

CHATS WITH YOUNG MEN.

Wasting Savings in Foolish Ventures.

It seems especially incredible that a strong, sturdy, 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 away 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.

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 fellows. They know that a shrewd advertisement, a cunningly worded circular, a hypnotic appeal will bring the hard earnings of these unsuspecting people out of hiding places into their own coffers.

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 business training, and get it as early in life as possible. It will save you from a fall, from a thousand embarrassments, 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 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 thoughtfulness, or your being made the dupe of sharpers.

Many men who once had good stores of their own, are working as clerks, floorwalkers, or superintendents of departments in other people's stores, 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 any risk which they took in their young manhood to get a new start, and so they struggle along in mediocre positions, still mocked with ambitions which they have no chance to gratify.

How many inventors and discoverers have fought the fight of desperation amidst poverty and deprivation for years and years, and have succeeded in giving the world that which helps to emancipate man from bondage, to ameliorate the hard conditions of civilization, and yet have allowed others to snatch their victories away from them and leave them penniless, just because they did not know how to protect themselves!

Thousands of people who were once in easy circumstances are living in poverty and wretchedness to-day because they failed to put an understanding on an agreement in writing, or to do business in a business way. Families have been turned out of house and home, penniless, because they trusted to a relative or a friend to "do what was right" by them, without making a hard and fast, practical business arrangement with him.—O. S. M. in Success.

Work is the Secret of Success. A correspondent of the New Zealand Tablet, having asked what becomes of all the "orphan boys" and "promising 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' the-wisp. 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, methodical, persevering work. A navy or a hodman can do better work than the brainiest youth who would loaf and laze than the youth who would be a skiffed mechanic or electrical on the street, or a 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 makes no great difference between boys that stand on a level in class. Meyerbeer worked fifteen hours a day. Handel is said to have done the work of twelve men. 'Unter, 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. These are, of course, extreme cases; but they serve to illustrate our point."

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 accommodates 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.

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 our lot, well and good; but it must be as an incident, not as an end. There comes to great, solitary, and severely smitten souls moments of clear

OUR BOYS AND GIRLS.

HOW EFFIE'S TALENT WAS USED.

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

"Oh, Effie, 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?" Effie persisted. "If it were something useful, now, like sewing or embroidering, or even painting—but playing the piano! That never helped anybody that I know of."

"I think, Effie," 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."

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

"Is there never any young company?" Effie 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 us a glimpse of brightness, and we appreciate it; but we do not know 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:

"We are so alone with our griefs and memories that we sometimes almost forget there is brightness and happiness outside. If we could only have a little good music occasionally, it would brighten things up wonderfully."

Effie started. Could this be her opportunity? "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: "Would the matron mind if I played a little for you?" Miss Prentiss' face lightened up at once.

ON DEATH.

By His Grace Archbishop Glennon.

"I was out giving confirmation in one of the woodland counties of Missouri, and after services in the church, I wandered out into the little cemetery which was there—as it should be everywhere—the 'churchyard.' The long grass was brown over the silent houses there, and many of the tombstones that had done duty as sentinels of the dead were falling into decay. There was a great silence there, interrupted save by the leaves falling from the trees and the winds that, like, wandering spirits, sang in the treetops, nature's requiem.

"It was a place for meditation, alike on life's vanities and death's conquest. There, beneath the charitable turf in the democracy of death, the 'rude forefathers of the hamlet slept,' their once restless hearts at rest forever. The leaves from above, like the night dew, fell impartially on the just and unjust, not despising the unnamed mound of the lowly nor the marble cenotaph that marked the graves of those of high degree.

"I began to read the inscriptions, 'here rest in peace, so and so.' He was born and lived and died; and so to the next tomb. 'Here lieth so and so.' It read like a chapter from the Old Testament telling of the long succession of Judean chiefs, with that did, and concluding always with their 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 setting sun. Death; its raucous accents arose from the crunching leaves beneath your feet, the distorted flower stems, 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 those who have work to do, and hopes to realize, and duties to perform. Their place is with the quick and not with the dead. Let the dead rest; for the living, their place is in the midst of the living world, the world of commerce, of society, of struggle. And so you work and worry and you go to the cemetery only when you can't help it. You are satisfied with the occasional visit 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, who are in the midst of the living world, the world of commerce, of society, of struggle. And so you work and worry and you go to the cemetery only when you can't help it. You are satisfied with the occasional visit which courtesy and charity compel you to make, when your friends are laid away.

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TEMPERANCE DEMANDED IN BUSINESS.

The spread of temperance principles in this country receives an impetus 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 incapacitate 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 benefit of a clear head.

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