

CHATS WITH YOUNG MEN

MISTAKES

The fellow who is always looking for mistakes on the part of others is sure to make glaring ones himself and he naturally brings more censure upon himself because he is so critical of others.

The habit of saving is one of the first essentials of success. It shows a desire to lift one's head out of the crowd, a desire to stand for something in the world, to be independent, self-reliant, one's own man.

then," he said, "since it is only repeated effort that brings good results." This is true along any line of work you may pursue.

WHY THE CHURCH HAS EMBER DAYS

Ember Days are three days at the beginning of each of the four seasons of the year which the Catholic Church sets apart as days of fasting and prayer.

on for their introduction seems to have been the practise among the Roman pagans of holding special religious ceremonies at the beginning of the sowing, vintage and harvesting times to ask their deities for a plentiful harvest.

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Dare to be true; nothing can ever need a lie.—George Herbert.

WHO WOULD EVER have expected to see you here?

I thought you left Canada some years ago. My, Bill! You look just as natural as ever. Let me see now, it must be thirty years since I saw you before.

TORONTO'S FAMOUS HOTEL The WALKER HOUSE

Geo. Wright & Co. - Proprietors

OUR BOYS AND GIRLS

Thirty-fourth street was crowded, hot and dirty. The Woman Who Saw hurried along to catch her train, conscious of weariness and depression.

THE OTHER POINT OF VIEW

We Catholics believe and know that God has spoken. He has revealed Himself through the written word which is the Bible, and still more through the unwritten word committed by the Apostles to the Church and handed down in what is called Tradition.

TWO FACES

Have you ever seen a person who had two faces? I have seen such people. These strange folks can change their faces whenever they wish.

TIME AFTER TIME

Two boys stood close beside a number of workmen busily engaged in constructing a building.

How many hairs has a Bear?

Advertisement for Hallam's Fur Style Book. Includes an illustration of a bear and text: "We doubt if there is any person in Canada who is not interested in Furs, and who does not admire their beauty, softness and warmth."

Advertisement for John Hallam Limited. Includes text: "RAW FURS We are the Largest Cash Buyers of Raw Furs direct from Trappers in Canada."

Large advertisement for Eaton's Catalogue. Features a large illustration of a man's face and a family scene. Text: "EATON'S CATALOGUE MAKES CHRISTMAS SHOPPING PLEASURABLE, EASY AND ECONOMICAL."

THE HABIT OF THRIFT

How much do you save every week? If you have no bank account if you are not getting ahead, if you are not acquiring the habit of self-control, if you are not laying by something towards going into business for yourself or towards a competence for your old age, if you spend all you make, if you have no cash on hand to tide you over a time of sickness or of unemployment, or of hard times, you are a financial failure.

"The element of thrift," said the late Marshall Field, "is sadly neglected by young men of the present day, and the tendency to live beyond their incomes brings disaster to thousands. A young man should cultivate the habit of always saving something, however small his income."

It was by living up to this belief that Mr. Field himself became the richest merchant in the world. When asked by an interviewer, whom I sent to see him on one occasion, what he considered the turning point in his career, he answered: "Saving the first \$5,000 I ever had when I might just as well have spent the modest salary I made. Possession of that sum, once I had it, gave me the ability to meet opportunities. That I consider the turning point."

Young John Wanamaker, by hard work and severe economy, saved \$100 while he was employed in a clothing store where he had worked for years for \$1.50 a week. By a wise real estate investment his \$100 became \$2,000, and with this sum he started in the clothing business for himself.

Save something out of your earnings at whatever sacrifice. If young Wanamaker could do this out of a meager \$1.50 a week, any young man can live on, say, nine-tenths of what he earns and can save the other tenth.

"If you know how to spend less than you get," said Franklin, "you have the philosopher's stone." The great trouble with many young people is that they do not acquire the saving habit at the start, and never find this "philosopher's stone." They do not learn to spend less than they get. If they learned less than they get, they would have little difficulty in making themselves independent. It is the first saving that counts.

Many rich men tell us that it was much harder to get their first \$1,000 than it was to get hundreds of thousands later. John Jacob Astor said that if it had not been for the saving of his first \$1,000 he might have died in the almshouse.

A blank form which I received recently calling for information regarding applicants for high-class positions contained these questions: "Does he have a bank account?" "How did he earn his money?" This is a further proof of the fact that business men attach great importance to an employee's capacity to save as well as to earn money. A habit of thrift establishes confidence in a man's character. Employers know that a young man who saves his money will naturally have many other good traits.

Every dollar an employee saves places him in just so much better position relatively to his employer. It cuts the distance between them by so much. It adds so much to the employee's independence; makes him so much less a slave to conditions, so much more independent and self-reliant.

Many employees never think of trying to lay by anything at all because their salaries are small. They reason that since they could save but a mere trifle each week or month it would not be worth while to make any sacrifice to do it. So they get into the dangerous habit of spending everything as they go along.

Now, thrift is not so much a question of saving a large amount as it is the principle of saving. This is what counts most. Employees who spend everything as they go, little realize the tremendous power in a growing savings account. Even a little saving is not only a wonderful help toward independence, but it means so much added power of self-restraint, the curbing of self-indulgence. It means so much gain in self-mastery, in will-power, in self-respect.

Another boy I knew had one face that he used when he worked and a very different face that he wore when he played. His work face was long and the corners of his mouth drew down. It made him look very unhappy. And to look at him made mamma sad. But his play face, which he put on when he could play ball or go fishing, was so round and smiling that you would think him the happiest boy anywhere.

I know a man who had two faces when he was a boy, but now he has just one, and it is the ugly face. That is the way all these two-faced people get. I would rather have just one smiling face and wear it all the time.—True Voice.