

PAYING BILLS BY RICH AND POOR.

Mr. James G. Cannon, one of New York's millionaires, the President of the National Association of Credit men, and the Vice-president of the Fourth National Bank, is a man highly qualified to speak on all subjects—great or small—connected with finance, commerce or trade. Recently in an interview, which appeared in the New York "World," Mr. Cannon said: "It is the rich who are to blame, not the poor! Their bills are scandalously neglected. The local tradesman who supplies their daily needs and keeps their household wheels turning is outrageously treated. It is wicked!"

"The credit of any country or of any locality cannot rise above the character of its inhabitants," said he. "You will find that credit does not exist to any extent in a community which has no regard for honesty and fair dealing, and in which the laws are morally lax in all such matters. Where credit is deficient the cost of living is relatively higher."

"Some time since I had occasion to make a thorough investigation of individual credit in this city, and I came across some facts we should all consider if we are to maintain a high local credit."

"In the course of this inquiry I found intense suffering on the part of local shopkeepers, butchers, grocers, and retail merchants generally, because of the loose methods which prevail in the payment of individual bills. If you expect to build up the credit of this community and give it strength and stability, the debts of the individual must be promptly liquidated, so that the larger obligations of the business element may be promptly met. If every retail grocer, butcher or other tradesman in New York were to have paid him to-morrow the amount of money due him from his customers for the necessities and luxuries of life you would see this city go even further forward, in its local conditions with leaps and strides."

"I know there are some circumstances under which men are unable to pay their just debts to these public servants; but, in the course of my investigations the cases of actual suffering which I discovered because people, who are amply able to pay, do not promptly settle their accounts

with their butcher, grocer and local trades people is something appalling. "The time has come when this should be remedied. The distress which I have witnessed amongst physicians and dentists and professional men in general, dressmakers and others, who are not paid their just dues by people who are able to pay, is a disgrace to a civilized community."

The "World" commenting on this says:—"It is not the struggling man who works day and night to make both ends meet that gives the tradesman worry, it is the rich man who owns a yacht and fast horses and a summer villa and a town house; who has a retinue of servants; who goes to Europe and Newport and Lenox each in the proper season every year, and who gets the name of his wife and daughters in the society columns of the newspapers every week."

"These are the people who make one income do the work of two. These are the people who pay for their horses and their yachts and their trips to Europe—likewise the purchase price of their magnificent homes—but the butcher, the dressmaker, the grocer, the doctor, the dentist—even their pay rent in church—they go unpaid. So \$50,000 a year is made to do the work of \$100,000. Isn't it easy?"

After giving some very striking examples of the failures of traders on account of wealthy customers, Mr. Cannon cites this case:—

"Among the many instances which have come to my knowledge is one of a grocer who failed in business simply because his customers refused to pay their accounts. He feared to cut them off and lose their trade, and so kept on supplying them until, in one case, a bill amounted to \$5,000, simply for groceries supplied to a family living on a fashionable avenue."

"I could name hundreds of instances of this character, but they are familiar to every man. Why is it that our churches are often strained in their finances? It is because men and women take pews in them, giving contracts under which they agree to pay a certain sum per annum for rental, and then fail to keep these contracts."

Every line of this applies in Montreal as well as in New York, and it needs no comment or illustration.

HOW MEN MAKE THE FIRST THOUSAND DOLLARS.

For some time past a number of American dailies, weeklies and monthlies, have been publishing the views of wealthy men as to the methods adopted in their endeavor to accumulate the first \$1,000. One of the weeklies, Philadelphia Saturday Post, in a recent issue gives the following interesting sketch, by Perriton Maxwell, of a noted financier, D. Ogden Mills, in this regard:—

"The accumulation of wealth as a commendable means of self-education is a proposition that could be advanced by but one kind of man—the daring, thinking, successful kind; and men who dare and think and succeed are rare."

