little way that we can go together!"—Intermountain Catholic.

Placing ourselves in the simplest and truest light of creature, considering, namely, that all the realities, and all the possibilities of our being are the gifts of God, consequently constituting so many claims on our part of our Creator and Preserver to our rendition of our services, we feel ourselves overcome at a first glance, by a sentiment of terror at the sight of our deficiency in rendering to God what belongs to Him.

For if as creatures we belong so essentially to Him, His precept of loving Him with all our hearts, minds, and souls is only the spontaneous claim of justice, which ought to be spontaneously embraced by our very nature and diligently executed by our will. Being indebted to His creative goodness for all we possess, we must at the same time acknowledge that all must return to Him, consecrated, immolated to Him according to the strict eternal principle of consistent wisdom, by which the Creator Himself had to be animated when He thus enriched us with heart, intellect, free will and soul.

These premises, immense as they are in their comprehension of obligations, imperative as they assert themselves with regard to their consequences, are of such elementary evidence that they cannot be questioned by any man who recognizes God as his Creator. They rest therefore on the deep immovable foundation of our relation as living beings and the Author of our existence. And yet it remains sadly, yes, awfully true that the rights of God, rights penetrating to the inmost recesses of our beings since it is in Him and by Him that we think, love and exercise our very life, that the claims of God, covering every throbbing of our hearts in the name of the most sacred, the most natural justice, are the least respected and served.

It is not at all difficult to prove how each of our faculties in its attitude towards God swerves away from its vocation and natural obligation, how our intellects and our hearts and our wills severally examined have eyes and see not, ears and hear not, with regard to the most sublime relations by which they are bound to their Maker. Even the fact of His existence as forcibly revealed to our minds by the display of His works is allowed to degenerate into one of those phenomena to which we do not advert owing to the dull habit of seeing them. While the entire universe proclaims a living, personal God above us, our intellects remain indifferent. The smallest insect humming its song of praise, the lofty voice of the forest and roaring magnificence of the thunder, the splendor of the sun, moon and stars, the dead leaf which is drifted about, the everything in nature is music, harmony, order, beauty, appealing to our intellects for the homage of adoration.

The universe itself, taken as a whole, is a living, moving image of the eternal acting stability of God. For what we call motion and repose, darkness and light, succession of seasons, the progress and change of the firmament, and other phenomena which constitute the variety of the universe by the constant successions, are fluctuating only to our eyes, but in reality are permanent. The scene, which for us at this season, the last stages of winter, is shrouding itself in snow-capped mountains and wintry frost, bears to sunny California all the smiles and promises of spring. The spectacle remains the same. It is only the spectator who changes in relative attitude. The same sun, which we admired a few minutes ago setting in purple clouds, was at the same time rising in dazzling brilliancy upon another horizon, thus giving us in its majestic course an image of God in nature, ever enjoying the same vigor, the same warmth of love, and yet, for the benefit of our sphere, though remaining the same, producing constantly, and perpetually the triple effect of its rising, of its zenith and of its setting—a sublime trinity of distinct phenomena simultaneously produced by one identical cause.

Thus nature, namely, the heaven and the earth, unite in the sublime exposition of the praises of God, showing forth a divine intellect of order, power, wisdom, beauty and goodness, representing, according to the beautiful idea of St. Paul, a system or combination "of invisible things rendered manifest in a visible form." This universe is an open book before which our intellects keep their eyes closed, thereby refusing to render to God what belongs to God in the practical admiration of His works.

But at the same time, as man is thus placed in contact with the wonders of nature in the capacity of sole interpreter of their praise to the Maker of all things, he is also, by force of his creation, brought to live and deal with his fellowmen under social ties. Man is as naturally a social as he is an individual part of the universe. To God, therefore, does he owe his existence as a member of society as he owes his existence as an individual being. In fact, there is not, nor can there be a section of our nature, in all its aspects, in all its respects and relations which God does not cover with His alienable right as primary Cause and Creator. So that the social man, the citizen, the member of a community, is accountable to God for the special blessing and corresponding responsibility of association.

And if the member of human society is obliged to render to Caesar the things that are Caesar's, as a member of society, he is pre-eminently obliged to render to God the things that are God's for God is the Creator of society, as he is the Creator of individuals. "It is by Me that kings hold their sceptre." So that, under the eye of God, all this universe must be concentrated in one unity and one union of submission to the will of Him before Whom potentates and dominations are as if they were not.

