CHATS WITH YOUNG MEN. Risking Savings in Foolish Ventures.

Risking Savings in Foolish Ventures.

It seems especially incredible that a strong, aturdy, self made man, who has had to fight his way up from poverty, and who feels the backache in every dollar he has earned, should let his savings slip through his fingers in the most foolish investments, with scarcely any investigation, often sending his money thousands of miles a way to people he has never seen and about whom he knows practically nothing, except through an advertisement which has attracted his attention, or through the wiles of some smooth, unprincipled promoter.

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Great numbers of vast fortunes in this country have been and are being built up on the very ignorance of the masses in regard to business methods. The schemers bank on it that it is easy to swindle people who do not know how to protect their property. They thrive on the ignorance of their fel thirse on the ignorance of their let lows. They know that a shrewd adver tisement, a cunningly worded circular, a hypnotic appeal will bring the hard earnings of these unsuspecting people out of hiding places into their own

For the sake of your home, for the For the sake of your home, for the protection of your hard earnings, for your peace of mind, your self-respect, your self confidence, whatever else you do, do not neglect a good solid bus iness training, and get it as early in life as possible. It will save you from many a fall, from a thousand embarressments, and, perhaps, from the rassments, and, perhaps, from the humiliation of being compelled to face your wife and children and confess that you have been a failure. It may save you have been a failure. It may save you from the mortification of having to move from a good home to a poor one, of seeing your property slip out of your hands, and having to acknowledge your weakness and your lack of foresight and thoughtfulness, or your being made the dupe of sharpers.

Many men who once had good stores their own, are working as clerks, floorwalkers, or superintendents of de-partment's in other people's stores, just because they risked and lost every just because they risked and lost every thing in some venture. As they now have others depending on them, they do not dare to take the risks which they took in young manhood to get a new start, and so they struggle along in medicore positions, still mocked with ambitions which they have no chance to gratify.

How many inventors and discoverers

have fought the fight of desperation mave rought the night of desperation amidst poverty and deprivation for years and years, and have succeeded in giving the world that which helps to emancipate man from drudgery, to ameliorate the hard conditions of civ llization, and yet have allowed others to snatch their victories away from them and leave them penniless, just be-cause they d.d not know how to protect

themselves!
Thousands of people who were once in easy circum-tances are living in poverty and wretchedness to-day because they failed to put an understand ing or an agreement is writing, or to do business in a business way. Fam-ilies have been turned out of bouse and home, renniless, because they trusted to a relative or a 'riend to "do what was right" by them, without making a hard and fast, practical buginess arrangement with him.—O. S. M. in Spacess.

Work is the Secret of Specess A correspondent of the New Zealand A correspondent of the New Zealand Tablet, having asked what becomes of all the "oright boys" and "promisinn youths," the editor replies: "We have also tried at times to puzzle out the mystery of the 'bright boy' and the 'promising youth' that go out into the world and fail to illumine it with even the dull ray of a will o'rhewisp. The boy who is to make his mark does not need to pray for genius, but for capacity for work and for 'sticking to it.' For genius has been described as a capacity for hard, work. A described as a capacity for hard, methodical, persevering work. A navy or a hodman can better afford to loaf and laze than the youth who would be a skilful mechanic or electrical en loaf and laze than the youth who would be a skilful mechanic or electrical en gineer or lawyer or journalist. And it takes longer to learn how to use brain tools than hand tools, such as shears or shovels, lasts or planes. The price of the best success is ever work, work, work. There is nothing for nothing, little for little, and much for much. Steady, plodding work with hand and brain is what in most cases makes so great after life differences between boys that stood on a level in class. Meyerbeer worked fifteen hours a day. Handel is said to have done the work of twelve men. Funter, the great medical scientist, slept only five hours out of twenty-four. Edison's hours of rest are sometimes shorter. And Lord Brougham's work was so great that Sydney Smith once recommended him to transact only as much business as three strong men could get through. as three strong men could get through.
These are, of course, extreme cases;
but they serve to illustrate our point."

Self-consciousness.

Self-consciousness is a great hindrance to success of any kind. It is the result of nervousness, timidity, shyness and too much solitude. The remedy is found in coming in contact with individuals who have dignity and control, and by cultivating a little self-respect and self-esteem. Good taste accomodates itself to every condition. True grace adjusts itself to every circumstance and is in harmony with every social atmosphere. It is the same in poverty or fortune, in the drawing room or on the street, This dignity and sureness of self may be cultivated, but its perfect development is the result of years of practice. Self-consciousness can be overcome only by losing self-interest, and in keeping interest in others so keen and strong that one's awkwardness is forgotten.—True Voice. Self Consciousness. the drawing room or on the street,
This dignity and sureness of self may
be cultivated, but its perfect development is the result of years of practice.
Self-consciousness can be overcome
Self-consciousness can be overcome
only by losing self-interest, and in
keeping interest in others so keen and
strong that one's awkwardness is forgotten.—True Voice.