"It requires courage to declare that the race for dollars, in which we are all entered, makes only for the intellectual good of mankind. There is a heretical smack about it which we first resent and then think about. Popular belief is dead against the theory, and yet—when the theorist is twenty-five times a millionaire, a man of culture and refinement, and shows a disposition to help others as well as himself, it is not profitable or wise nor polite to ignore him. The theorist in this case is Darius Ogden Mills, financier and philanthropist and the educational value of money-getting was never better demonstrated to him than in the painfully slow gathering of his first \$1,000."

"THE KEY OF SUCCESS.—'To know men and to read their motives is to have the Midas touch,' says he. 'A boy cannot be expected to have the accomplishments which come only after a long pursuit of wealth. This is what I mean by the educational advantages of money-seeking; the planning, this way and that, to make a profit, the exercise of foresight, spurring the imagination and the reasoning faculties, the constant daily rubbing of wit against wit, always remaining mentally receptive, self-controlled and alert—these are the factors of self-education, the textbooks, as it were of the great lessons of success.'"

"That Darius O. Mills is one of the wealthiest men of the land is due to his early determination to make the most of the raw material given him by Nature. Born in North Salem, Westchester County, New York, sev-

enty-four years ago, he was thrown upon his own resources at the age of sixteen. He was confronted with the difficult problem of how to wrest a livelihood from an indifferent world. He was about to enter the primary class of the great school of monetary education. With the usual hardihood of youth, he dared starvation in New York, and won himself a trusted clerkship in a day. A fortnight later the first dollar of his first \$1,000 was laid aside in a bureau drawer."

"SIX YEARS' SAVINGS.—Just six short years after he arrived in New York, Mr. Mills had saved his first \$1,000. Nor had he lived meanly in these years. His salary as clerk was small, but his tastes were simple; he had cultivated no expensive habits, but he had denied himself no rational pleasure. There was a lively thrill of joy in the process of up-building his pile of dollars."

"No definite idea as to what should be done with his increasing store of wealth had come to the young accumulator. His ambition did not go beyond the thousand-dollar mark; that was the happy goal upon which his eye was fixed."

"The young clerk's hoarding had grown large enough, he thought, to place at interest in a bank. He had picked out the institution where his \$900 already saved should earn for itself a merry four per cent. Life had a rosy tinge. The money was kept securely locked in a big, old-fashioned 'bureau.' The morning of the day young Mills intended to deposit his savings in the bank he had carefully counted his roll of bills to make sure they were all there. Then he left his room and went to his office."

"The thief was never caught," and the youthful Mills in despairing mood, yet not wholly crushed by what he supposed was his irrecoverable loss, set about saving another thousand dollars. Pen fails to picture the shock of joy experienced by the plucky clerk when, on moving his cumbersome piece of furniture several weeks after the robbery, he found his precious roll of bank notes, none the worse for a slight coating of dust. Mr. Mills lost no time in placing the money beyond the reach of petty pilferers."

"BANKER AT TWENTY-AND TWO.—With his savings, Mr. Mills, at the age of twenty-two, bought a third interest in a small bank in Buffalo, New York. He was made cashier of the bank, and was in a fair way to become a staid and humdrum banker when he was smitten with the gold fever."

"He sailed for California in December, 1848. His first \$1,000 had grown to many times its bulk, and with this money he made a trading expedition up and down the Pacific coast. In November, 1849, he returned to Buffalo with \$10,000."

"While in the West Mr. Mills developed a rare versatility for conducting many commercial ventures successfully. He became largely interested in mines on the great Comstock lode, and secured control of the Virginia and Truckee Railroad leading to it, and of the immense forests about Lake Tahoe which supplied it."

"In 1864 he founded the bank of California in San Francisco, heading the subscription for the capital and assuming the presidency. It became one of the best known banks in America, with the highest credit in the financial centres both of Europe and Asia. These are the bald facts of a remarkable career. As for the intellectual equipment for this career, let the man speak for himself."

