CHATS WITH YOUNG MEN

THE TEN DEMANDMENTS

Some of our biggest business ideas come out of Chicago. A big business man there has drawn up a of rules which he calls the Ten Demandments and posted them over his establishment. Here they are: Rule I.—Don't lie—it wastes my time and yours. I'm sure to catch you in the end and that's the wrong

Rule II.-Watch your work, not the clock. A long day's work makes long day short, and a short day's

work makes my face long.
Rule III.—Give me more than I expect and I'll give you more than you expect. I can afford to increase your pay if you increase my profits. IV.-You owe so much to yourself that you can't afford to owe anybody else. Keep out of debt or

keep out of my shops. Rule V.—Dishonesty is never an accident. Good men, like good women, can't see temptation when they meet it.

VI.—Mind your own business and in time you'll have a business of

Rule VII.-Don't do anything here which hurts your self-respect. The employe who is willing to steal for me is capable of stealing from me.

Rule VIII.—It's none of my business what you do at night. But if dissipation affects what you do the next day, and you do half as much as I demand, you'll last half as long as you hoped Rule IX.—Don't tell me what I'd

like to hear but what I ought to hear. I don't want a valet to my vanity, but I need one for my dollars. Rule X .- Don't kick if I kick-if you're worth while correcting, you're worth while keeping. I don't waste time cutting specks out of rotten

apples.—The Monitor. WHY HE COULDN'T GAMBLE

"Would there be any harm in going with my friends and betting a dollar on the horse they pick out?" A weekly paper tells a story about a young woman who asked this ques-tion, and about the man who answered it. His answer is worth

remembering: "Well," Mac said slowly "I can only speak for myself. I couldn't afford to bet even a dollar on the races, for two reasons, and the first one is that it would break my

mother's heart." woman in the next room nodded, with eves that were suddenly Mac's mother had died six years before. But Beth's father still listened expectantly.

'The second reason is selfish, or at least, practical," Mac's voice went on. 'Since I've been working up my own business I've had search lights turned on me when I didn't know it. The very men who have trusted me with their money began by sending agents round to the office to find out about me. They'd ask the fellows knew me best, 'Does Bentley drink?' and the boys had to say. 'Drinks a little, doesn't he—a glass now and then?' 'No, not a That's been worth thousands in cold cash to me, Beth, don't you And it might be, 'Does he gamble ? gamble?' 'No, doesn't gamble.'
'Never?' 'Oh, well, maybe a dollar or so on the races.' See? I might as well have risked a hundred, as far as the effects goes. I don't know how it is with Hamilton or his wife, or you, but for myself, I can't afford

The next minute came the sound of the door closing after Mac and of Beth's step as she went up-stairs.

Then hext will had been thrown out of the man in the next room. Then the man in the next room which had been thrown out of the man's hand by the shock of the business she believed she had nodded with a satisfied smile. "Mac's all right," he murmured. "I'd trust him with anything—even my daughter."—Sacred Heart Review. "I'm glad

YOUNG MEN AND MONEY If there is anything more pathetic than the man who never had a home or friends, or money, it is the man who had a home and did not appreci-

human life that men must work and cries vegetables through the streets. sacrifice and save; practice thrift for years; accumulate a competence, and for one reason or another lose it all, and begin over again worse by far, except for the experience.

Men who were once citizens of affluence will be found in the bread line, sleeping in the parks at night, living on relatives, in the poorhouse, selling shoestrings on Broadway, when by better management they might have been in comfortable circumstances.

There are two principal reasons why men lose what they have

First, by being an "easy mark," lending to friends and relatives and unable to say "no" to a request for help or an alluring proposition. Second, the desire to make money fast—not by gambling, but by trying to get a large income from a small principal. The stories of men who have acquired considerable money, and in the desire to make it grow fast have lost it all would fill a book, and no caution is more opportune than this: Hold fast to what you

A few basic and common-sense rules will, if persistently followed, save those who heed them many a pang of regret.

pang of regret.

First: Do not lend to your friends.

Friendship loans are bad; it is a delicate matter to ask for your

Second: Never endorse a note for pony, and who rides to school every anybody. More losses and business disasters have come through lending perhaps any single cause. If you want to help a friend and have the deceive yourself that it is loan. If you can't keep your friends without lending them money better lose them; friends are easier made than

Third: Put your money in a good bank and leave it there. Experience has proven that the average man can do no better than bank his money, for in making private investments risk attends and loss often follows. There are thousands of good banks, and one is no doubt in your town, and bank books are mighty good invest-

Fourth: If you accumulate enough to warrant private investment be satisfied with 5% and never beyond 6%

Experience has again proven the country over that first mortgages on improved property at not more than 50% of a fair market value is the most satisfactory form of investment and yields the highest returns compatible with safety. Savings banks specialize in mortgage loans, and you can follow their lead

with safety.
Sixth: Before making any investment ask your banker if it is legal for him and would he make it; and if not legal question it carefully, and if he turns it down refuse it.