Carlyle's Advice.

The real business of life, as Carlyle
tried so hard to make us believe, is to
find the truth, and to live by it. If, in
doing this, what men call happiness
falls to cur lot, well and good; but it
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fall the fave quite glorided.

There one a sub that her girl
friends were eag

sight, of assurance of victory, of un-speakable fellowship with truth and life and God, which outweigh years of sorrow and bitterness.—Hamilton W. Mebic.

OUR BOYS AND GIRLS.

Master.

Effie looked up with a smile.

'I can't think of any sad people right now," she said, " but I'll try, Miss Mills. I'll consecrate my talent.

tiss was a delicate little old lady, looking not unlike a flower herself. "It's such a pleasure to see a bright young face," she added; and Effie Graham's cheeks grew rosier than ever.

"You don't know," Miss Prentiss continued, "how tired one gets of seeing only old people. I know I'm old myself; but some way, I have never felt old. I do like young company, Miss Graham."

There was a wistfulness in her voice

"Is there never any young company?
Effice asked, smiling back at the delicate
old face above the roses.
"Not often; sometimes some of the
young people from the churches—
flower committees, you know—bring
flowers, just as you have done. It gives
has a climpse of brightness, and we us a glimpse of brightness, and we appreciate it; but we do not know them, you see, and they are soon gone.

them, you see, and they are soon gone. They cannot realize how we long for a closer touch with young life."

Effie wondered a little that so refined and lonely a lady as little Miss Prentiss should be living in an institution like this. What was her story? But before she could reply, the gentle voice went on:

on: and memories that we sometimes almost forget there is brightness and happi-ness outside. If we could only have a hess countries. If we could only have a little good music occasionally, it would brighten things up wonderfully."

Effle started. Could this be her op-

portunity?
"There is a piano in the reception

ing her resolve, she said timidly:
"Would the matron mind if I played

eagerly. "Of course she wouldn't mind. We'll go right across to her room now. Oh, I'm so glad."

She placed the roses carefully in a vase, and slipped her hand affectionately through Effe's arm.

The kind-hearted matron was glad to accent Effe's offer; and went through

The kind-nearted match was guest to accept Effe's offer; and went through the halls, putting her head into the various rooms to announce the welcome news. So an appreciative audience followed Effie and Miss Prentiss down

news. So an appreciation of the broad stairs.

As her fingers touched the keys, the thought that they were consecrated to Christ brought inspiration of the devout young girl; and she plaved as she had never done before, "Old Folks at Home," "Auld Lang Syne," and some of the familiar church hymns. Soon cracked and quavering voices joined in—timidly at first, then growing bolder, until at last a brave chorus accompanied the piano. And when at last the singers grew weary the music took a livelier tone, and a hopeful look shone on each care worn face.

When Efficient alsat closed the piano, a murmur of thanks filled the room.

when Hffis at last closed the piano, a murmur of thanks filled the room.

"It's been such a treat!" Miss Prentiss exclaimed, clinging affection ately to the girlish arm.

"And you shall have just such treats often!" Effie declared, kissing her impulsively. I know lots of girls that can sing and recite and play—we'll see that you have good times after this Miss Prentiss!"

After bidding her new friend goodbye, Effie tripped down the street, happier than she had ever been in all her life, she thought; and little Miss Prentiss went up to her room with a face quite glorified.

ON DEATH

By His Grace Archbishop Glennon

HOW EFFIE'S TALENT WAS USED.

"I'm afraid I haven't any talent." Effic Graham looked doubtinl. "If I have, it's certainly slow about making itself known," she added.

"Oh, Effic, your music," said Margaret Moore reprovingly. "If I could play the way you can, I'd never say I hadn't any talent!" "But of what use is it?" Effic persisted. "If it were something useful, now, like sewing or embroidering, or even painting—but playing the planol That never helped anybody that I know of." "I think, Effic," Miss Mills said, quietly, "that a great many lives would be brightened by a little music. It means something to make a sad heart happier, you know. That surely, would be following the example of our Master.

Effic looked up with a smile.

There, beneath the charitable turf in the democracy of death, the 'rude' (orefathers of the hamlet slept,' their once restless hearts at rest forever. The leaves from above, like the night

Master.

Effie looked up with a smile.

"I can't think of any sad people right now," she said, "but I'll try, Miss Mills. I'll consecrate my talent, if it really is a talent, to the Master's use, and do my very best."

"Then He will find a way to use it," Miss Mills replied with quiet conviction. And very soon the opportunity came.

