## A College Education; Does It Pay? = = = =

education are always with us; and we often hear them inveighing, with differing degrees of emphasis, against the expenditure of time, money and effort which such an education ex-We ought not to be surprised at the volume of these attacks we recall the different sorts of people enrolled in the opposition; nor should we be astonished at the pertinacity of the onslaught when consider how naturally self-conscious inferiority derives satisfaction from inferiority derives satisfaction from disparaging assaults of this nature. It is not difficult to classify the various forces engaged in these attacks; and if we examine their positions and offensive operations, we shall be entirely satisfied that the high point of vantage occupied to our universities and colleges is, or at least ought to be, absolutely imprographle. pregnable.

As we look over the field, we first

As we look over the field, we first discover, standing on open and exposed ground, a collection of the enemy, who have a kind of sullen, sodden hatred of all education above the lowest and most rudimentary variety. They are tough, awkward and undisciplined fighters, always ready to make an assault, which can by no possibility injure any one but them. possibility injure any one but them-selves. These we may properly disre-gard, with the wish that an intellinment may improve their

We find others among the antagonists of collegiate training who are recruited from the body of our so-called self-made men. These are posted behind the infirm defense of the things they have achieved without things they have achieved without they confuse the contention by much they confuse the contentian by much they confuse the contentian by much noise and thick clouds of smoke. They maintain a steadfast complacency among themselves by recounting the difficulties and trials they have overcome; while by some unaccountable but not uncommon mental process, or want of process, they connect in the relation of cause and effect their lack of education with their success. These are very often useful, active men in the business world, whose general recognition of duty as citizens and neighbors, as well as their frequent manifestations of benevolence and generosity in certain directions, must be cheerfully conceded.

They are, however, afflicted with wo unfortunate difficulties which They are, however, afflicted with two unfortunate difficulties which they seem unable to overcome, and which detract from their complete-ness of character and prevent their reaching the highest grade of liberal thought. One of these is the bind-ing, fettering imagination that their own success indicates that the slight of the property of the property of the proeducation they have been able to ga-ther, and which has answered their needs, must be sufficient to compass success in all other cases. Their sco-tond difficulty is so intimately related to the first that it might be treated as a branch of it. It consists in their avoid such a confession. The limit of all needful concession is reached to the first that it might be treated when these failures are admitted, with the earlily suggestion that or universities and colleges cannot the training, or which can only be cultivated and developed by the creatisties of the mattern by the cultivated and the decease their notice that it, or be left igh and dry on the shoals of failure and disappointment. It certainly heaving he colleges simply for the purpose of educational ornamentation. The fact that parents have the fato for a season that an excent that the parent have the fato for a season that an excent that the parent have the fato for a season that the parent have the fato for a season that an excent that the parent have the fato for a season that an excent that the parent have the fato for a season that a necessity has arisen for a midvanced grade of intelligence and developed by the fato for the fato for a season that the matter of the matter of the matter of the money and want to be gratefully remembered when they shall have joined the matter. The fact that parents have the fato fato failure to recognize the extent of the revolution in the conditions of sucrevolution in the conditions of success that has taken place since they struggled and conquered. They seem to be strangely slow in comprehending how fast the world moves, and how certainly all who strive for rewards must move with it, or be left high and dry on the shoals of failure and disappointment. It certainly whealld are seemed their notice that should not escape their notice that the methods profitably employed in the methods profitably employed in every enterprise and occupation have so changed within the last fifty years that a necessity has arisen for an advanced grade of intelligence and education in the use of these methods; and that as this necessity has been supplied, a new competition has been created which easily distances the young man who is no better equipped for the race than our self-satisfied, self-made man. Therefore, while the perseverance, industry and thift which entered into their early struggles can never become obsolete, and as factors of success can never be abandoned, it will hardly do for them to say that, notwithstanding new methods and, new activities, it is undesirable to supplement these traits by the best attainable education. There are Indians in our Western country who, though surrounded by civilization, still wear the blankets and feathers to which they were long ago accustomed, and hold in utter contempt all observance of present-day eastons; but while they were should all observance of present-day eastons; but while they were should all observance of present-day eastons; but while they were should all observance of present-day eastons; but while they were should all observance of present-day eastons; but while they were should all observance of present-day eastons; but while they were should all observance of present-day eastons; but while they were should all observance of present-day east of the work of the