One man, one family, one society or nation, one universe under the fostering influence of one sun, which is itself an insignificant speck in the body of one nebula, all in unity, in harmony, under the authority of one God. Therefore, if there cannot be found in this entire universe one single atom which may be distracted from the authority of God, it follows, in strict logic, that man in his social relations must be the creature of God, and carry out the precept laid down by St. Paul in the name of strict justice, that whatever we eat, drink or sleep, whatever we may be doing, our primary obligation is to render to God the things that are God's.—F. D. in the Intermountain Catholic.

Although the difference between rehearsing the details of personal sins and collating general statistics as to certain offenses is radical and apparent, it is true that the virtue of charity is at times grievously shattered by many a disputant, even though he sticks to generalities. We rejoice that Catholics are comparatively free from the meaner and more sinful fault, but we sometimes doubt if they are guiltless in their emphasis of generalizations from more or less inadequate statistics. It is certainly legitimate and honorable to call attention to the statistics as to divorces in countries where Protestants predominate, as contrasted with divorces in countries where Catholics predominate. It is equally proper to relate the fact that vital statistics in our cities demonstrate that Protestants as a body come next to the unchurched in the guilt of race suicide. The statement of facts is not an offense against charity merely because those facts tell a grim story of human weakness when stripped of the grace of God. It may be a duty to call attention to such facts to demonstrate anew that a branch cut off from the vine will wither and die.

Facts that prove a general tendency do not convict all individuals of the group named. They should, however, be so stated that bitterness may be avoided as far as possible. It is frequently true that as much depends on the manner of saying things, as upon the assertions that are made. It is far better that Catholics should be distinguished for their charity towards their neighbors than they should win every argument in defense of dogmatic truth. It is a paramount duty for Catholics to heed the injunction of their Lord and Master, "Love your enemies; do good to them that hate you, and pray for them that persecute and calumniate you."—Missionary.

CHRISTIAN CHARITY

Without charity nothing is of avail in the Kingdom of God. Without it Christianity becomes a misnomer and much evil is done by a partisanship which mistakes itself for zeal. There is no more scandalous example of the evil done by the lack of charity than has been wrought by the recent anti-Catholic campaign which has been pursued by those who call themselves Christians. The traducers of the Catholic Church do not hesitate to exaggerate every scandal that "must needs be." They greedily welcome every falsehood and give it the widest circulation. The flagrant sinfulness of these calumnious speeches never seems to dawn upon those who are guilty of uttering such speeches. Honest Protestants are heartily ashamed of the unChristian bigotry of their brethren.

We hope that what is left of Christianity in our Protestant Churches will finally assert itself and silence the scandal mongers and calumniators of the Church. On our part we should have no wish to revile because we have been so bitterly reviled. It is the duty of the Christian to profit by the evil that men do, as well as by the good that they do. The lack of charity in others should make us search our own hearts more thoroughly. Are we tempted sometimes to return evil for evil? If we yield to such temptation, we are unworthy of the name we bear. Undoubtedly Catholics do not rehearse the personal sins of Protestants as Protestant bigots do the personal sins of some Catholics. But do we not sometimes desire to retaliate? Do not some of us rejoice in the moral failure of Protestants and especially of their ministers?

No one can reasonably object to any general statistics which show the prevalence of certain offenses in certain communities, if the statistics are honestly gathered and intelligently presented. But statistics may be woefully manipulated and maliciously distorted in support of false conclusions. Mr. Carroll D. Wright used to say that "statistics never lie, but liars use statistics." In fact, all sorts of people use statistics and the promiscuous use of them has impaired their value enormously.

Education means the drawing forth: the developing of the power and faculties of man. To educate a man means to cultivate, train, direct the powers that God has given him. To develop character. The education which the Church proposes to her children is the education of the whole child. An education that takes into account not only the child's intellect, but all the faculties of his soul as well. It is concerned not only with the present but also provides for the future, not only his temporal end but his eternal destiny. The Church claims as insufficient, even pernicious, that education which ignores religion, thus stifling the noblest aspirations of the human heart, and blinding the human intellect to those eternal interests that give to man his true dignity and to human life its full meaning. The Church proclaims by the voice of inflexible authority that education which is not grounded on religion is not for her children. She insists that the education of the Catholic child must be Catholic. And in so doing she is most wise, for the sovereign importance of religion and the difficulties attending religious training in our age make it imperative that religion should permeate the whole

life of the child, and that while his mental powers are unfolding they should be constantly kept under the direct power of religious motive.—Rev. William F. Dougherty.

