

## Idiotic Philanthropy.

There are a great many people who have the commercial instinct and regard all philanthropic enterprises as a species of idiocy. These men look out into the world from a commercial standpoint. To do a service for nothing, to render a favor without pay, to give something without receiving something, is to them the rankest sort of stupidity.

These men say, if a thing pays financially it is all right. If it does not pay it is all wrong. A man's wisdom is to be measured by his financial success. If his projects make money, if his ventures give good returns, he is an honorable and trustworthy man. If, on the other hand, his ventures do not give substantial returns, and he makes a failure in an honest attempt to do some legitimate business, he is untrustworthy, he is to be regarded as no good.

Now, there is a good deal of truth in this attitude toward the world. We are of the opinion that every enterprise ought to justify itself by its ability to support itself. For if a business does not succeed financially it is either because there is no demand for the product of such a business, or else because the business is mis-managed. Therefore, it is a good thing to look at the ledger account of any enterprise, philanthropic or otherwise, to discover whether it deserves approval or disapproval.

But, after all this has been said, some very mean enterprises do succeed, by deceit and fraud. On the other hand, some very creditable and laudable enterprises fail for want of appreciation on the part of the public.

The philanthropic spirit is a noble one. A man who starts out for his own aggrandizement or gain, thinking nothing, caring nothing, for the good of others, has placed himself on the level of the brute creation. He is no better than a tiger or a rattlesnake. While it is true that a great deal of harm is done by giving things away indiscriminately, or by attempting to help people without a clear notion as to whether they ought to be helped, or can be helped, yet it is equally true that every business must have behind it an earnest desire to make the world better, to make life richer, to lessen the evils or discomforts of life, else it does not deserve to live at all.

Wise philanthropy is not idiocy. Clear-headed benevolence is not stupidity. Well-directed charity is not foolishness. If a man is obliged to confess that he is giving his life to a business that brings no good to anyone else but himself he might as well confess that he is a criminal, or at least a parasite. A business that does not help the world morally, intellectually, or physically is a business that ought to be classed as immoral.

There are a great many ways to pick a man's pocket. It may be done

by actually taking money out of his pocket. It may be done by coaxing or cajoling a man to take money out of his pocket and hand it over. It may be done by fooling a man, pretending to give him something for his money where nothing is given. It may be done by asking more than a reasonable price for goods sold to him. It may be done by acting upon his fears, his vices, or his mental weaknesses.

A man's pocket may be picked by making him believe he is sick, and then selling him a remedy. A man's pocket may be picked by making him believe he is in danger of becoming sick, and providing him with a preventive to sickness. A man's pocket may be picked by persuading him that he is in danger in this world or in the world to come, and then taking from him a contribution, or accepting from him a salary for such services. A man's pocket may be picked by encouraging him in a lawsuit with his neighbor, and then accepting a fee for the same.

There are a thousand ways to pick men's pockets, and perhaps the pick-pocket who is least harmful to society is the one who actually puts his hand in his neighbor's pocket.

For ourselves, we had rather be a foolish philanthropist than a wise pretender. We had rather be a careless giver than a shrewd despoiler. We had rather be fooled a thousand times by unworthy subjects of charity than to fool a trusting fellow-being once.

That man who is willing from day to day, from year to year, to put his energies into any business, giving no thought as to whether his business really benefits anyone else, such a man is not one whit above the footpad or pirate in morals. It is the idea of business is to get and gain, thinking only of legal restrictions, then there is no difference in essence between the business man and the criminal.

But we are of the opinion that most business men do really believe in their business. They believe that they are actually doing good in the world. They believe that the world will be better for their having lived in it. We have an idea that it is only a small minority of business men who must secretly acknowledge to themselves that the world would have been better off had they never lived, that their business is conducted on a plane and actuated by a spirit that really benefits no one but themselves. At least we hope that it is a small minority of business men who would admit this, even to themselves.