plainly see in their lack of education a lack of opportunity, and regretually place in the column of Joss the diminution this deficiency has caused in the things they might otherwise have accomplished for themselves and for others. This appreciation of lost of portunity, accompanied as it must be by a correct apprehension of the changed conditions in the struckle of life, insures the enlistment of these candid and thoughtful men on the side of the best education. Consequently their sons are found among the students in our universities and colleges, and their influence and aid are frequently forthcoming in efforts to enlarge the opportunities of these institutions.

Another contingent arrayed against college education is made up of those who suppose they are in the occupation of strong ground when they point out the numerous failures in life among college graduates, and the slight impress often made in ordinary affairs by such of them as may be considered to a greater or less degree successful. Those who antagonize collegiate | plainly see in their lack of education

Of course, the arguments with which these opponents make their attack are neither entirely just nor fair. In the first place, we can confidently claim that whatever may be included in their conception of failures, their proportion among graduates of our universities and colleges is certainly less than among the aggregate of non-graduates. Beyond this, we are entitled to a distinct definition of the words "failure and when we are told finition of the words "failure and success;" and when we are told that failure is indicated by the lack of wealth or honors, and that their acquirement proves success, it is quite pertinent for us to reply that the rewards of liberal education are not thus limited. Many a collegbred man labors in the field of usefulness without either wealth or honors, and frequently with but scant recognition of any kind, and yet achieves successes which, unseen and unknown by the sordid and cynical, will bloom in the hearts and minds of men longer than the prizes of wealth or honors can endure.

We must remember, however, that it is never wise to underrate our adversary's position; and that a of wealth or honors, and that their adversary's position; and that a dogged, wholesale denial of all truth or merit in an opponent's argumen usually fails to meet the needs o

usually fails to meet the needs of discussion. Let it be admitted, then, that there are absolute and properly defined failures among university and college graduates; and let it be further admitted that, after making allowance for those foredoomed by their inherent slothfulness and mental deficiencies, these failures are more numerous than they ought to be. What is the result? Are we thus driven to the confession that a thorough course of college training is unprofitable? It is only necessary for us to point to its triumphs and achievements, plainly seen on every side and in every walk of life, to avoid such a confession. The limit of all needful concession is reached when these feilures are admitted. of all needful concession is reached when these failures are admitted

the blankets and feathers to which they were long ago accustomed, and hold in utter contempt all observance of present-day enstoms; but while they wander about, still sullently proud of their blankets and feathers and lead lives of vagabondage, younger men are making railroads through their lands and building houses which they might have built and occupied.

Our criticism of those who have joined the opponents of liberal education, from the large mass of our successful fellow-citizens who have lacked its advantages, should not, however, prevent our acknowledging cheerfully and heartily the different inclination of those who, though belonging to that general class, do not share the notions we deprecate. These are they who, in taking stock of their achievements and successes,

frish? Gutter vulgarity and low music hall slang are the only substitutes they can offer; for these are the sole impressions which the artists' and authors' minds are capable of receiving and reproducing on the subject. If an Irishman's gorge naturally rises at the sight of such things im avowedly hostile sheets, what must be his feelings on beholding them staring him in the face from the pages of the Catholic paper? The sort of taste which juxtaposes portraits and sketches of eminent Irishmen with vile libels upon the Irish face and figure and mode of speech, in the same paper and in the one issue, may furnish a clue to the mystery which often surrounds the failure of the Catholic paper. When the syndicate and 'boiler-plate' system has to be resorted to in order to sustain vitality in the Catholic paper, care should certainly be taken that those in charge of the dangerous merchandize should, have at least the rudiments of common sense and at least have read of good manners."

