## CHAIS WITH YOUNG MEN.

There is one thing that makes success possible to the humblest man: it is to go through life with a smiling face. All doors fly open with a glad welcome to the face that radiates sunshine. The to the face that radiates sunshine. The wearer of smiles, who possesses a kindly, optimistic nature needs no introduction. He will be welcome everywhere, without money or price. out money or price.

A Question of Age. Governor Allen, of Onio, in commenting upon the edict of some of the railroad companies and other corporations that men over thirty five should not be employed, said, "It is not how long a employed, said, "It is not how long a lift in him."

ft in him.
This is the secret of the whole thing. This is the secret of the whole thing. This is the secret of the whole thing. It depends altogether on how much is left in a man as to whether he is old or young, whether his fires have burned out or are still alive. What the employer wants is vitality, resourcefulness, alertness freshness and openness of mind. It does not matter so much about the years. It is rather a question of energy, of reserve power. It is foolight to fix an age at which men become comparatively useless. Some men are omparatively useless. Some men are young at seventy, others are old at thirty-five.—Success.

Your Account Books.

In every large firm you will notice bookkeepers poring over figures durbookkeepers poring over figures durbookkeepers poring over figures durbookkeepers poring over figures durbook are told and squared each day, cach month, each year. The ledger is carefully and minutely examined at stated intervals if at the end of a day the accounts do not balance, hours of labor will be employed to find the false entry. But how hopelessly you neglect your spiritual accounts; how little interested you are about the balance; how recklessly you run into bankruptcy; and oh, what a sorry tangle your books will show when compared with the set kept by God's bookkeepers!

when compared with the second of the God's bookkeepers!

High I cals.

There is a tremendous youth-retaining power in the holding of high ideals and lotty sentiments. The spirit can not grow old while one is constantly compared to something better, higher not grow old while one is constantly aspiring to something better, higher and nobler. Intellectual employment, mental exercise on lofty themes, and concentration on high purposes, are powerful preservatives of youth. It is sentity of the soul, aging of the mind, not of the body, that makes people old. The body is young or old, harmonious or discordant, beautiful or coarse, according to the quality of the mind and the habit of thought. It is impossible for the body to express any thing which does not first live in the thought.

When the model of youthful ambitions was interviewed he remarked:

"I have made a big fortune here, beginning with nothing, but I suppose I have paid for it somehow." The Commercial in describing him, shows in part how he has "paid for it."

"He is a young man, less than forty young or old as you will or permit it yourself.—Success. yourself .- Success.

The benefit of exercise depends largely upon the condition of the person taking it and his fitness to derive ad-

once more here. For all the glad world it has a message. What has it to say to Catholic young men?

"Arise to a new life. Turn your back on the dark past. Live hence forth in the light. Let your soul experience a resurrection.
"Do not think to take your ease.

Life is the time for strife. So many temptations will come. They will overcome you or will be evercome by you. Then will come the judgment.
"Life is the time for merit. Every

every whisper of the fiend rejected; every whisper of the fiend rejected; every whole dimpulse from the world, the fiesh or the devil resisted for the leve of God, will deserve eternal reward.

"Do not be east down by nast fail. "Do not be cast down by past failures or the prospect of future defeats.
The past will be useful if it teaches

and past will be useful if it teaches humility, penance, and gratitude for forgiveness. As for the future, the Lord says to you as He said to St. Paul: 'My grace is sufficient.' You will not be the said to St. will not be tempted beyond your strength, if you co-operate with the grace given you. You can resist, you can overcome, you can remain in the state of grace.

"Our religion fortifies us against the world. Our own flesh is our worst enemy. The devil utilizes our own weakness to

"Opposition to selfishness and sen-Suality must be the way to victory. Subdue the body. Do not gorge it with food nor inflame its blood with whiskey. Ext temperately. Drink

'Think often of the shortness of this Think often of the shortness of this tife and of eternity in Heaven. A Bishop says that it is hard to realize the length of eternity, but that one il instration will give some idea of it. If one of the damned in hell, he goes on, were to shed only one tear at the end of every thousand years, the time would come when he would have shed tears enough to fill the ocean—and then his eternity of woe would only be beginning.

"Is it worth while? can often be chimes on the great reserve. Involved the shead is bared to do honor to our Blessed Lady. This finished, all has ten away to prepare for the evening meal. Now they come, the pupils from the study rooms, and the workers from the study rooms, and the workers from the recreation hall, each one eager for his well-earned repart; all are assem bled in the spacious dining room, but the Sister in charge waits for two little stragglers whom she desories in the distance.