Seventh: Never buy land you have not seen. Millions have been lost in buying lots on the instalment plan, particularly in large cities. The promoter will make the profit not you.

These rules are simple, safe, and easily followed. You won't go wrong if you heed them. They come out of bitter experience, and why should you pay the same price for knowledge other men have paid?-Catholic

OUR BOYS AND GIRLS

A GENTLEMAN I knew him for a gentleman By signs that never fail: His coat was rough and rather worn, His cheeks were thin and pale-A lad who had his way to make,

With little time for play— I knew him for a gentleman By certain signs to-day. He met his mother on the street; Off came his little cap.

My door was shut, he waited there Until I heard his rap. He took the bundle from my hand, And when I dropped my pen, He sprang to pick it up for me.

This gentleman of ten. He does not push and crowd along, His voice is gently pitched; He does not fling his books about As if he were bewitched.

He stands aside to let you pass, He always shuts the door, He runs on errands willingly, To forge and mill and store. He thinks of you before himself,

He serves you if he can, For in whatever company
The manners makes the man. At ten or forty 'tis the same.

The manner tells the tale, And I discern the gentleman

By signs that never fail.

A TRUE GENTLEMAN "I beg your pardon," said Harry Elman to a man in passing. "I was rude; I hope I did not hurt you." bump.

his playmates What did you raise your hat to that old fellow for?" asked Karl.
"Don't you know him? He's old

who had a home and did not appreciate it, friends and couldn't keep them, money and lost it.

The world is full of derelicts, and every town has its "has beens" who once "were"—had and could not keep. It is a sad commentary on man will be less polite to a man because he wears a shabby coat and -The Catholic News.

THE GIRL THAT IS RESPECTED AND ADMIRED

Every girl is made happy by knowing that she is respected and admired, but she will be neither respected nor admired unless she sets up the right kind of a standard and lives up to it. The girl of gentle deportment can travel alone at any time, in any place and under any circumstances, free from unwelcome attentions. Good manners are not the possessions of the wealthy, as many young persons seem to think. Many a simple old soul who goes out to hard work daily, if she would keep body and soul together, is a model of refined speech and deportment. Quiet manners give any girl or woman a certain dignity and the girl or woman who deports herself in the right way—who first of all respects herself—is always the recip-ient of whole-souled consideration and courtesy.-The Monitor.

THE SWEETEST LITTLE BOY

faced lads, John and Herbert. Oh, who, father ?" Oh, who, lather? But you must guess," said father. Well," said John, "it is the very

day."
"No," said Mr. Travers, "this one's name to promissory notes than little boy is not rich, and has no pony and never rides to school."
"We'l," said Herbert, " if it is not

money to spare better make a gift that richkid in the brown house, I do outright and forget it than try to not know who it can be, so I won't even guess.' Then I will have to tell you,

said Mr. Travers. "There was a flock of sheep crossing through the town to-day, and they must have come a long way they were so tired, dusty and thirsty. The driver let them rest at the pumping station, and how those sheep did drink. But one poor old sheep was too tired to reach the water, and just laid down on the hot, dusty street. Then I saw the sweetest little boy in town, for, ragged, dirty and tousled, this little fellow rushed from a crowd of companions who were watching the sheep and, filling his tattered straw hat with water, made aim to get more than 6. Danger lies trip after trip to the tired old sheep, until the poor suffering animal was able to rise and go on with the rest. Now, I wonder if there is a finer little boy in this town? If there is, I would certainly like to know him, and hope that if the chance to do a kind act ever comes to my dear boys that they will be as thoughtful as this boy I saw to-day. He surely knows what a blessed thing it is to help, when needed. — Intermountain Catholic.

THE VIRTUE OF "PEP"

When one thinks of a saint, he often thinks of a pale, sanctimonious creature, utterly without nerve face of the physical crises of life. Truth to tell, saints have more courage than ordinary people, for only God matters to them; it is their biographers who make them seem

Take St. Teresa as an example of

courage : Once she, as Mother Superior of the Reformed Carmelites, was taking her nuns to Seville in Spain. On their way they found themselves in the midst of an ugly brawl between some soldiers and peasantry. The nuns had never seen such a brutal scene before and they trembled with fear-all but Mother Teresa. That stalwart, beautiful woman advanced toward the fighters and said:

'My brethren, reflect that God present here. He will judge between you.'