The cause of the evil, in so far as

The cause of the evil, in so far as Catholic papers are concerned, is due in no small measure to what is called by some the farming out system by which Catholic publishers have their publications printed in non Catholic establishments. There is n

PROTESTANT MINISTERS. -

Though we are told that there is nothing new under the sun, "Catholic Universe." nevertheless we ometimes find things that are exceedingly novel. Cleveland is to wit ness on the closing day of this year and of this Nineteenth Century, a re-

and of this Nineteenth Century, a retreat, a spiritual retreat for the Prosbyterian ministers. It is to take place in the Euclid Avenue Presbyterian Church, and is to continue from 8 a.m. to 6 p.m.

Rev. John L. Roemer, secretary of the Cleveland Presbytery, was interviewed by a "Leader" reporter at the close of the session regarding the day of prayer. "The idea," said he, "is to get into closer, touch with God. We have been wondering whether or not we are at fault in this lack of spiritual growth. On December 31 we will pray and commune with God. Our service will be behind locked doors, and it is probable that no recess will be taken from the that no recess will be taken from the time we enter the church until we leave. We may take a brief recess for the purpose of taking lunch at the Y.M.C.A., but this is improb-

A METHODIST PREACHER dome in New York, named Peter Daly, has come forward to claim the late Marcus Daly as his long lost brother and incidentally a portion of the latter's estate, says the Western latter's estate, says the Western
"Watchman." It is not Marcus Daly
that was lost, but you, Peter. How
in the world did you ever find your
way among the Methodists; and what
put it into your head to become a
preacher? Yes, it is you who are
lest, Peter; and if you are not jucky
to find your way home, you will be
lost again and in a most abuselling

SCHOOL ENDOWMENTS. - The matter of the endowment of Catholic

PROTESTANT BIGOTRY. - Only in Orange Belfast could a parallel be found for the action of the Galves-"Central Relief Committee," says the "Freeman's Journal," in giving to the Protestant Orphans' Home York as the proceeds of the Waldorf-Astoria Bayesas To Astoria Bazaar Fund, and not a cent to either of the two Catholic Orphan Homes, though one of the latter was entirely destroyed by the great storm, while the Protestant institution was only partially injured. The generous subscribers to the fund certainly never intended that their money should thus be distributed with an exclusive religious discrimination; yet here we have assurance of the shameful transaction in the following telegram to the New York "Sun" from Rev Father Kirwin, of the Galveston, Tex., Dec. 11. — Central Committee here persists in diverting entire Waldorf-Astoria Bazaar Fund to Protestant Orphans' Home to total neglect of Catholics and negroes.

"J. W. KIRWIN,
"Rector Cathedral."

The negro institution is also Cathelic and the Catholics form over a fourth of the population of the

# The Best in America!

BEST...

## On the Continent.

THOUSANDS OF AMERICANS COME EXPRESSLY to CANADA TO BUY THEIR FURS AT OUR 

The Greatest, The Best Assorted. MOST POPULAR in the FUR TRADE

Our establishment enjoys a universal reputation owing to the confidence which it inspires by its immense trade, and the

## Extraordinarily Low Prices, 30 to 40 PER CENT LOWER THAN ELSEWHERE.

We guarantee everything that we state. Come and see, and you will convinced

50,000 PERSIAN LAMBS

Such is the enormous quantity of Persian Lamb Skins bought by Chas. Desjardins & Co., in the great European markets at a favorable time. This beautiful fur will, in consequence, be seld at prices unknown until now.

## OUR THIBET, LADIES!

Our Thibet is imported directly from Mongolia after having passed through the hands of the best dyers in Paris. It is the richest that can be found in Canada. Our prices are the lowest. The great house of Charles Desjardins & Co., eclipses all others.

THOUSANDS of COLLARETTES. Fur trimmed. Your choice of fancy or large collarettes at 30 per cent. or 40 per cent. lower than elsewhere.

Ladies, make your choice at once for they are sure to be gone soon. Come in crowds to the great house of Charles Desjardins & Co.

## Electric Seal Mantles.

A great choice of Mantles, in rich Electric Seal; stylish cut and superior make-up Nothing more comfortable or more fashionable, at \$25 and upwards.

## A CHALLENGE.

Our assertment of Electric Seal is the biggest on this continent. No other estab-lishment offers anything like it in quantity or in beauty.

