



THE Canadian

PUBLISHED IN THE INTERESTS OF THE GRAND COUNCIL OF THE C.M.B.A. OF CANADA.

Volume 5.

LONDON, ONTARIO, SEPTEMBER, 1899.

Number 11.

TO THE MADONNA.

BY REV. JAMES B. DOLLARD, *St. James Mon.*

Blest Mother of the Child Divine,
That guardest Him with boundless love,
How sweet 'twill be in realms above
To see the splendor that is thine.

He placed thee by His fishing throne,
His mighty choir before thee bow;
Thy face outshines their lustre now,
For all His glory is thine own.

Madonna sweet, that clasped His form
A helpless Babe at Nazareth,
And bore Him safe from fear and death,
Thro' desert drear and blinding storm!

Ah! not unmindful of these days
He crowns thy sorrows now with joy,
With rapture that hath no alloy
Thy mother kindness He repays.

Madonna, in our hour of need
When round us loom the powers of hell,
With Him, Thine Own, Who loves Thee
well,

Oh! Blest Madonna! Intercede!

—CARMELITE REVIEW.

Good Possessions.

A C. M. B. A. membership with integrity and industry are about as good possessions as a man can have.

x x x

The Essentials to Success.

It is a mistake to think that capital alone is necessary to success. If a man has head and hands suited to his business, they will soon procure him capital.

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Delays are Dangerous.

In no other way can so sure a provision be made for dependent ones as by a membership in the C. M. B. A. Join now. Do not put off. "Delays are dangerous."

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The Question of Methods.

Methods cannot be pasted on. Put a live man behind any standard method, and glory will shine all around. The question of methods really resolves itself into the question of men—their sympathy and push.

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Business Writing.

Business writing is neither an art nor a science. It is just plain common sense coupled with natural or acquired ability to write with simplicity and force. The writer of business literature must be a practical man. He must have a knowledge of the common sense laws that govern successful business. He must be able to grasp quickly the "talking points" of the article to be advertised. And, above all, he must have the knack of telling his story in few and simple words—yet with a forcefulness that carries conviction.—William S. Power.

Preparation Necessary.

Many a manager's worst enemy is his own lack of respect for his position and his failure to realize the need of preparation and constant study. The law business requires study, knowledge and books. A farmer needs agricultural papers and implements. None the less essential to the management of a building and loan or fraternal associations are papers, books and study.

x x x

When They Pay.

Life's reckoning we cannot make twice over. You cannot mend a wrong subtraction by doing your addition right. When life ends, life insurance policies begin to pay. They will be among the necessities until the judgment day, and even then your taking it out will count as one of your meritorious actions. Every delay gives opportunity for disaster. The great disaster of poverty in old age or to dependents in the event of death is avoided by life insurance. Join the C. M. B. A.

x x x

What's in a Name?

A clever clerk or waitress is often of great help to an establishment.

A middle aged woman entered a Boston restaurant the other day, and taking a seat at the counter, carefully scrutinized the bill of fare. She concluded to try an order of ice-cream pudding, at five cents a plate. After it had been served she looked it over carefully, and calling the waitress back, said:

"Do you call this ice cream pudding?"

"Yesum, and it's very nice, too."

"But where is the ice cream?"

"Oh, that's only the name given that peculiar make of pudding. We are making a specialty of it. I'm sure you'll like it when you taste it."

"It seems to me that you ought to give ice cream with it, as long as you say it is ice cream pudding."

"We don't give cottages with cottage pudding," quickly replied the witty waitress. The retort threw the middle aged woman into a convulsion of laughter, and she ordered a second plate.

x x x

Insurance in Business.

The use of life insurance as a security to the permanence of a business house is a quite recent adaptation of its general utility, and it has increased very largely within the last five years. In a house with several partners, just starting in business, or with limited capital, it is obvious that the death of a partner and the consequent withdrawal of his investment might embarrass and possibly wreck the firm. So, with a firm with one rich partner, and two or three young men, the death of the capitalist might ruin the young men by forcing a liquidation. It is to

meet these contingencies that life insurance is called upon. The partners insure themselves, at the firm's expense, for the benefit of the firm, for sums representing the interest of each, the cost being included in the general expense of the business. Even if a death occurs, a partner is lost, but the insurance makes good the capital which his heirs would withdraw, and the house is not embarrassed.—Selected.

x x x

Keep Your Temper.

