

OUR BOYS AND GIRLS.

JIMMY'S ENTERPRISE

The old merchant handed the charter-party copy back to young Jimmy Evans, and remarked: "These are very nice, my boy. I like to see them done so neatly and ruled so correctly. Little things like that add greatly to the reputation of our office. Keep on as you're doing, and we'll see if we can't make a first-class ship broker out of you."

counter, "what are you trying to do? Knock me?" "Please, sir,—er,—captain,—excuse my haste, but are you a tramp?"—er,—that is, your vessel, I mean,—is she a tramp steamer?" interrupted the excited youth.

CHATS WITH YOUNG MEN.

A young man must exhibit to the world a course of conduct equitable, moderate, without affectation, but resolute for virtue, and so decided that no one would attempt to entice him from his practice. Such a young man will free himself at once from the importunities of those who would tempt him to sin; for they will try no more when they see that he is in good faith, immovably attached to religion, and that he does not draw back.—Mgr. Dupanloup.

EVERY FREQUENTLY NOT AT ALL!

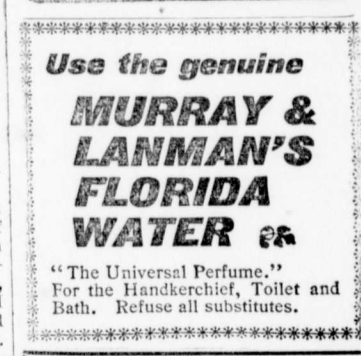
It is not our intention to go fully into the question of the pernicious system of credit, but we would warn all tradesmen from trading any but those whom they know to be respectable and honorable people. A man who does a "cash" business to the amount of \$500 per annum is doing better than he who sells on credit \$5000 at the risk of losing one-half of the amount by bad debts.

BRIGHTEST INTELECTS OF THIS HOUSE

a law lord, who gave in his adhesion to the Church of Rome long after he had passed the span of life." Even a senior to Lord Brampton was the late Sir Bourchier Wrey, who—a neophyte at over eighty—nevertheless used to say that a still more venerable relative, writing to him about his conversion, attributed it to the impetuosity of youth.

MAGICAL

is the effect produced on a big family wash by a single cake of SURPRISE soap. The housewife's labor is reduced one half; the original snowy whiteness is restored to the linens without boiling or hard rubbing and the disagreeable odors so noticeable with other soaps is done away with entirely.



Use the genuine MURRAY & LANMAN'S FLORIDA WATER. "The Universal Perfume." For the Handkerchief, Toilet and Bath. Refuse all substitutes.

MUTUAL LIFE OF CANADA. Formerly The Ontario Mutual Life. Head Office, WATERLOO, ONT. Assurance in force \$29,500,000. Assets \$5,000,000.

POND'S EXTRACT. Soothes tired muscles, removes soreness and stiffness and gives the body a feeling of comfort and strength.

Juvenile Round Table. A COLLECTION OF 20 Original Stories by the Best Writers. Each story with full-page illustration.

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The LONDON MUTUAL Fire Insurance Co. of Canada. Head Office, LONDON, ONT. Authorized Capital \$ 500,000.

Do You Know?

That it is better to be tired out with work than tired out looking for it. That it is better not to express a positive opinion unless you are perfect-ly sure that you understand what you are talking about.

Five Rules of Life.

First.—If possible, be well and have a good appetite. If these conditions are yours the battle of life is already half won. Many soul and heart troubles arise really in the stomach, though it may seem strange to you.

The Secret of a Light Heart.

The world is full of heavy-hearted people. We meet men every day of whom when we look into their eyes we know that their hearts are like lead.

Credit or Cash.

In giving credit, there should be caution without mistrust and when debts are contracted with parties that become embarrassed in their circumstances, it is often of great importance for the creditor to be indulgent without negligence, and firm without rigor.

ALCOHOLISM CAN BE CURED.

Rev. Father Quinn's Opinion. To whom it may concern: The good points of Mr. Dix's new discovery for the cure of the liquor habit, in my opinion, are the following: First, it takes according to direct-ly for a longer time is intended only to build up the system.

CATHOLIC RESPONSIBILITY.

Catholics have the greatest responsibilities, and those responsibilities are to stand out from the world by their lives; to stand out from the world like true men and women who are animated with the Spirit of God; to stand out from the crowd by the virtue, by their uprightness, by their honesty and justice in dealings, by the integrity of their lives.

Impetuous Converts.

Lord Rosebery, in his speech on the Accession Declaration, made that rather rare thing in the conventional atmosphere of the House of Lords—an intimate personal allusion to a brother peer. Needless to say, it was a par-ticularly happy and graceful one.

All the Popular Writers are represented!

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