"While money-making is an education, the broad experience thus acquired reaching discrimination in both men and the affairs of the world still there is a danger in giving too much thought to the mere accumulation of dollar and cents," says Mr. Mills in explanation of his theories of wealth."

"Riches acquired are, after all, but a means to an end, and the acquisition spirit should never stand in the way of man's interest in things beyond monetary valuation."

"The name of D. O. Mills is intimately associated with the solving of one of the greatest of modern social problems, the housing of the homeless man. The Mills Hotels of New York for deserving poor men are a wonder of modern economics."

"THE HUSTLER WINS.—Reverting to the important question of one's first \$1,000, Mr. Mills lays stress upon the good it does in bringing to the surface a man's most admirable qualities. 'As a lad, I didn't bother much about getting my share of the wealth my father was going to leave me. I was taught self-independence, and it was fortunate for me that I realized that my future was in my own keeping. There is much moral power in 'hustling.' A great many young men waste their best years in waiting to fill dead men's shoes. When they get them the shoes are generally several sizes too large for their new owners.'"

"An inheritance is a dangerous thing. Take away from a young man the necessity of earning his own living and you make a characterless manikin of him. No one can found a fortune without making a clean start from the ground upward."

"It is not the mere piling up of the first \$1,000 which moulds the character and creates mastery, but the habit, the mental attitude. The best illustration of this is found in the depression and carelessness of the man who has 'gone broke.' Give a man the power to save \$1,000 unaided and by the work of his own hands and you have equipped him with the two-edged tools of fortune."

Ridicule, which arises from pride, a selfish passion, is at best but a gross pleasure, too rough an entertainment for those who are highly polished and refined.—Lord Kaimes.

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THE KNIGHTS OF COLUMBUS.

By Hiram T. McCollum, Chancellor of Lockport Council, in the Catholic Union and Times, Buffalo, N. Y.

The people of America are just beginning to note the growth of a new society which tends to attract into its fold the learned, thinking Catholics of the country. The founders of this society have taken the name of the Catholic discoverer of the Continent and styled themselves "Knights of Columbus." The organization since its birth has met with remarkable success, and it is the opinion of the progressive men of the day that it will develop in the near future into one of the most powerful organizations among the Catholic people."

Much has been said for and against this society. Those who are opposed to it say that the knights are Catholic Freemasons; others say that if they are not Freemasons they are aping Masonic practices; again others assert that we are a secret society and as such must be condemned by the Church."

In answer to these objections I would say, that it is not an honor to any Catholic to be called a Freemason, and I do not believe that there is a knight in the order who would not be offended to have it believed that this society was nothing more than a Catholic Freemasonry. Every Knight of Columbus abhors Freemasonry, not only for personal reasons, but from the very fact that to become a knight the chief requisite is to be a practical Catholic, and each member is required by the constitution of the order to continue to be such, if he would retain his membership; hence from the very fact of his having to be a true Catholic, when he becomes a member of the organization, he thereby denounces Freemasonry. The Knights of Columbus accept men who are good citizens, practical Catholics and who are a credit to their Church and their society. They have a broad aim in view, to uphold and defend the doctrines and teachings of the Church, to instruct the uninitiated, to influence by example and teaching all those with whom they associate and to elevate the standard of Catholicity among the members."

There is no reason for saying that the Knights of Columbus are Freemasonry, because the ritual as written by Rev. M. S. McGinley in 1882 is entirely original and markedly Catholic in form and meaning. When the

said ritual was submitted to Cardinal Sotillo for approval, he studied it carefully and in a letter to the Grand Knight in which he praised the organization in many ways, added, "We also wish to express our great pleasure, after learning the merits of this great Catholic institution, that in the present active period of social and fraternal alliance in America, there exists a society of Catholics which offers them the best advantages of insurance, benevolence and fraternity, proffered by the most popular of secular societies without any of the disadvantages of prohibited companionship."