Miss Prentiss lifted her face from the bunch of roses in her hand, and smiled at the very pretty young girl who had just brought hem to her. Miss Prentiss was a delicate little old lady, looking not unlike a flower herself. "It's such a pleasure to see a bright young was there of Death's triumph and man's was there of Death's triumph and man's

and concluding always with that most integral feature of everyone's biography, 'and he died.'
"Everywhere I turned the evidence was there of Death's triumph and man's defeat. Death; it was spoken by the falling leaf, the sighing wind, the set ing sun. Death; its rancous accents arose from the crunching leaves beneath your feet, the distorted flower stumps, the bare arms of the trees above.

"It was, you would say, a proper place for those who rested there, but not, you think for the living, for these Miss Graham."

There was a wistfulness in her voice and eyes that went straight to Effic's generous girlish heart. She looked around the plain room, with its pot of geraniums in the window, its two small rookers, and the white unpapered walls. It was neat, but not very home like and attractive. This was the "Old Ladies' Home," where Miss Prentiss had lived for over two years.

"Is there never any young company?"

Effic asked, smiling back at the delicate the living with the occasional straight of the living will when you can't help it. You are satisfied with the occasional

work and worry and you go to the cemetery only when you can't help it. You are satisfied with the occasional v.sit which courtesy and charity compel you to make, when your friends are laid away.

"And yet it is just now that the Church tells us that the dead must not be forgotten, nor their last resting place remain unvisited. We are told that the dead are calling to us, 'to have pity on them,' and to unite with the sufferages of the Church in praying for the extension of God's mercy to them, that they may thereby mercy to them, that they may thereby reach their final rest. "And far from this being a grewsome

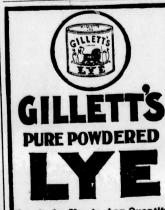
task, its practice is in the last measure helpful, not alone to the ones who are gone, but equally so in shap ing the destinies and chastening the lives of those who remain. You claim to belong to an age that eschews sen timentality and demands realities as the warp of your being. What sterner reality can you set before you, what event more definite and certain, than that written there in every mound in "There is a piano in the reception room." she suggested.
"Yes; we use that for the Sunday afternoon services. Mrs. Chapin comes and plays the hymns for us."
The young girl hesitated, reluctant to speak of her music; but remembering her resolve, she said timidly. get the proper values beside the open grave? In story books one always hastens to the end and regards it as useless and altogether unsatisfactory a little for you?"

Miss Prentiss' face lightened up at once.

"Oh, do you play?" she asked
"Oh, do you play?" she wouldn't with its final solution. In the history of lite the same holds good, and they are pitifully blind who would endea you are pitifully blind who would endea you are pitifully blind who would endea you to exclude from their activities and to exclude from their activities and thoughts the certain fatality that awaits them. And on the other hand, they are the wisest who can see the dust and ashes through the tinsel and the screed, and who know and feel that we have not here a lasting city or address.

the screed, and who know and feel that we have not here a lasting city or enduring life.

"And, again led by the Church, we may learn not alone the lesson and the value of life here; not alone the sad certainty of death; but the beautiful lesson of the life beyond. While remaining there in the little cemetery I have been speaking of, an elderly couple came from the church with a few flowers, the few that woodlands still preserved from the ravages of the coming winter. It was near the All Souls Day, so they came to place these flowers, over the little mound that marked the resting place of the little one whom they had 'loved and lost.' Tenderly they set the flowers around and then, kneeling down, they prayed to the Father above to bring to His to the Father above to bring to His happy kingdom the soul of their loved



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-The Parish Monthly.

Temperance Demanded in Business in this country receives an impetus
from the attitude of business interests," from the attitude of business interests,"
says the Pittsburg Catholic. "The
moderate drinker, nowadays, will find
himself at a disadvantage in seeking
employment. He must be known to be
reliable and that he is not going to in
capacitate himself physically, and be
fuddle himself mentally by drink. The
working man owes to his employer that
he will give him at all times the bene
fit of a clear head." fit of a clear head."

Hail from

one. I noted that, though their knees were set in the dull cold grass, their faces were set toward the skies; and in the transfiguration of them it could in the transfiguration of them it could be seen that the distant gates of Eden gleamed, and that they did not dream it was a dream. For them and theirs, that voice, speaking among the bones of the dead and in the hearts of men, was equally potent—'s am the ressurection and the life; he that liveth in Me, though he be dead, yet shall live. This is the voice they heard, this is the hope they cultivated, and in the realization of that hope they felt, they believed, they knew, that they would met their child again.

"So it is in the cometery, at the very term that for most is counted defeat, arises for the Christian the glow of an

arises for the Christian the glow of an unconquerable hope, the first declara tion that the grave cannot be really victorious nor Death be the end of all." "The spread of temperance principles

> The divine communication of grace, by which God, at the intercession of Mary, works upon this earth, is not a rare and an extraordinary act of power, but the ordinary dispensation of His love. As she is the Queen of angels and of saints, so she is also by excel of men.-Bishop Hedley.

Devotion to Marv resembles a torch placed on the road that leads to God; it reassures and encourages the way-

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