As the boys approach she readily

usefully asked. And again: Where am I to spend eternity?

"A tree lies, the way it falls and it falls, the way it leans.

24" If you want to lean to a happy eternity, lead a happy life—a life of virtue, of self-denial, of prayer, of Mass, and of holy Communion.

"You can't ignore God all your life swered Tommy, in a tone which seemed."

of holy Communion.

"You can't ignore God all your life and expect Him to be your friend at the end of it. Admission into His Kingdom is to be earned. What did you do during this past Lent to deserve

Make the morning offering, it pos-sible, assist daily at Mass, read a chap ter in a pious book every evening, and go to the Sacraments every month— here are four hints for a happy life, a happy Lent, a happy Easter, a happy eternity. "
That is what the feast of to-day has

to say to Catholic young men.

A Sermon on Success. The New York Commercial prints for the edification and emulation of ambitious young men the details of a young broker's career, under the heading, "A Broker Boy Who Won Out." The article breathes the strengous life of the metropolis, and sets up this

glorious standard:
"Success means wealth, money, dollars. There is no going beyond this fact. Moralize as much as we may on the evils of hurrying and hurrying to secure wealth that obtains today, areach as we may that wealth secure wealth that obtains today, preach as much as we may that wealth is not success, but that success is to be won by every man who lives his life to the best of his ability, the fact remains that success m ans wealth. Its symbol is the dollar sign. The pursuit of success is the chase after the pile of dollars."

Having thus set clearly before the young man the goal for which he should strive, the Commercial portrays the manner in which its ideal young broker manner in which its ideal young broker
"won out." The youth began life as
a broker's boy, carrying telegrams and
taking quotations from the telephone.
In due time he was promoted to the
position of trader for the firm. The
Commercial continues.

Commercial continues:

"He acted for the firm on the flcor of the board for two years. Then sud-denly he electrified the financial world denly he electrified the financial world by putting through a corn deal which for audacity and ambition surpassed anything the board had seen for years. He didn't put the deal through as com-pletely as he had hoped, but he man aged to put through one corner of it, and the corner netted him something over \$200,000, minus several thousand dollars of margins. He had then been employed in the street but a little over employed in the street but a little over eight years."

When the model of youthful ambi-

his lips twich nervously when he speaks, and the doctors tell him respeaks, and the doctors ten and speaks, and the has but little longer peatedly that he has but little longer

forty. What is premature old age and imminent death in the face of success?

#### OUR BOYS AND GIRLS. A TRUE SKETCH OF INDIAN LIFE.

This pathetic story which we take from the Catholic Columbian, tells of the beautiful life and holy death of Charles Spotted Tail of the Indian mis sion at Rosebud, S. D., a former contributor of many interesting letters to the "Playground" department of our esteemed contemporary. We are sure our boys and girls will read it with interest:

terest:
It was on a pleasant evening in early autumn that he came to us. The glowing sunset so beautiful on the Western prairie formed a pleasing background to the picture presented by the mission school and its scores of burns werkers.

busy workers.

Here comes Pete, the cowboy, with his faithful watchdog. Shep, bringing in the milch cows. Yonder is a troop of little lads returning from the potato fields, each one trying to whiten his teeth on a raw potato, stolen from the basket. The whinny of faithful Birdie draws our attention to the arrival of the daily mail. Old Jenny and Base the prefixed will be a recommendation.

arrival of the daily mail. Old Jenny and Babe, the untiring mules, are bringing in their last load of corn; while inside, busy preparations are being mate for supper.

"Ding, dong," the Angelus bell is calling—those sweet bells—the only chimes on the great reserve. Every head is bared to do honor to our Blessed Lady. This finished, all has ten away to prepare for the evening

"Sister, here is Charley, he wants to go to school," said Tommy.
"What Charley is this you have brought us?" asked the Sister.
"Why, Charley Spotted Tail," auswered Tommy, in a tone which seemed to say: "Every one knows him."

Upon inquiry the Sister learned that the newcomer was thirteen years old; that he had returned the previous June from a non-reservation boarding school, which he had attended for five years; that he was not yet baptised; that he was a grandson of the noble old chief, Spotted Tail, and by right of birth the immediate successor as chief

old chief, Spotted Tail, and by right of birth the immediate successor as chief of his tribe.

Place was made for him among the boys, who seemed delighted to welcome him among them. After supper he made application to Father Superior and was duly enrolled as a pupil.