Nor can you call the Knights of Columbus a secret society, in the generally accepted sense of the word. Surely it is not secret within the meaning of the Church, because any member is permitted to relate to his confessor the so-called secrets of his society. Any pastor can receive all knowledge concerning the internal workings of the society, provided he seeks it in the proper channel. Again, it is the privilege of every bishop to send a representative, even if he is not a member, and acquaint himself thoroughly with the rules and laws of the association. If, then, under these conditions the knights are still called a secret organization, what society is not secret? Every society to be at all successful must have a few secrets; its business plans should not be the common property of everybody if it wishes to grow great and strong consequently the Knights of Columbus have their secrets just as every other society has, as every family has and as every individual has. But understand, that it is not an oath-bound society with secrets that it withholds from rightly constituted authority, civil and ecclesiastical. The sanctum of the organization is ever open to inspection, and if anything incompatible with true Catholicism or inconsistent with the thoroughly Catholic ritual, creeps into the organization, the universal acclaim of its faithful members will easily effect its removal. But the men who are controlling the organization are educated men, men of honor and true faith, whose ideas of Catholicism are deep and broad, and whose sense of duty is too great to allow any departure from the golden path of rectitude."

NOTES OF IRISH NEWS.

Continued from Page Two.

NURSE CHILDREN.—Thirty-seven children out at nurse in Naas Union were brought to the workhouse on Wednesday by their respective foster mothers, for the annual inspection by the guardians, says the Leinster Leader. They were presented in an admirably neat and wholesome condition, reflecting credit on the selection of the board of persons to whom they were entrusted. A striking contrast was obvious in their appearance compared to that of the children brought up in the workhouse, a fact which speaks volumes for the superiority of the nursing-out system. Reared in the atmosphere of pauperism they would of necessity be affected in character and temperament with the associations of the place. An element which deserves to be noted in connection with the two systems is that the cost of keeping a child at nurse is less than if kept in the workhouse."

The death was announced on Monday, June 26, of the Very Rev. Peter Pentony, at Kilsam, county Louth. For over twenty years he ministered to the spiritual wants of the people of the parish, and during that period he was mainly instrumental in the erection of the new church and schools at Stabannon and Kilsam."

The Confraternity of the Holy Face canonically established in Cashel, has proved a gratifying success, no fewer

than 26,000 members having been already enrolled. To the Very Rev. Dean Kinane, P. P., V. G., Cashel, the credit for the spread of this religious organization mainly belongs."

A law was recently passed in Norway prohibiting the sale of tobacco to any boy under 16 years of age without a signed order from an adult relative or employer. Even tourists who offer cigarettes to boys render themselves liable to persecution. The police are instructed to confiscate pipes, cigars, and cigarettes of lads who smoke in the public streets. A fine for the offense is also imposed, which may be anywhere from 50 cents to \$25."

Toilet Articles.

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Society Meetings.

Young Irishmen's L. & B. Association.
Organized April 1874. Incorporated Dec. 1875.
Regular monthly meeting held in its hall, 18 Dupre street, first Wednesday of every month at 8 o'clock, P. M. Committee of Management meets every second and fourth Wednesday of each month. President, F. J. GALLAGHER; Secretary, M. J. POWELL; all communications to be addressed to the Hall. Delegates to St. Patrick's League: W. J. Hinchey, D. Gallery, J. MacMahon.

St. Ann's Young Men's Society.
Organized 1885.
Meets in its hall, 157 Ottawa Street, on the first Sunday of each month, at 8.30 P. M. Spiritual Father, P. F. RICHARDS, C. S. C. L. P. Secretary, JOHN WHITTY; Secretary, J. J. CORCORAN. Delegates to St. Patrick's League: J. Whitty, D. J. O'Neill and M. Casev.