Don't Forget the Fact
that our Furs and Skins of
all kinds cost us 30 peacent
less than they do other fur
merchants, because we buy
directly in the great markets
and in extraordinary quantities. We thus obtain the
lowest prices—which others
are not able to command.



REPAIRS BY EXPERTS.

## CHS. DESJAKDINS & CO

1533-1541 St. Catherine St.

town. Surely there must be some authority which can and will undo this outrageous and disgusting performance of those hideous bigots.

### A FRATERNAL SOCIETY IN TROUBLE.

According to American newspaper a receiver has been appointed to take charge of the affairs of the Order of Chosen Friends in Indianapo lis. The application was made by Attorney-General Taylor, of Indiana Since the appointment, it has be amounting to \$34,000 in the treasury funds has existed for several months, and that claims aggregat ing \$300,000 have accumulated against the order, which is a fraternal insurance society, and has no reserve fund.

serve fund.

William B. Wilson, of Newark, N. J., who died on October 31, was treasurer of the order. On his deathbed he is said to have confessed to the defalcation, and to have admitted that the money was lost in specialting on stock market. His wife, however, denied yesterday that her husband had made any confession, and added that she had never heard of his being behind in his accounts. Premonition of disaster was conveyed to the 23,000 members of the order by the December issue of their official organ. The Chosen Friend, but few realized that a receivership was to follow. Like similar organizations which have been in existence.

bers grow older has been experienced.

The Galveston disaster, which resulted in claims for \$62,000 being presented and the disappearance of \$34,000 in the treasury funds, was the immediate cause which has led to the action of the Indiana authorities. The order was organized under the Indiana laws twentv-one years ago, and the home office is in Indianapolis.

Howard H. Morse, the supreme councillor, is a New York lawyer, at No. 10 Wall street, and the office of the supreme treasurer is in Newark, N.J. There are branch organizations in thirty States, and the order is particularly strong in the West.

Howard H. Morse, who has represented William Rockefeller in assessment cases in Westchester county, has been connected with the Chosen Friends for fifteen years, and has held his present office of supreme councillor since 1892. He said yesterday that the application for a receiver was a complete- surprise to him.

Despatches from Indianapolis stat-

ceiver was a complete surprise to him.

Despatches from Indianapolis stated that the receivership application set forth that the association was insolvent and unable to meet death claims now outstanding, which amount to \$300,000.

'It is true," said Mr. Morse yesterday. "that claims have accumulated against the order amounting to \$300,000 or more, but as sixty days are allowed before these claims need to be paid, we could vipe outour immediate indebtedness with \$200,000, which would be an as sessment of only \$10 per member."

"In my opinion no necessity for

tions.

'The trouble in the plan of the Chosen Friends was that in the beginning no surplus or emergency fund was provided for. There was an old age disability to be paid when members reached the age of seventy-five years. No provision, however, was made to meet that, and as the average age las increased the deaths are more numerous than at first. The ormore numerous than at offers.

ister who knew nothing about insurance.

"The difficulty now in meeting the
increased obligations is that older
members oppose an increase in their
ussessments, and new ones refuse to
shoulder dead men's debts.

"We lost thirty-four members in
the Galveston flood, and five prosperous councils were wiped out of
existence. We expect the bonding
company to make good Mr. Wilson's
defalcation, so that the loss of the
\$34,000 would have caused us only
temporary embarrassment.

temporary embarrassment.

'For myself I am not at all sorry to be relieved of the burden of carrying on the organization. If the State of Indiana wishes to assume the responsibility I have no objection."

out, and the annual payments of re-cent years have averaged \$1,000.

OOO. Members who have paid pre-miums to the society for long terms of years will get nothing back if the order is wound up by the receiver.

CLOSING DAYS OF THE HOLY YEAR.