We feel sure that a philanthropic spirit behind any business is in the long run surer to meet with success than a spirit of indifference and selfishness. To make business a philanthropy, to harness up the commerce of the world into well-doing, to take

advantage of the tremendous forces of supply and demand, to increase brotherly love and broaden human sympathy, this should be the desire and ambition of every man and woman. Nothing short of this is decent. Anyone who has a lower ideal of business ought to be deprived of all power, if not absolutely confined behind prison walls.

The criminals who have managed to escape justice are even more dangerous than the criminals who are serving sentence. The man who manages to get something for nothing without falling under the ban of the law is a thousand times worse than that petty thief who, attempting to steal something, has been arrested and imprisoned. It is the criminals outside their prisons who are doing the real injury in the world. The criminals inside of prisons are generally those who operate on a very low plane, and those whose influences are very narrow. But the criminals who are outside of the prisons sometimes have great influence, commanding the lives and activities of many other people, and in a thousand ways make themselves a satanic influence in the world.

A business that is not at the same time a philanthropy is a business that has no right to exist, and sooner or later it will go to the wall. Such men are like the man referred to by David when he wrote: "I have seen the wicked in great power, and spreading himself like a green bay tree, yet he passed away and lo! he was not. Yea, I sought him, but he could not be found." This scripture describes the end which will sooner or later befall all business that does not have behind it the legitimate purpose of making the world better, of giving more than it gets, of helping every one, of realizing in its results true benevolence, philanthropy, and charity.

### An Easy Answer.

"Think," said the teacher, "of a little creature that wriggles about in the earth and sometimes comes to the top through a tiny hole." "A worm," said a small boy. "Yes," said the teacher: "now think of another little creature that wriggles about in the earth and comes to the top through a small hole." "Another worm!" shouted the youngster in triumph.

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### The Empire Loan Co.

The annual meeting of the shareholders of the Empire Loan Co. was held at the office of the company in the Bank of Hamilton chambers, on Tuesday, February 13, 1906. There were present Messrs. Byrnes, Brydon, Clark, McPhillips, Berry, McPherson, and Simpson, of Winnipeg, and shareholders were present from Tantallon, Darlingford, Hartney, Gainsboro, and Regina.

The president, Mr. Byrnes, took the chair, and read the directors' report as follows: "Your directors have much pleasure in submitting for your approval the reports and statement of accounts for the year ending December 31, 1905, duly certified by the auditor."

"Our company has shared in the general prosperity, and the total net earnings for the year amount to \$9,393.81, or about 10 1/2 per cent., on the average paid-up capital, out of which the usual half-yearly dividends have been paid; 9 per cent. credited to the instalment shareholders, and a bonus of 2 per cent., making altogether 8 per cent. to the permanent and prepaid stocks. The balance of \$1,461.27 has been transferred to the reserve fund."

"We have now the sum of \$128,317.83 invested, all in first mortgages. This is an increase of 50 per cent. over that of last year."

"There is a good demand for our permanent stock, and we would recommend to the new board a further issue at an early date."

"Our securities are in splendid shape, and the payments are being well met."

In moving adoption of the report, Mr. Byrnes said that he did so with great satisfaction, and that he must congratulate the shareholders on the excellent statement now in their hands.

In seconding the adoption of the report, Dr. Clark addressed the meeting at some length, and stated that among the many enterprises with which he was connected, none were more carefully and economically managed than the Empire Loan Co. Few Canadian loan companies have made such a good showing as the Empire Loan Co.

The West is enjoying a great measure of prosperity, the marvellous development in all lines of business, together with the rapid opening up of the great country to the west of us, augurs well for the success of the western companies in the future. A careful perusal of the financial standing of the Empire Loan Co. appearing on another page will amply repay any reader.

Six-year-old Fanny, just returned from Sunday-school, seemed to have something on her mind. "Mother," she said, after a while, "they must have had very large beds in Bible times."

"Why?" asked the mother. "Well, our teacher told us to-day that Abraham slept with his four fathers."

Fleming's Seed Catalogue has just been sent to their forty thousand customers. If you did not get one, write for it to Fleming's Seed Store, Brandon, or choose your order from the condensed list on another page. If long experience in serving the public of the West with the most suitable seeds for this climate is worth anything to you, now is your opportunity to take advantage of it.

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