Catholic Order of Foresters

St. Gabriel's Court, 185.
Meets every alternate Monday, commencing Jan. 31, in St. Gabriel's Hall, cor. Centre and La Prairie streets. Delegates to St. Patrick's League: M. P. MCGOLDRICK, Chief Ranger. M. J. HEALEY, Rec. Sec'y, 48 La Prairie St.

St. Patrick's Court, No. 95, C. O. F.
Meets in St. Ann's Hall, 157 Ottawa street, every first and third Monday, at 8 P. M. Chief Ranger, JAMES P. RICHARDS, C. S. C. L. P. Secretary, ALLEN PATTERSON, 137 Ottawa street.

Total Abstinence Societies.

ST. PATRICK'S T. A. & B. SOCIETY.
ESTABLISHED 1841.
Meets on the second Sunday of every month in St. Patrick's Hall, 92 St. Alexander street, immediately after Vespers. Committee of Management meets on the first Tuesday of every month at 8 P. M. REV. J. A. MCCALLLEN, Rev. President; JOHN WALSH, 1st Vice-President; W. P. DOYLE, Secretary; 24 St. Martin street. Delegates to St. Patrick's League: Messrs. J. Walsh, M. Sharkey, J. H. Kelly.

St. Ann's T. A. & B. Society.
ESTABLISHED 1863.
Rev. Director, REV. FATHER FLYNN, President. JOHN KILPATRICK, Secretary. JAS. BERRY, 183 Chazy street. Meets on the second Sunday of every month, in St. Ann's Hall, corner Young and Ottawa streets, at 8.30 P. M. Delegates to St. Patrick's League: Messrs. Killfeather, T. Rogers and Andrew Cullen.

C.M.B.A. of Canada, Branch 28

(ORGANIZED, 13th November, 1883.)
Branch 28 meets at St. Patrick's Hall, 92 St. Alexander Street, on every Monday of each month, the regular meetings for the transaction of business are held on the 2nd and 4th Mondays of each month, at 8 P. M.
Applicants for membership or any one desiring information regarding the Branch may communicate with the following officers:—
D. J. McMillan, President, 156 Manse street; John M. Kennedy, Treasurer, 32 St. Philip street; Robert Warren, Financial Secretary, 28 Brunswick street; P. J. McDonagh, Recording Secretary, 82a Visitation street.

Ancient Order of Hibernians

LADIES' AUXILIARY
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Meets in St. Patrick's Hall, 92 St. Alexander street, on the first Sunday, at 4 P. M., and third Thursday, at 8 P. M. of each month. President, Sarah Allen; Vice-President, Stasia Mack; Financial Secretary, Mary McMahon; Treasurer, Mary O'Brien; Recording Secretary, Lizzie Howlitt, 383 Wellington street. Application forms can be had from members, or at the hall before meetings.

A.O.H.—Division No. 3.

Meets on the first and third Wednesdays of each month, at No. 1383 Notre Dame street, near Metcalf. Officers: D. Gallery, President; P. T. McGoldrick, Vice-President; Wm. Rawley, Recording Secretary; 75 Market street. Delegates to St. Patrick's League: J. Brophy, Treasurer; M. Fennell, Chairman of Standing Committee; Marshall, Mr. John Kennedy.

A.O.H.—Division No. 4.

President, H. T. Kennis, No. 32 Dolorimier are Vice President, P. O'Hara; Recording Secretary, P. J. Finn, 15 Kent street; Financial Secretary, P. J. Tomlity; Treasurer, John Traynor; Sergeant-at-Arms, D. McHenry, 50 St. P. White; Marshal, F. Geahan; Delegates to St. Patrick's League, T. J. Donovan, J. P. O'Hara, F. Geahan; Chairman Standing Committee, John Costello, 40 St. P. White; Secretary, L. L. Smith, 40 St. P. White; Delegates to St. Patrick's League, 2nd and 4th Monday of each month, at 1113 Notre Dame street.

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