He proved to be a manly little fellow pessessing a goodly number of the noble traits which distinguished many of his early forefathers. He was so

possessing a goodly number of the noble traits which distinguished many of his early forefathers. He was so unselfish and generous that he soon became a general faverite among his companions, and was never known to have enmity toward any. His manner and bearing, however, betrayed the fact that his natural temperament was that the true Indian type—proud and disdainful—and there were moments, when those in daily contact with him, could easily detect the many iaward struggles it caused him to overcome this; yet, rever did he permit himself to show superiority over his comrades. In his studies he was very apt, and soon excelled his fellow pupils, especially in mathematics—something unusual in an Indian. His English, free from foreign accent, was as good as that of most white boys of the same age.

As he grew older he was very diligent and interested in his intellectual improvement. He was a great reader—Tom Plavfar was his heen—but so

gent and interested in his interested in improvement. He was a great reader—Tom Playfa.r was his hero—but so intense was his dislike for ostentati nor display that it was a great mortification for him to be called upon, before visiors, to show what he knew. He once remarked, "Sister, I don't see why we Indian boys have to make a show of ourselves every time any one comes. White boys don't have to do

Athletics had a great attraction for him and he was the leading spirit in every game. As pitcher of the baseball nine he was known for his splendid curves, and during his last year at school, when he was sixteen years of age, he received numerous invitations to pitch for traveling Indian ball teams. to pitch for traveling Indian ball teams.

These, however, were always declined, as he had been taught by the Black Robe that such a mode of life, as a rule, is not conducive to good morals.

Not many weeks had elapsed after his arrival at the mission when he expressed the desire to be baptized.

Atter several months of instruction

After several months of instruction he received the sacrament of baptism ne received the sacrament of baptism on Holy Saturday, and there was not a happier boy in all Christendom on Easter morn than the newborn "Anthony," for so he was named in baptism. On the day preceding he was asked what name he would like to have

not having direct intercourse with the boy to know how much real love and veneration for the holy sacrament

there was in him.
On confession day he would invari-On confession day he would invariably be the last to approach the confessional. When questioned as to his purpose in so doing he replied:
"Well, Sister, I want to go to Holy Communion without any sin. If I go to confession late and go to bed immediately afterwards I shall not think apptibling wrong and can receive our

mediately afterwards I shall not think anything wrong, and can receive our Lord without any sin on my heart."

What an example for many of our good hearted but thoughtless young people born of civilized parents I Would that we all might devote more time and shought to the adornment of ime and thought to the adornment of our hearts for the reception of our dear

When he was seventeen years of age he left us to begin life for himself. Beside his three hundred and twenty poside his three nundred and twenty acres of land, he owned quite a nu nber of cattle and horses, lett him by his father and cares for during his boyhood days by his guardian, a white Indian trader, so that, for an Indian, he was your wall to do. he was very well to do.

TO BE CONTINUED.

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OFFICIAL ANNOUNCEMENT)

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Evidence Before Commission Emphasizes its Strong Position and Conservative Methods.

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#### COMMENTS BY THE COMPANY.

In 1903 and 1904 extended negotiations took rected by the directors taking from the place between the Finance Minister, the super-intendent of insurance, and the united Cana intendent of insurance, and the united Canadian companies, with regard to extension of their investment powers. The Minister expressed his willingness to eliminate the restrictions on the amount of investments outside of Canada if certain other changes were made, and it was fully believed that a bill to this effect would be introduced by the Government in the session of 1904. For reasons brought out b fore the commission, however, this bill was postponed from time to time, and has even now not been brought forward. Acting on the belief that the law was about to be changed, the Sun Company increased its American holdings. This, of course, it should not have done, although under the circumstance it perhaps was slightly excusable. When the session passed without the expected bill being brought in, the company wrote to the Minister of Finance, expressing its regret, and frankly stating that it had been led into increasing its American holdings in view of the expected amendment. The officers told the superintendent that they would loyally encavor to reduce the excess of American every finance, expressing its regret, and frankly stating that it had been led into increasing its American holdings in view of the expected amendment. The officers told the superintendent that they would loyally encavor to reduce the excess of American superintendent that they would probably resecutives, although this would probably resecutives, although the stock instead therefore for that time. Absolutely no advantage beyond what the company. In extending the stock instead therefore for that time. Absolutely no development of any k nd had occurred. Of the \$580,—000 of any k nd had occurred. Of the \$580,—000 of any k nd had occurred. Of the \$580,—000 of any k nd had occurred. Of the \$580,—000 of any k nd had occurred. Of the \$580,—000 of any k nd had occurred. Of the \$580,—000 of any k nd had occurred. Of the \$580, securities, although this would probably result in their having a large amount of uninvested funds on hand, as Canadian securities that are thoroughly safe, and at the same time profitable, are somewhat scarce. How the company fulfilled its promise may be seen from the following figures given in his evidence by Mr. Fitzgerald:

The benefit of execcise depends any step provided the condition of the person is given the condition of the person is the person of the ransfer from the published to the inactive list some others, which, while not bad, were yet not really glit edged. In other words, inyet not really glittedged. In other words, in-stead of taking credit for the entire amount of these new securities, as an addition to our assets, we proposed to use them in part to write down some other securities by merely substituting the new assets for the old to that extentions are published list. This was beyond question a prudent and conservative course and its effect was to reduce our published sur. plus by at least \$300,000 below what we could

> From the fact that the securities named were "written down," or rather transferred to the inactive list it must not be supposed that they are bad debts. On the contrary, arrange, ments have already been made to sell about two thirds of the entire amount at prices which will save the company from any loss whatever. Mr. Blackadar distinctly stated in his evidence that these securities were not necessarily bad debts at all.

But in any case there is nothing new in all this. To refer to it as a "disclosure" brought out by the commission is an error. The facts out by the commission is at error. The tacte have all along been open to the public. Anyone who turns to the Insurance Blue Book for 1904 will find on page 389, in the company's annual statement, under the heading of "Synopsis of Ledger accounts," the whole transaction clearly set forth in unmistakable

SUPPOSED SALE OF ILLINOIS TRACTION STOCK TO DIRECTORS.

This is a mare's nest. There was no such sale as supposed at all. The facts are as follows: In December, 1904, the company had an opportunity to buy \$580,000 of this stock on an opportunity to buy \$580,000 of this shock on very favorable terms, the proceeds to be paid in bonds. The company already owned a very large amount of this same stock, and it was not desirable to materially increase its holdings, even though the terms were attract-

As some time may clapse before the companies will be heard before the Insurance Commission, the managers of the Sun Life Assurance Company desire to refer briefly to points regarding that offile which have been brought out in the examination of the efficers of the control of the directors had expressed a desire to take a portion of the stock on precisely the same terms as the company, and it was not the efficiency of the efficiency ance Company desire to refer briefly to points
regarding that offl e which have been brought
out in the examination of the officers of the
Insurance Department.

INVESTMENTS OUTSIDE OF CANADA.

INVESTMENTS OUTSIDE OF CANAD pany their shares, and merely reversing the entries. This was not a sale, but a mere cor-rection of an error, which had inadvertently

In the year 1905 the profit made by the com-In the year 1995 the profit made to y the company from all sources amounted to \$1.341.371.80. Of this amount, \$163.41 was paid to policy holders whose policies were entitled to partie pation in that year. Of the balance, \$616 the was set aside to complete the placing of all reserves on the 34 per cent basis and \$561.252 50 the patients and \$561.252 50 the patients are partially that applying highing the parties of the patients are partially and the patients are partially all patients. was added to the published surplus, bringing the total surplus claimed up to \$1.735,698,59 over all liabilities and carttal stock, even on this severe standard of valuation. The evicriticisms which have appeared in this connection upon the evidence as brought out by the Commission, are due to an entire misconception. The course followed by us was married in learning with our ambition to be at merely in keeping with our ambi ion to be at all times better than we actually claimed to This highly prosperor This highly prosperous condition has already

benefited our policy-holders both as regards security and profitableness. The large surplus makes the company one of the most powerful financial corporations on the continent in proportion to its size, and when to this we add the two millions of inactive securities, it is seen to be a veritable tower of strength. In regard to profitableness, the company has been able to make the change to the 31 per cen basis with comparatively little hardship to the policy-holders. The total amount which has been set aside for the increase of its reserve been set aside for the increase of its reserve on old policies since the passing of the Act of 1899 has been \$1,136 111.41, and less than one isso has been \$1.150 it. 11, and 1388 than one sixth of this amount has been raised by reduction of the profits of policy-holders, more than five sixths having been obtained from profits on the company's investments. Moreover, the basis for the distribution of cash profits 1905 was higher than for 1904, and that for 1906 in its turn higher than for 1905, so that the profits being paid are already back on a highly satisfactory basis, even after complying with the change in the law, while the present stronosition of the company warrants some enthudaem as to what the future profits will pro-

The management consider that the facts brought out before the Commission, when understood reflect the highest credit upon the company, and are the subject of legitimate pride. The probing into the affairs of the Sun Life has but revealed greater strength and very conservative methods,

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