The Roman correspondent of the New York "Freeman's Journal"

writes:—

It has become simply impossible to keep count of the pilgrimages that are pouring in and out of Rome during these closing months of the Holy Year. Scarcely a day passes now that the well-known figure of Leo XIII. is not to be seen either in St. Peter's or the Vatican giving audiences and his blessing to hundreds of thousands, as the case may be, of pilgrims from various parts of the world. It is now settled that the Jubilee will be prolonged until the Epiphany, so that those who have been prevented by various causes from coming to the Holy City during the last twelve months may have a final opportunity. On the last day of the old year another imposing pilgrimage from England is to arrive here under the auspices of the Oatholic Union of Great Britain, at least half a dozen other pilgrimages are arranged for the same time, so that even the mighty capacity of St. Peter's will be taxed to find room for even the strangers in the city at the solemn closing of the year of Jubilee. It has become simply impossible to

## A SCHOOL IN OPEN AIR.

The Ursulines, of Columbia, S. C., have opened a unique out-door school and academy in Aiken, S.C., which is to fill a distinct want. And, by the way, be it said, this project, until now untried in the South, offers better prospects nowhere, nor in all the South is there a place better adapted than Aiken.

fers better prospects howhere, no, in all the South is there a place better adapted than Aiken.

The school will be select and private in character and, as its name indicates, all classes and exercises will be conducted in the open air whenever possible. Its specialty will be to conduct an ideal home for the physical and intellectual development of frail and delicate children and young ladies. In accordance with this general plan the governess system will prevail, i.e., pupils will be taught and cared for as individuals rather than as members of a class or grade. The school will be known as St. Angela's Academy, the Palmetto Out-Door School.

ST. BRIDGET'S NIGHT REFUGE.

Report for week ending Sunday, 16th December, 1900: Males 335, females 44, Irish 223, French 125, English 16, Scotch and other nationalities 35, Catholics 354, Protestants 45. Total 399.

Rheumatism all its forms is promptly and permanently cured by Hood's Sarsaparilla which neutralizes acidity of the blood.

### Montreal City and District Savings Bank.

Notice is hereby given that a Dividend of Eight Dollars and a bonus of Two Dollars per share on the Capital Stock of this Institution has been declared, and the same will be payable at its Banking House in this city on and after WEDNESDAY, the 2nd day of January next.

The Transfer Books will be closed from the 15th to the 31st December next, both days inclusive.

By order of the Board,

HY. BARBEAU,

Manager.

Montreal, 30th Nov., 1900.

## CARTER'S 10

CONCERNING tells the follow version of Fred ist. of No. 400 thirty-five year testant Episcop Campbell has excitement in F his conversion lie Church and ery from gastri in which he as and sister urge to the conversion which he are and sister urge to the conversion which he are and sister urge to the conversion which he are and sister urge to the conversion which he are also as the conversion which is the conv

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ty-six years. 'I was perfec continued, "and continued, "and I had perfect po I was not dre The vision appe side of the root light. I could s he was in life, tenderness and mine years ago nine years ago Brunswick, whe dence for many of his death he

old.

"He wore a callar and a was bared. The glow in his chee ation of vigorous face. Beside him face. Beside hin ter Anne, her c were wont to d shining with th hood. She died at our home in only seven years years her senior mates. I helped was the last pe spoke before she She looked jus the pretty little

She looked just the pretty little made for her, as ing from bed to light enveloping over the whole ron soundly, and with amazement the strength or her. her.

"My father, his his nine years of son, it is the w that you join the Church. You'll be for it. Consult a not suffer more."

'My father's "My father's v
easily recognizab
begged me to de
quested, stating
the means of my
to speak and fou
promised that I
requested, believi
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God's almighty
show me the right

ABOUT A J speaking of the r to bring men in priest tells the which illustrates whereby men are says the "Cathol

Times":—

In a certain sm young man, the parents. In his ctaught, of course of belief by his learned more the for, by chance, a vout Catholic, wa vout Catholic, wa vout Catholic, wa nurse. The nurse take the little bo days, and whence the rite to him. used to have a pivirgin hanging or Concerning this, to question her, and about the good h for children. In the p. He never had strong religious for strong religious for the port of the product of the prod

## CATHOLIC EDITORS ON MANY THEMES.

IRISH. CARRICATURES. — The "Catholic Standard and Times." of Filladelphia, thus refers to this question — "Frequently we see complaints on the part of Irish American publications on the score of vile caricatures of the Trish physiognomy and speech, on the stage and in the illustrated papers. As a rule the remonstrances are well founded, since the buffoon-