ONE WAY TO RECOVER FALLEN AWAYS

Who will insure that the faith which now rules the conduct of your Catholic household will last beyond the present generation? asks the Catholic Citizen, of Milwaukee. The Church will last, but the Church does not come to the people. The people are said to "fall away from the Church."

Study the meaning of the expression: They "fall away" from the Church by neglecting to go to church. They lose their interest in religion. They do not come to hear the priest. They do not come to gain spiritual inspiration. One remedy for "fallen-away Catholics" would be for the priest to go to their household—or for their Catholic neighbors to visit them and exhort them to come back. But this is rarely or ever done.

We know of no better means of bringing religion to those who fail to come for it than the silent missionary of the press—the fifty-two-times-a-year visit of a Catholic paper speaking to every member young and old, and speaking by every device from the insinuated Catholicity of the story to the five-minute sermon.

No Catholic father and mother can better insure the Catholicity of their children than by cultivating among them a taste for Catholic reading. It is difficult to induce them to read books, but this is the age of newspaper reading and a good Catholic

newspaper is a power for good in this time, we live in, that no one has as yet begun to realize.

TWO LESSONS IN ONE INCIDENT

The "Christian Union Quarterly" contains an article by M. M. Davis, of Dallas, Texas, which shows not only the scandal given by the divisions among Christians, but also presents an argument against mixed marriages. It often happens that the children of such go to no church at all. The following is an extract from the article:

"Some reasons why we should be united: (1) Divisions cause our children to stumble. Some years since in a Missouri town there lived a pious husband and wife—choice spirits—but members of different churches. The husband was the efficient superintendent of the Bible school of his church. One Sunday morning, with his little four-year-old boy's hand in his, he was going to church, when the bell of his wife's church began to ring. The little fellow, puzzled, stopped and looking up into his face asked, 'Papa, why did God put your church in one place and mamma's in another?' Of course no good answer was given. But the shot went to the mark and a revolution was brought in that home. The stone over which the child was stumbling was removed, and the two henceforth lived together as one in the Kingdom of God. This piteous case, a sample of millions of similar cases, were there no other reasons, is sufficient to condemn forever our unfortunate divisions."

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OUR BOYS AND GIRLS

"THANK YOU"

Several winters ago, a woman was coming out from some public building when the heavy door swung back and made egress somewhat difficult. A little street urchin sprang to the rescue; and as he held open the door she said: "Thank you" and passed on.

"D'ye hear that?" said the boy to a companion.

"No; what?"

"Why, that lady said 'Thank ye' to the likes of me."

Amused at the conversation which she could not help overhearing, the lady turned around and said to the boy: "It always pays to be polite my boy; remember that."

Years passed away; and last December, when doing her Christmas shopping, this same lady received an exceptional courtesy from a clerk whom she thanked.

"Pardon me, madam, but you gave me my first lesson in politeness a few years ago."

The lady looked at him in amazement while he related the little forgotten incident, and told her that that simple "Thank you" awakened his first ambition to be something in the world. He went the next morning and applied for a situation as office boy in the establishment where he was now an honored and trusted clerk.

MAN'S OBLIGATION TO WORSHIP GOD

"THANK YOU"

Sin in general is a refusal to do God's will, a denial of the service which He demands and which is His due. The obligation of rendering to one what belongs to one rests upon such an innate sentiment of justice that it cannot be questioned by any rational being. When, therefore, Christ said to the astute and malicious Pharisees and Herodians that they must "render unto Caesar what belonged to Caesar and to God what belonged to God," He gave expression to a truism of equity which can meet with no exception in the entire, indefinite range of natural and supernatural conjunctures.

That we render to Caesar what belongs to Caesar, the law of Caesar armed with his sanction generally provides. That we render to God what belongs to God, the discharges of this sacred obligation is entrusted to our free will in all the comprehension of the precept. Hence it comes to pass that in the daily practice of our lives we see the rights of Caesar safely guarded, while the rights of God, namely, the foundation, the support, the reason of all other so-called rights, the rights of God, which constitute of themselves the rule of all righteousness, in accordance with which all goodness has to be measured, and all wrong censured, we see these rights, supremely unique rights, discarded, ignored, east aside, forgotten, contested and finally insulted.

And if the member of human society is obliged to render to Caesar the things that are Caesar's, as a member of society, he is pre-eminently obliged to render to God the things that are God's for God is the Creator of society, as he is the Creator of individuals. "It is by Me that kings hold their sceptre." So that, under the eye of God, all this universe must be concentrated in one unity and one union of submission to the will of Him before Whom potentates and dominations are as if they were not.

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