Be good tempered. It pays, in every way. It pays, if you are an employer, it pays, if you are an employee. It is profitable, in every walk of life. And this is taking the most selfish view. You owe it to others to be good-tempered. You owe it to your own manhood to your own womanhood to your own self-respect. Only a coward by nature will be habitually ill-tempered at home; only a fool will be so abroad. In making others comfortable you are making things agreeable for yourself; you are gaining and keeping good will, which may be of value and help to you hereafter; you are accumulating a capital of popularity and good report, which may be used to advantage, perhaps, at a critical time. Good temper is a great factor in success.

Bad temper on the other hand, may prove a fatal handicap in the race of life. Nobody is so poor or insignificant that you can afford to give him or her causeless offence. Exhibitions of ill-temper may seem to do no particular harm at the moment, but they often inflict wounds, the scars of which are not easily healed. A man possessing every other element requisite for success good temper excepted, may have his whole career marred by that lack. Keeping one's temper does not cost a cent. It is wise to keep it, even under great provocation, for deliberate reflection may suggest some method of redress far safer and more effective than might have been adopted under the impulse of passion. If you would succeed in life, keep your temper.—Success

x x x

When and How to Shake Hands.

The question of when and how to shake hands with guests has been the subject of much dispute in the United States, says the New York Tribune, where, as one woman declared in speaking of it, no standard for hospitality prevails, and no one ever knows whether or not the bow of the business is supposed to be cordial enough to imply the handshake that in any other country would go with a greeting. A solution of this difficulty is offered by what is said to be the latest rule of handshaking.

A hostess should shake hands with every guest who comes to her house, whether her own friend or the friend of her friend, both on their arrival and departure.

A young girl introduced to an older woman should await the action of the elder who if kindly disposed will shake hands. Any man presented to a woman unless he is decidedly elderly or distinguished must wait for her to make a movement toward shaking hands and when one woman presents to another the man who is accompanying her, it is the duty of friendship, as well as hospitality for the man to be met with a cordial handshake.

Ordinarily, however, women are not supposed to shake hands with men where they are presented to them. This holds good even at a dinner party, where a woman for the first time meets the man who is to take her into dinner.

The Missing Button.

Some one has said that the best portion of a good man's life consists of his little nameless unremembered acts of love and kindness. But sometimes the deeds which seem trivial to the doer, and pass from his mind altogether sink deep into some grateful heart where memory holds them fast. A pathetic instance of such living remembrance is given below.

There was no crape upon the door, although the angel of death had entered the home the night before. A bow of white ribbon and a cluster of pale fragrant lilies took the place of that symbol of gloom and sorrow. There could be no real mourning in the hearts of those who had loved the patient sufferer, and had known how she longed for her release.

All day friends came and went with grave faces and bowed heads. Late in the afternoon a ragged boy climbed the steps, hesitatingly. His eyes were red as with much weeping and his voice hardly rose above a whisper as he asked: "Say, can I see her? I won't stay but just a minute."

"How did you come to know her name?" one asked, strangely drawn, and the little wail by the head of a bed rose and a common sorrow.

The answer was slow and coming, but a little patient questioning drew it out at last. "I see, she used to lie there by the window, and I'd see her when I went by. It was cold or rainy she'd look at me sorry like, and after a while she'd get to smiling when she saw me and warm her hand. On real bad days she used to have em call me in so I could warm up 'y the fire, an' once she knit me a pair of mittens good thick ones, too. But taint them things I care so much 'bout." concluded the boy chokingly. "I kin stan the cold all right, but seems though I should'n't never get used to missin' that smile."

They took him into the room where she was lying with the radiance of heavenly peace on her still face. He looked at her lovingly and longingly, then turned away. His little body was shaken by sobs as he went out into a world that would henceforth be colder and more desolate because it lacked the sunshine of a smile.