Catholics all, the fighters retreated at the words of this holy woman, lowered their weapons, and went

She was, in fact, a woman strong above others. The year of her death she was already ill when she left for Burgos: the season was severe and the weather frightful. After running great risks from the state of the roads she arrived with her nuns at the banks of the Arlanzon. This river was so swollen that the bridge they must cross could no longer be But Teresa believed that the Lord wished her to finish her mission so she refused to turn back. Smiling, she said to her nuns :

'Let me go first, and if I am drowned, I beg you to about face, and She rode on in her wagon. As the stream threatened to engulf her, she

complained to Jesus Christ: How much longer wilt Thou sow difficulties in the path of Thy

An inward voice answered her:

'It is thus that I treat my friends." "Ah, Lord," she replied. "That is surely the reason Thou hast so few.' She reached Burgos very ill. The been sent on. With her bed drawn Not a bit," said the man, "boys up close to a little barred window, she received everyone with whom "I'm glad to hear it," and lifting she had to deal, and with as much his hat again, Harry turned to join attention as if her health left nothing to be desired.

When we ask for the virtues of the saints, let us not forget that one of them is fortitude, or in common speech, "pep."—New World.

PROFANITY

Profanity is not an accomplishment, although ignorance has so often grinned at it that some reck- lish country house called "The less thinkers believe that they do Moat." In the midst of the garden not measure to their full heighth surrounding it there stands an anuntil they have learned how to cient sun dial upon which is carved pollute their speech.

Agentleman is never profane; for imputantur "—They pass away and he will not disregard the rights of are reckoned." Contemplating the

It is said of General Grant that questioning: "Her own hours when he was in the field one of his would they, too, be imputed? What, staff officers approached him to in all her life, had she done with quote a volley of half drunken and them? Had she not been a mere wholly profane language used by a stroller, a half-bored pilgrim bound for no intended goal, tired with doing purpose by remarking: "Are there any ladies around?" "No," said too many tedious hours?" Grant, "but there are gentlemen." Needless to say the story was like It is not permitted him to be a dawd-MacBeth's amen — it stuck in the ler on life's highway; rose-crowned throat of the would be entertainer.

more musical than the bray of an ass. It never considers that it is a for his brethren; conscious that he trespasser on the sidewalk.

When an officer (as sometimes all too soon, "the night cometh

the good order of society, a fine should be a promise of a discharge from public service.

The work that gains us a livelihood — we must perleisure, of which we often forget we form that in any case—but

"But you must guess," said father.
"Well," said John, "it is the very rich little boy, who has the pretty rich little boy rich little boy, who has the pretty rich little boy rich little

THAT HELPED HER

"Fruit-a-tives Again Proves Its **Extraordinary Powers**

ROCHON, QUE., March 2nd, 1915. "I have received the most wonderful benefit from taking "Fruit-a-tives". I suffered for years from Rheumatism and change of life, and I took every remedy obtainable without results. I tried "Fruit-a-tives" and it was the only medicine that really did me good. Now I am entirely well-the Rheumatism has disappeared, and the terrible pains in my body are all gone. I hope that others, who suffer from such distressing diseases, will try "Fruit-atives". MADAME ISAIE ROCHON. 50c. a box, 6 for \$2.50, trial size, 25c,

people owe it to their own respecta oility, not to say education or decency, to let the stage know that it is a long cry from originality to vulgarity. A driveling idiot can be profane, but true wit is the thought

At all dealers or sent postpaid by Fruit-

a-tives Limited, Ottawa.

of genius In a Catholic, profanity is detestable. The tongue that touches the Holy Eucharist should never be as an adder's fang tipped with poison. The ear that is filled with the happy promise of Christ's words should no entertain a violation of Christ's name. The heart that is the very tabernacle of Christ's graces should not laugh when the devils are delighted.

The question here presents itself, what should we do when we hear the name of our Lord profaned? One of the readiest and most eloquent rebukes possible is for a man to quietly and reverently take off his hat in veneration and so he will punish the defamer and make ready atonement for the insult given our Divine Master. — Brooklyn Tablet.

"TIPPERARY"

There's a hospital in London-St. Dunstan's, Regent's park-where soldiers blinded in battle are being cared for and taught trades suitable to their terrible affliction, so that after the war they may be self-supporting members of society. There are pitiable sights to be seen there. Richard Harding Davis visited the place, and in last Sunday's New York Times gives us an affecting picture of an Irish soldier—a blind Munster Fusilier-singing out the unconquerable lightness and eternal sunshine of his Irish heart. Mr. Davis writes:

A private of the Munsters was weaving a net, and, as though he were quite alone, singing in a fine baritone, "Tipperary." If you want to hear real close harmony, you must listen to southern darkies; and if you want to get the sweetness and melancholy out of an Irish chant, an had heard "Tipperary" before several times, and that it was a march. But I found I had not heard it before. and that it was not a march, but a lament and a love song. The soldier did not know we were listening, and while his angers wove the meshes of the net his voice rose in tones of the most moving sweetness. He did not know that he was facing a window, he did not know that he was staring straight out upon the city of London. But we knew and when in his rare baritone and rare brogue he whispered rather than sang the lines :

Good-bye Piccadilly-Farewell, Leicester Square. It's a long, long way to Tipperary -all of his unseen audience hastily

THEY PASS AWAY AND ARE RECKONED "

In one of John Ayscough's novels this terse legend: others by abusing their ears and aged, moss covered bit of stone the shocking their sensibilities.

A Christian is a custodian of time. and waiting to welcome with lute Profanity has become a public nuisance. It crowds the streets. It never strikes itself with the thought pass by. For him, rather, are the burden of the day and the heat; the never strikes itself with the thought that the bark of a mad dog is far spending and being spent; the giving

"Guess who is the sweetest little boy in this town," asked Mr. Travers, as he came to the supper table, with a smiling greeting for his two happy-

CAPITAL TRUST CORPORATION Authorized Capital, \$2,000,000

BOARD OF DIRECTORS: President: M. J. O'Brien, Renfrew.

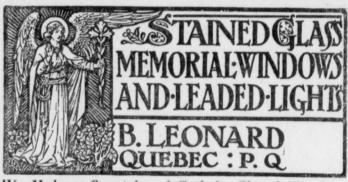
Vice-Presidents: Hon. S. N. Parent, Ottawa; Denis Murphy, Ottawa;
R. P. Gough, Toronto; A. E. Corrigan, Ottawa.

Edward Cass, Winnipeg.
T. P. Phelan, Toronto.
J. J. Lyons, Ottawa.
Gordon Grant, C.E., Ottawa.
Hon. C. P. Beaubien, K.C., Montreal.
Michael Connolly, Montreal.
W. J. Poupore, ex-M. P., Montreal.
Lieut.-Col. D. R. Street, Ottawa. Managing Director: B. G. Connolly.

Assistant Manager: E. T. B. Pennefather.

OFFICES: 10 METCALFE ST., OTTAWA, ONT.

NO MAN CAN FORSEE ACCIDENTS, which may occur to any one of us. If you appoint the Capital Trust Corporation the executor of your will, you provide for the efficient administration of your estate and guard against a change of executors through death, accident or sickness. Our Booklet entitled "The Will That Really Provides," is instructive write for a conv.



We Make a Specialty of Catholic Church Windows



The Danger Zone

Those whose diet is deficient in bodybuilding powers are living in the danger zone and fall to the first attacks of chills, colds and influenza.

Unless you nourish the body the body will fail as surely as an army cut off from its base of supply.

Boyril

just makes all the difference between your being nourished and your not being nourished by your food.

Bovril is the food the body-building powers of which have been proved by independent scientific investigation to be from 10 to 20 times the amount

It must be Bovril









It Doesn't Pay

To buy inferior articles for home use, no matter how small the article is.

With Matches, as with everything else, it pays to buy the best.

Eddy's "Silent Parlor"

Matches Will save your time and temper, for they are good strikers, Safe, Sure, and

Always ask for EDDY'S

To Quickly Relieve Soreness and Inflammation

Rub in a few drops of Absorbine, Jr. Rub in a few drops of Absorbine, Jr. It is surprising how promptly it penetrates and acts—how clean and pleasant it is to use and how economical, because only a few drops are required to do the

work.
In addition to being a dependable liniment, Absorbine, Jr., is a safe, powerful, trustworthy antiseptic and germicide, which doubles its efficiency and its

when applied to cuts, bruises, and sores, it kills the germs, makes the wound aseptically clean, and promotes rapid, healthy healing. It allays pain and inflammation promptly. Swollen glands, painful vericose veins, wens, and bursal enlargements yield readily to the application of Absorbine, Jr. Absorbine, Jr., is sold by leading druggists at \$1.00 and \$2.00 a bottle or sent direct postpaid.

Liberal trial bottle postpaid for 10c. in stamps. W. F. Young, P. D. F., 299 Lymans Bldg., Montreal, Can.

BELLS, PEALS, CHIMES